



Knowledge is Supreme

TOLANI COLLEGE OF COMMERCE (AUTONOMOUS)

150-151 SHER-E-PUNJAB SOCIETY, ANDHERI EAST MUMBAI-93

GREEN HORIZONS

SUSTAINABILITY AND INNOVATION ACROSS DISCIPLINES

CONFERENCE DATE 2ND AUGUST, 2025

Special Issue volume -II (August 2025)



CO-EDITOR

DR. SADHANA VENKATESH

CHIEF-EDITOR

DR. JITENDRA K. AHERKAR



**INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY
RESEARCH AND INNOVATION**

ISSN: 2583-083X



Knowledge is Supreme

National Conference on
GREEN HORIZONS
SUSTAINABILITY AND INNOVATION
ACROSS DISCIPLINES

2nd August 2025

Organized By

TOLANI COLLEGE OF COMMERCE (AUTONOMOUS)

150-151 SHER-E-PUNJAB SOCIETY, ANDHERI EAST MUMBAI-93

CHIEF-EDITOR

DR. JITENDRA K. AHERKAR

CO-EDITOR

DR. SADHANA VENKATESH



RICERCA, INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH AND INNOVATION

ISSN: 2583-083X | Peer Reviewed Journal | www.rijmri.com

Special Issue Volume-II (August 2025)

EDITORIAL BOARD

Dr. Jitendra Aherkar Dean, Faculty of Humanities & Social Sciences Atmiya University, Rajkot	Dr. Satinder Kaur Gujral IC. Principal Reena Mehta College of ASC and Management Studies
Dr Shamim Shaukat Khan Assistant professor General Education Department, Dar Al-Hekma University	Anand Raman Nair Vice-Principal The Indian School Bahrain
Sanadi Hassan Appalal Lecturer- Business studies University of Technology and Applied Science-Muscat (Higher college of Technology)	Lord Jason Temasfieldt Director 14 Green Hill way, Shirley, United Kingdom, B90 3PR
Minu Madlani Principal KPB Hinduja College of Commerce	Dr. Eappen Thiruvattal Associate professor University of Dubai
Dr. Lakshman K Associate Professor & Head Assistant Dean Student Affairs Department of management Jain University-CMS, SBMJEC Bangalore	Dr. Indrajeet Ramdas Bhagat Associate Professor and HoD Commerce Department Yashwantrao Chavan College Ambajogai

CO-EDITORIAL BOARD

Dr. Viji Kannan HoD School of Management Studies, Business Administration and Mass Media Mulund College of Commerce, Maharashtra, India	Dr. N. Maria Nevis Soris HoD PG and Research Department of Commerce V.O. Chidambaram College, Tamil Nadu, India
Dr. Leena Nair HoD Management Studies Vidyalankar School of Information Technology, Maharashtra, India	Dr. Vaibhavi Dalvi Dept. of General Management NMIMS School of Commerce, Bengaluru, Karnataka, India

ORGANISING COMMITTEE

Dr. Sadhana Venkatesh Principal-Chair Person HoD, Dept. of Commerce	
Ms. Jyoti Ghosh Vice-Principal - Convenor Dept. of Commerce	Ms. Shalini Clayton Coordinator, Dept. of Management Studies
Ms. Amrita Nambiar Coordinator, Dept. of Logistics	Ms. Ashiyana Shaikh Dept. of Management Studies
Ms. Shivani Revankar Dept. of Commerce	Ms. Lavina Gurbani Dept. of Logistics

INDEX

Sr. No.	Title/Author	Page No.
1.	ESG: BALANCING ECO-SOCIAL GOALS <i>Dr. Vasudev Iyer</i>	1
2.	EMPOWERING GREEN INITIATIVES: AN ANALYSIS OF WOMEN ENTREPRENEURS UNDER THE PUNYASHLOK AHILYABAI HOLKAR WOMEN START-UP SCHEME (PAHS) <i>Dr. Sadhana Venkatesh, Ms. Jyoti Shubhashish Ghosh</i>	4
3.	GREEN COMMUTING IN MUMBAI: UNDERSTANDING CONSUMER ATTITUDES TOWARDS E-SCOOTERS <i>Dr. Sadhana Venkatesh, Ms. Shalini Clayton</i>	10
4.	THE ROLE OF MATHEMATICS EDUCATION IN PROMOTING SUSTAINABLE DEVELOPMENT IN INDIA <i>Ms. Shubha Vikas Chaubal</i>	17
5.	IOT AND AI IN REDUCING WASTE IN LOGISTICS <i>Ms. Sabiha Malik</i>	21
6.	LOCAL BUSINESSES AND GREEN PACKAGING IN INDIA <i>Ms. Ashiyana Shaikh, Ms. Vibhuti Barad</i>	26
7.	ASSESSMENT FOR SUSTAINABILITY: ARE WE MEASURING THE RIGHT LEARNING OUTCOMES? <i>Dr. Swati Bhise</i>	31
8.	FROM PRINT TO PURPOSE: DIGITAL INNOVATION IN ACADEMIC LIBRARIES FOR A SUSTAINABLE FUTURE <i>Dr. Rasmita Mohanty</i>	37
9.	A STUDY ON THE IMPACT OF ECO-INFLUENCERS ON GREEN PURCHASING BEHAVIOUR: FROM LIKES TO BUYS <i>Ms. Priyanka Malvankar, Ms. Shweta Ghule</i>	43
10.	EXPLORING THE MOTIVATIONAL DRIVERS BEHIND STUDENTS' SUSTAINABLE BEHAVIOURS <i>Ms. Shivani Manohar Revankar</i>	49
11.	DIGITAL PAYMENTS AS A CATALYST FOR SUSTAINABLE STREET VENDING: A STUDY OF GREEN FINANCIAL INCLUSION IN URBAN INFORMAL ECONOMIES <i>Mr. Murugan Nadar, Ms. Priyanka Bhalekar</i>	57
12.	IMPACT OF FINANCIAL LITERACY ON INVESTMENT CHOICES IN THE CAPITAL MARKET: A STUDY ON INVESTOR AWARENESS IN MUMBAI CITY <i>Mr. Siddiqui Mohammed Qamar</i>	63

13.	EVALUATING THE EFFECTIVENESS OF SUBSIDY SCHEMES IN ADVANCING SUSTAINABLE AGRICULTURAL PRACTICES IN INDIA <i>Ms. Manisha Inder Bansal</i>	72
14.	CHALLENGES FACED BY MANAGEMENT ACCOUNTANTS IN DRIVING SUSTAINABILITY INITIATIVES WITHIN INDIAN MANUFACTURING SMES <i>Ms. Jyoti Singh</i>	78
15.	SUSTAINABLE FINANCE EDUCATION: INTEGRATING GREEN FINANCIAL LITERACY IN ACADEMIC CURRICULUM ACROSS MUMBAI EDUCATIONAL INSTITUTIONS <i>Ms. Disha Wadhwa</i>	84
16.	THE ROLE OF REELS ON SOCIAL MEDIA IN PROMOTING STARTUP GROWTH: A STUDY ON DIGITAL MARKETING STRATEGIES AND CONSUMER ENGAGEMENT <i>Dr. Ishtiyag Chiplunkar</i>	90
17.	ECO-LOGISTICS: SHAPING THE FUTURE OF SUPPLY CHAINS <i>Mr. Rajat Ranjith Shetty</i>	94
18.	BLOCKCHAIN FOR TRANSPARENCY IN CARBON CREDIT TRADING <i>Ms. Bhakti Gangar</i>	98
19.	STORYGEN-VID: A NARRATIVE-DRIVEN FRAMEWORK FOR LONG-FORM VIDEO GENERATION <i>Mr. Deepak Sharma</i>	103
20.	A STUDY ON AI-POWERED WMS FOR REDUCING CARBON FOOTPRINT IN SUPPLY CHAINS <i>Dr. Hema Mehta, Ms. Priya Nadar</i>	110
21.	EMPOWERING SUSTAINABILITY: A STUDY ON PROSPECTS OF WOMEN ENTREPRENEURS IN GREEN STARTUPS AND INNOVATIONS <i>Mr. Mubeen Yousuf Shaikh</i>	118
22.	A BIRD'S EYE VIEW OF INDIA'S PROGRESS IN ACHIEVING SUSTAINABLE DEVELOPMENT GOALS (SDGs) TARGETS WITH RESPECT TO SDG 14 (LIFE BELOW WATER) <i>Mr. Kaustubh Bhagat, Dr. Rani Tyagi</i>	131
23.	BUILDING SUSTAINABILITY COMPETENCIES THROUGH EXPERIENTIAL COMMUNICATION PEDAGOGY <i>Ms. Amrita Nambiar</i>	139

ESG: BALANCING ECO-SOCIAL GOALS

Dr. Vasudev Iyer

Associate Professor, Department of Business Economics,
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

In traditional economics, profit, sales and, utility maximisation were the main objectives of a firm. With changing times, these objectives have matured into balancing the role of environment protection, societal concerns and complying with regulations. This change is both an opportunity and at the same times a challenge. This paper makes an attempt to understand the progress of ESG practices in India, challenges in implementation, and future opportunities.

Keywords: ESG, Social Consentisation, Eco-Social Responsibility, Small and Medium Industries.

Introduction

Environmental, Social, and Governance (ESG) model have become epicentre of evaluating corporate performance and long-term value. Every firm is expected to contribute towards and balance the tri-objectives of environment protection, social consentisation and adherence to national and global regulations (see figure 1).

Figure 1: The Synergy of ESG Objectives



Made with  Napkin

This eco-social responsibility has now emerged as an important tool of measuring the performance of a company. A company not only has to generate monetary wealth for its shareholders but also ensure that it adopts sustainable operations and complies with regulatory requirements i.e. the real wealth for society.

Esg In India:

In India, ESG gained momentum following SEBI's introduction of the Business Responsibility and Sustainability Reporting (BRSR) framework, further including BSR core (SEBI,2023), which is in line with

the countries' commitments under the Paris Agreement and Sustainable Development Goals (SDGs). Many leading Indian firms have integrated ESG as the core of their corporate value.

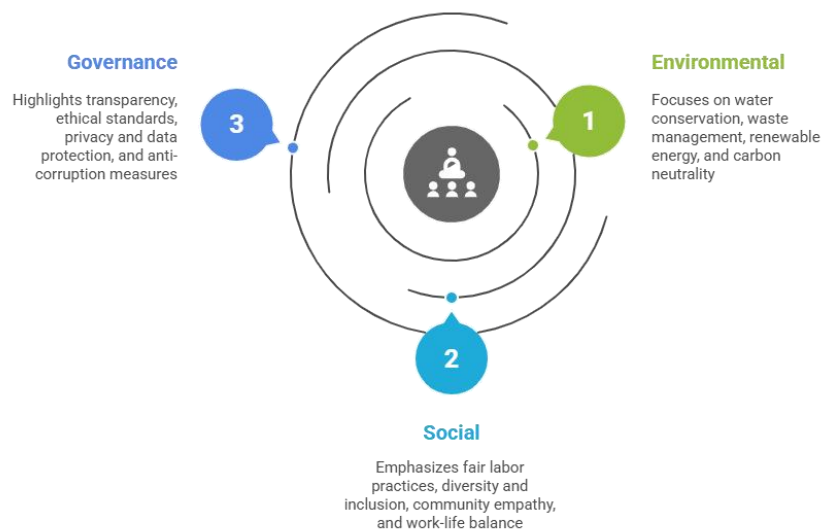
According to Environmental, Social and Governance Handbook December 2024, published by Treelife, *“In India, the prominence of ESG is rapidly increasing, with the total assets under management (AUM) of ESG funds reaching substantial growth of USD 1.17 billion (INR 9,753 crores) in March 2024 . In fact, ESG could represent approximately 34% of the total domestic AUM by 2051”* (Treelife, 2024).

Components of Esg In India

The government's think-tank i.e. NITI Aayog (<https://www.niti.gov.in/overview-sustainable-development-goals>) has been in forefront in the design of the ESG framework through its measures concentrated on Sustainable Development Goals (SDGs). Keeping this in mind, the essential components of ESG in India are as follows (also see figure 2)

Environment:	Water conservation, waste management, focus on renewable energy and carbon neutrality.
Social:	Fair labour practices, promotion of diversity and inclusion, empathising with challenges faced by community and promoting work-life balance among employees.
Governance	Transparency in operations, seen upholding ethical standards, focusing on privacy and data protection, and discouraging corrupt practices.

Figure 2:
Components of ESG



Made with Napkin

Impact of Esg In India:

According to the India's 2024 India CEO Outlook Report of KPMG, *“More than half of the CEOs in India (54 per cent) compared to CEOs globally (60 per cent) agree that there is strong public expectation on businesses to address societal challenges, including inclusion, diversity, equity, social justice and climate change”*.(KPMG, 2024, pg.05). Companies are expected to fulfill this strong public expectation, especially

one which is operating in environmentally sensitive industries like metal and mining. Further companies are expected to take affirmative actions to uphold their contribution towards diversity and inclusion.

Esg In India: The Road Ahead

The need to strengthen the reporting standards in order to capture the true impact of a company's operation on environment, society and governance is the need of the hour. While large companies have taken promising strides towards this, the challenge lies with the small and medium industries. Their role in promoting ESG needs to be underscored and hence a separate framework will be required for the small and medium industries. Keeping the challenges faced by this sector a framework, however simplistic, must be designed for small and medium industries. This will help in ESG taking roots to the sector which really matters for the country.

Conclusion

The question whether companies must adopt ESG reporting standards has been settled. While Indian companies have taken appreciable measures to comply with the ESG framework, the real work remains to be done for the small and medium industries.

References

1. KPMG. (2024). *KPMG 2024 India CEO Outlook*. Retrieved from <https://assets.kpmg.com/content/dam/kpmgsites/in/pdf/2024/10/kpmg-2024-India-ceo-outlook.pdf>
2. SEBI. (2023, July 12). *BRSR Core – Framework for assurance and ESG disclosures for value chain* (Circular No.: SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122). Securities and Exchange Board of India. Retrieved from https://www.sebi.gov.in/legal/circulars/jul-2023/brsr-core-framework-for-assurance-and-esg-disclosures-for-value-chain_73854.html
3. Treelife. (2024, December). *Environmental, Social and Governance Handbook*. Retrieved from <https://treelife.in/wp-content/uploads/2024/12/ESG-in-India-Handbook-by-Treelife.pdf>

EMPOWERING GREEN INITIATIVES: AN ANALYSIS OF WOMEN ENTREPRENEURS UNDER THE PUNYASHLOK AHILYABAI HOLKAR WOMEN START-UP SCHEME (PAHS)

¹Dr. Sadhana Venkatesh, ²Ms. Jyoti Shubhashish Ghosh

¹Principal, Associate Professor, Department of Commerce, ²Research Scholar
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

This paper examines the Punyashlok Ahilyabai Holkar Mahila Start-Up Scheme (PAHS) introduced by the Maharashtra State Innovation Society (MSInS) in mid-2024 as a targeted intervention to empower women entrepreneurs. Focusing on green and sustainable ventures launched by successful applicants, it explores how access to capital, training, and incubation support facilitates environmental entrepreneurship. Through document reviews and case study analyses of six awardees involved in green initiatives and sustainable business practices, this paper identifies key success factors, challenges, and policy implications. The findings show that a combination of state funding (₹1–25 lakhs), business incubation, and access to support networks has fostered the growth of innovative, locally rooted green enterprises. However, these ventures face constraints like limited market access, gap in technical expertise, and difficulties in scaling operations. Recommendations highlight the need for stronger green-business mentoring, dedicated environmental technical support, and ecosystem linkages to advance sustainable women-led enterprises in Maharashtra.

Keywords: Green Initiatives, Sustainable business practices, women entrepreneurs, Punyashlok Ahilyabai Holkar Mahila Start-Up Scheme (PAHS)

Introduction

Green Initiatives: Green initiatives are projects, policies, or actions taken by individuals, companies, or governments to support environmental sustainability.

Sustainable Business Practices: Sustainable business practices refer to strategies and actions that minimize negative environmental and social impacts while promoting long-term economic viability. These practices aim to use resources efficiently, reduce waste and emissions, and support ethical labor and community development. They often include eco-friendly production, responsible sourcing, and circular economy models. The goal is to balance profit with people and the planet. Ultimately, sustainable businesses seek to create lasting value without compromising future generations.

Women Entrepreneurs:

"Women entrepreneurs are those women who initiate, organize, and operate a business enterprise." — *Government of India, Ministry of Skill Development and Entrepreneurship (2015)*

"Women who have initiated a business, are actively involved in managing it, and own at least 51% of the enterprise." — *UNIDO, Women Entrepreneurship Development Program*

Punyashlok Ahilyabai Holkar Women Start-up Scheme (PAHS)(MSINS, Maharashtra)

The **Punyashlok Ahilyabai Holkar Women Start-up Scheme (PAHS)**, launched on June 28, 2024, through Maharashtra's supplementary budget, aims to empower women entrepreneurs by supporting innovative, sustainable, and employment-generating Start-ups. Implemented by the Maharashtra State Innovation Society (MSINS) under the Department of Skill, Employment, Entrepreneurship & Innovation, the scheme offers financial assistance between ₹1 lakh to ₹25 lakh to eligible Start-ups. It is designed for DPIIT-recognized, Maharashtra-registered Start-ups with at least 51% women ownership, a minimum operational period of one year, and an annual turnover between ₹10 lakh and ₹1 crore. The scheme prioritizes innovative, employment-

generating ventures and reserves 25% of the total funds for women from economically and socially disadvantaged communities.

It focuses on promoting green innovation, regional development, and gender equity in entrepreneurship. Applications are accepted online via the MSINS portal, with selected Start-ups receiving mentorship, incubation support, and financial aid to scale their impact. The scheme contributes directly to sustainable development goals (SDGs) like gender equality, decent work, innovation, and responsible consumption.

Start-ups incubated in schools and colleges are also encouraged to apply. Excluding those who have already received state funding, the scheme includes proposal evaluations, presentations, and ongoing reviews by a Control and Review Committee. Beneficiaries receive not only funding but also mentorship and incubation support through the MSINS network. Applications are accepted online through the MSINS portal, with the overall goal of establishing Maharashtra as a hub for women-led Start-ups and promoting regional development through economic upliftment and sustainable entrepreneurship.

Steps to Apply

- Visit the MSINS portal: msins.in.
- Register and log in via “Register Now.”
- Select the “Punyashlok Ahilyabai Holkar Women Start-up Scheme (PAHS)” application form.
- Fill in Start-up details: name, founders, sector, turnover, DPIIT, etc.
- Upload required documents: pitch deck, DPIIT & MCA certificates, proposal, founder photos, product/service images
- Preview and submit the form.
- Applications are reviewed by the evaluation committee.
- Shortlisted Start-ups are invited to present proposals.
- Selected Start-ups receive funding (₹1–25 lakh) via bank transfer.

Review of Literature:

1. Women entrepreneurs are emerging as pivotal agents of sustainable development. Duflo (2012) notes that women-led enterprises often reinvest in community welfare, health, and education, aligning closely with Sustainable Development Goals (SDGs). This linkage between gender empowerment and environmental responsibility positions women as key drivers of green innovation, especially in rural and semi-urban settings.
2. Grassroots innovation, often led by women in marginalized communities, also plays a vital role in sustainable entrepreneurship. Gupta (2013) emphasized that such innovations are rooted in local knowledge and tend to focus on frugality, resource efficiency, and community welfare. These models align with circular economy principles and offer strong potential for regional transformation through schemes like the Punyashlok Ahilyabai Holkar Start-up Scheme.
3. The importance of supportive policy frameworks is highlighted by Jarwal (2025), who explores how gender-sensitive Start-up initiatives enhance the entrepreneurial ecosystem. These policies provide access to capital, mentorship, and markets, especially for women in under served areas, thereby catalyzing innovations that are both inclusive and sustainable.
4. Ray, R.S. *et al.* (2023) in their chapter showed that women entrepreneurs across various sectors are increasingly adopting sustainable business practices, focusing on waste management and resource

efficiency. Despite challenges like low profitability, high costs, and family responsibilities, their motivation centers on social impact and environmental care. The study highlights the need for circular economy adoption and policy support, including tax incentives and subsidies, to strengthen women-led sustainable ventures.

5. Breivik-Meyer, M. *et al.* (2025) in their book explored the persistent gender bias in entrepreneurial ecosystems, where women faced unequal access to resources and recognition. It highlighted how entrepreneurship is often gendered, favoring white men. Through global examples and interdisciplinary analysis, the book offered strategies to foster gender-inclusive ecosystems. It targeted scholars, students, and policymakers seeking inclusive entrepreneurial solutions. The book recommended that Government schemes promoting equal funding, mentorship, and policy support can play a vital role in driving inclusivity.

Together, these studies provide a strong foundation for analyzing the impact of women entrepreneurs under the Punyashlok Ahilyabai Holkar Start-up Scheme in fostering green innovation and sustainable development.

Objectives of The Study:

1. To analyze the impact of the Punyashlok Ahilyabai Holkar Start-up Scheme (PAHS) in promoting women-led green and sustainable enterprises.
2. To explore the types of eco-initiatives adopted by women entrepreneurs supported under the scheme.
3. To evaluate how these entrepreneurial initiatives contribute to key Sustainable Development Goals (SDGs).

Research Methodology:

The study adopts a **qualitative research design** to explore the impact of the Punyashlok Ahilyabai Holkar Mahila Start-Up Yojana (PAHS) on women-led green enterprises. A **purposive sampling technique** was employed to select beneficiaries actively engaged in sustainable business practices. **Data collection methods** included document analysis, case studies, and semi-structured interviews. Key documents such as scheme guidelines and application notices from August 2024 to October 2025 were reviewed to understand the program's structure and intent. **Case studies** were developed for six selected awardees operating in sustainable business practices involving green initiatives. Additionally, **semi-structured interviews** were conducted with both the women entrepreneurs and officials from the Maharashtra State Innovation Society (MSInS) to gain in-depth insights into their experiences, support received, and implementation challenges.

Case Studies of Women Entrepreneurs:

1. Kalyani Shinde – Godaam Innovations Pvt. Ltd. (Nashik)

Kalyani Shinde, founder of *Godaam Innovations*, is revolutionizing post-harvest management in India with IoT-enabled smart storage systems specifically designed for onions. Traditional storage methods cause up to 40% spoilage, resulting in significant food loss, methane emissions, and unstable incomes for farmers. Godaam's affordable, modular technology continuously monitors temperature, humidity, and ventilation, alerting users before spoilage starts. This reduces wastage dramatically to as low as 5%, increasing farmers' profits and preserving food quality.

The solution retrofits existing storage units, making it accessible and scalable for smallholder farmers. By reducing post-harvest losses and emissions, Godaam supports **SDG 12 (Responsible Consumption and Production)** and **SDG 13 (Climate Action)**. Its use of low-carbon materials and circular economy principles further enhances sustainability.

Pilot projects in Maharashtra demonstrate significant environmental and economic benefits. Kalyani actively collaborates with farmer groups, providing digital literacy training and empowering them with real-time data

insights. Supported by climate-tech incubators and innovation fellowships, Godaam Innovations exemplifies how technology, sustainability, and grassroots engagement can create inclusive agritech solutions. The company aims to transform rural warehouses across India into smart, zero-waste hubs.

2. Rashmi Pritam Shinde – Sevenscraft Arts and Creatives Pvt. Ltd. (Nagpur)

Rashmi Shinde leads *Sevenscraft*, a Start-up championing eco-conscious artistry and sustainable landscaping in central India. The company blends biodiversity, public art, and indigenous knowledge to transform urban and rural spaces into vibrant living ecosystems. Sevenscraft creates eco-parks, living walls, and nature-inspired installations using native plants and biodegradable materials, supporting **SDG 11 (Sustainable Cities and Communities)** and **SDG 15 (Life on Land)**. These projects serve as micro-habitats that nurture local ecology, aid pollinators, and reduce urban heat islands.

A vital part of their work involves training tribal and rural women artisans in green construction, mural art, and permaculture, fostering green jobs (**SDG 8**) and promoting gender equality (**SDG 5**). The team also develops curriculum-linked biodiversity zones and eco-education tools for schools, enhancing climate awareness (**SDG 13**). Sevenscraft collaborates with schools, municipalities, and corporates for sustainable beautification with lasting environmental impact. Rashmi envisions a nationwide network of eco-art zones, turning public spaces into thriving green learning hubs.

3. Dr. Sharmilee Mane – PureMe Organics Pvt. Ltd. (Kolhapur)

Dr. Sharmilee Mane's *PureMe Organics* is a woman-led wellness brand dedicated to sustainability, rural livelihoods, and ethical consumerism. The company offers organic jaggery (GI-tagged), herbal honey sachets, and India's first aloe-vera infused cotton masks, all produced through PGS-certified organic farming and zero-chemical methods. Committed to soil health, biodiversity, and traceability, PureMe sources non-GMO, chemical-free ingredients from small-scale farmers and self-help groups.

The eco-friendly masks, made from aloe-infused cotton and reusable filters, gained national recognition during the pandemic and help reduce plastic waste, supporting **SDG 12 (Responsible Consumption and Production)** and **SDG 13 (Climate Action)**. Their herbal honey promotes pollinator-friendly farming and reduces refined sugar use. Operations run on solar-powered units, using biodegradable packaging and adhering to a cruelty-free, vegan policy, aligning with **SDG 3 (Good Health and Well-being)**.

PureMe employs over 60% women, ensures fair prices for farmers, and integrates rural development with green entrepreneurship. Supported by UNDP and climate incubators, PureMe promotes organic awareness and mindful consumption, demonstrating how sustainable wellness fosters circular, climate-resilient economies.

4. Shweta Suresh Thakare – GramHeet Pvt. Ltd. (Yavatmal)

Shweta Thakare co-founded *GramHeet*, a social enterprise transforming rural agricultural supply chains by empowering small farmers with transparent and sustainable solutions. The platform offers digital warehousing, quality testing, and direct market linkages, helping farmers earn 20–30% more by reducing dependency on exploitative middlemen. Access to moisture-controlled storage prevents post-harvest losses, cutting waste and lowering energy use in logistics.

Serving hundreds of farmers in Vidarbha, an area facing agrarian distress, GramHeet promotes fair trade, crop diversity, and chemical-free post-harvest processing. The enterprise supports soil conservation, sustainable pricing, and food security while minimizing carbon footprints by streamlining transport. As a fully digital platform, GramHeet reduces paper use and fuel consumption, aligning with **SDG 1 (No Poverty)**, **SDG 2 (Zero Hunger)**, and **SDG 12 (Responsible Consumption and Production)**.

Emphasizing gender equity, GramHeet provides women farmers equal access and operates a community-led governance model. Supported by TISS, the Ford Foundation, and Acumen, it offers workshops on

regenerative farming and market readiness. Shweta envisions building a just, green rural economy where farmers prosper sustainably.

5. Archana Mahajan - Aruheal Solutions Pvt. Ltd. (Jalgaon)

Ms. Archana Mahajan founder of Aruheal Solutions Pvt. Ltd., based in Jalgaon, Maharashtra, manufactures sanitary pads using banana stem pulp—an agro-waste material—promoting circular economy principles. This eco-innovation addresses **SDG 12 (Responsible Consumption and Production)** by upcycling agricultural waste into biodegradable menstrual products. The pads decompose in 6 months, significantly reducing plastic waste and supporting **SDG 13 (Climate Action)**. The production process uses minimal water and energy compared to conventional alternatives. Aruheal enhances rural livelihoods by sourcing banana stems from farmers, aligning with **SDG 8 (Decent Work and Economic Growth)**. It also employs and empowers rural women through localized manufacturing, contributing to **SDG 5 (Gender Equality)**. By providing safe, chemical-free menstrual products, it supports **SDG 3 (Good Health and Well-being)**. This initiative improves menstrual hygiene access in underserved areas, fulfilling **SDG 6 (Clean Water and Sanitation)**. The model is replicable, low-cost, and socially inclusive. Aruheal stands as a strong case of sustainable innovation in menstrual health management.

6. Aarti Sharma - Tendryl Products Pvt. Ltd. (Thane - Navi Mumbai)

Ms. Aarti Sharma, the founder of Tendryl Products Pvt. Ltd., based in Thane/Navi Mumbai, started by provides sustainable menstrual hygiene solutions through vending and eco-friendly disposal systems. Their “Pinkz” brand offers sanitary pad vending machines and smokeless incinerators to reduce plastic waste and improve access. These systems are installed in schools, offices, railways, and hospitals, enhancing menstrual hygiene infrastructure across India. By enabling safe and hygienic disposal, Tendryl contributes to **SDG 3 (Good Health)** and **SDG 6 (Clean Sanitation)**. The company promotes inclusivity by making machines accessible to women with disabilities. It empowers women through jobs in distribution, awareness programs, and maintenance, aligning with **SDG 5 (Gender Equality)** and **SDG 8 (Decent Work)**. Their work helps prevent environmental contamination from improper pad disposal, supporting **SDG 11 (Sustainable Cities)**. Over 2,500 installations across 26 states have expanded menstrual product access and awareness. The company emphasizes local sourcing, user training, and ongoing technical support. Tendryl presents a scalable, tech-driven model for sustainable menstrual health management.

Findings

The study reveals that the Punyashlok Ahilyabai Holkar Mahila Start-Up Yojana (PAHS) effectively supports women-led green enterprises through state funding (₹1–25 lakhs), incubation services, and access to entrepreneurial networks. These inputs have enabled the development of locally relevant and environmentally sustainable business models. However, significant barriers persist. Awardees reported **limited access to broader markets, insufficient technical capacity for product or process development, and challenges in scaling operations**. Despite these constraints, the initiative demonstrates strong potential to foster grassroots environmental innovation among women entrepreneurs in Maharashtra.

Conclusion

The initiative plays a pivotal role in catalyzing women-led green entrepreneurship in Maharashtra. By combining financial support with incubation and training, it lays a strong foundation for sustainable innovation. Nonetheless, structural and ecosystem-level challenges continue to hinder long-term scalability and impact.

Recommendations

1. **Strengthen Green Business Mentorship** – Provide ongoing, sector-specific guidance to help entrepreneurs navigate challenges.

2. **Provide Dedicated Environmental Technical Support** – Facilitate access to experts and R&D resources for green technology and process innovation.
3. **Enhance Ecosystem Linkages** – Build stronger networks with markets, supply chains, and sustainability-focused partners to scale impact.
4. **Market Access Platforms:** State-backed eco-product fairs, green certification and buyer linkages.
5. **Promote Financial Innovations:** Introduce blended finance models, green bonds to reduce capital costs and encourage long-term investment in sustainable ventures.
6. **Performance Monitoring:** Implement structured performance tracking mechanisms that assess both business performance and environmental/social impact to ensure accountability and continuous improvement.

References

1. Ministry of Skill Development and Entrepreneurship. (2015). *National policy for skill development and entrepreneurship 2015*. Government of India. <https://www.msde.gov.in>
2. United Nations Industrial Development Organization. (n.d.). *Women entrepreneurship development*. UNIDO. <https://www.unido.org/our-focus/cross-cutting-services/gender-equality/women-entrepreneurship>
3. Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4), 1051–1079. <https://doi.org/10.1257/jel.50.4.1051> retrieved on July 3, 2025 from <https://www.aeaweb.org/articles?id=10.1257/jel.50.4.1051>
4. Gupta, A. K. (2013). Tapping the Entrepreneurial Potential of Grassroots Innovation. *Stanford Social Innovation Review*, 11(3), 18–20. <https://doi.org/10.48558/YHQJ-GJ06> retrieved on July 3, 2025 from https://ssir.org/articles/entry/tapping_the_entrepreneurial_potential_of_grassroots_innovation#
5. Jarwal, D. (2025), Women Entrepreneurs in India: Pioneering the Start-up ecosystem. *Hermeneutics*, Volume 15(01), Pp. 54- 58. <http://doi.org/10.2139/ssrn.5268124> retrieved on July 2, 2025 from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5268124
6. Ray, R.S. *et al.* (2023). Women in Sustainable Businesses: Insights from India. In: Sen, K., Routray, S., Mitra, N., Braña, Y., Ćorić, G. (eds) *Diversity and Inclusion in the Start-Up Ecosystem. Responsible Leadership and Sustainable Management*. Springer, Singapore. <https://doi.org/10.1007/978-981-99-5366-012> retrieved from https://link.springer.com/chapter/10.1007/978-981-99-5366-0_12# on July 1, 2025.
7. Breivik-Meyer, M., Lindvert, M., Callerstig, A.-C., Balkmar, D., & Agnete Alsos, G. (Eds.). (2025). *Gendering Entrepreneurial Ecosystems: Levelling the Field* (1st ed.). Routledge. <https://doi.org/10.4324/9781003431060> retrieved from <https://www.taylorfrancis.com/books/edit/10.4324/9781003431060/gendering-entrepreneurial-ecosystems-dag-balkmar-anne-charlott-callerstig-marit-breivik-meyer-marta-lindvert-gry-agnete-alsos> on July 2, 2025.
8. Godaam Innovations. (n.d.). *About Us*. Retrieved July 2, 2025, from <https://www.godaaminnovations.com/>
9. Sevenscraft Arts and Creatives Pvt. Ltd. (n.d.). *Home*. Retrieved July 2, 2025, from <https://sevenscrafts.com/>
10. PureMe Organics Pvt. Ltd. (n.d.). *Our Story*. Retrieved July 2, 2025, from <https://www.puremeorganics.com/>
11. GramHeet. (n.d.). *Enabling Farmer Prosperity*. Retrieved July 2, 2025, from <https://www.gramheet.com/>
12. Abdul Halem, N. S., Arbain, M. A., Noryazid, N. I. S., & Musa, A. (2023). *Production of sanitary pads from banana stem fibres*. In INVENTOPIA 2023 Extended Abstract Book. Universiti Teknologi MARA. <https://ir.uitm.edu.my/id/eprint/89561>
13. Aruheal Solutions Pvt. Ltd. (n.d.). Aruheal products <https://aruhealths.com/product>
14. Sparkle Innovations. (n.d.). *Circular economy: biodegradable menstrual pads from banana stem*. MIT Solve. Retrieved July 2025, from Sparkle Innovations overview. aws.solve.mit.edu
15. Aarti Sharma. (2024, November 3). *Tendryl Products: Breaking down barriers in menstrual hygiene*. Organiser. Retrieved July 2025, from Tendryl website tendryl.co.in
16. Tendryl Products Pvt. Ltd. (n.d.). *Product & Services*. Retrieved July 2025, from Tendryl website tendryl.co.in

GREEN COMMUTING IN MUMBAI: UNDERSTANDING CONSUMER ATTITUDES TOWARDS E-SCOOTERS

¹Dr. Sadhana Venkatesh, ²Ms. Shalini Clayton

¹Principal, Associate Professor & HOD, Department of Commerce, ²Research Scholar
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

This research paper examines the consumer attitudes towards electric scooters (e-scooters) in the suburban areas of Mumbai. With increasing pollution and fuel costs, e-scooters are becoming an attractive option for urban commuting. The goal of this research is to examine the major determinants of consumers' willingness to embrace e-scooters.

The research hypothesis was that there exists a strong correlation between the environmental awareness of consumers and their readiness to use e-scooters. Information was gathered from 51 respondents using a systematic questionnaire. The mean rating regarding the perception of e-scooters as eco-friendly was 4.27 out of 5, while readiness to buy an e-scooter within the next 6 to 12 months was 3.15 out of 5.

The conclusions confirm the hypothesis that people with higher environmental consciousness are more likely to use e-scooters. Other determinants like price, charging ease, and trust in a brand are also as crucial in making the ultimate decision.

Keywords: consumer behaviour, electric scooters, environment, vehicles.

1. Introduction

1.1 The Global Shift Toward Electric Mobility

The global transportation landscape is rapidly transitioning toward electric mobility in response to climate change, rising fuel prices, and increasing urbanization. Electric scooters have become a preferred mode of travel in many urban areas due to their affordability, low emissions, and ease of use. As of 2023, the global e-scooter market was valued at approximately USD 33.7 billion, with projections suggesting it will surpass USD 60 billion by 2030, growing at a compound annual growth rate (CAGR) of around 10.2%.

Countries including China, Germany, and the United States are spearheading this movement with infrastructure development, buyer incentives, and policy measures aimed at promoting sustainable mobility. China continues to dominate the market, accounting for over 90% of global electric two-wheeler sales. In Europe, nations such as Germany and the Netherlands have expanded e-scooter usage in urban areas through public sharing programs and low-emission zone policies, with Germany reporting a 19% rise in usage during 2023.

1.2. The Indian Landscape: Accelerating E-Scooter Adoption

India, home to the world's largest two-wheeler market, has shown strong growth in electric two-wheeler adoption. According to data from the Ministry of Heavy Industries, electric two-wheeler sales increased by 21%, from 9,48,561 units in FY 2023–24 to 11,49,334 units in FY 2024–25. This surge underscores the growing consumer preference for cleaner and more economical mobility solutions.

Several factors have contributed to this upward trend. Leading manufacturers such as TVS Motor, Bajaj Auto, Ola Electric, and Ather Energy have expanded their portfolios with models featuring fast-charging technology, connected dashboards, swappable batteries, and accessible financing plans. Additionally, traditional ICE (internal combustion engine) manufacturers are also entering the electric space, increasing competitive pressure and innovation.

Central and state-level policies have played a vital role. The FAME II scheme, despite undergoing subsidy revisions in 2024, continued to support demand by offering incentives of up to ₹25,000 per vehicle. This push was further strengthened by state governments like Delhi, Maharashtra, Tamil Nadu, and Karnataka through tax concessions, registration fee exemptions, and infrastructure enhancements. As a result, electric two-wheelers accounted for nearly 58% of total EV sales in India during FY 2024–25.

However, the overall electric two-wheeler penetration remains modest—just over 6% of all two-wheelers sold in the country. This suggests ample room for growth, especially if pressing concerns like public charging access, battery disposal systems, and consumer awareness are systematically resolved.

1.3. Green Commuting in Mumbai: Understanding Consumer Attitudes towards E-Scooters

Mumbai, one of India's most congested and polluted cities, presents both a challenge and an opportunity for sustainable urban mobility. The city faces daily issues like long traffic jams, rising fuel expenses, and deteriorating air quality. In this context, electric scooters emerge as a viable solution for short-distance commuting and last-mile connectivity.

Focused on suburban Mumbai, this research investigates consumer attitudes towards e-scooters, with data collected from 51 participants through a structured survey. The findings are as follows

- The average rating for willingness to purchase an e-scooter within the next 6–12 months was 3.15 out of 5, indicating moderate openness to adoption.
- The perception of e-scooters as environmentally friendly received a score of 4.27 out of 5, suggesting high awareness of their ecological benefits.

While environmental consciousness is clearly a motivator, actual adoption is influenced by factors such as vehicle cost, charging station availability, and brand reliability. Concerns related to battery life, after-sales service, and lack of trial opportunities further affect decision-making.

EV SALES SPLIT FOR FY2025			EV SEGMENT	EV SALES SPLIT FOR FY2024			EV SEGMENT
Segment	Units	SHARE (%)		Segment	Units	SHARE (%)	
Two-wheelers	11,49,307	58.49%		Two-wheelers	9,48,514	56.41%	
Three-wheelers	6,99,062	35.57%		Three-wheelers	6,32,798	37.63%	
PVs (LMVs)	99,913	5.08%		PVs (LMVs)	80,488	4.78%	
Light PVs	7,549	0.38%		Light PVs	10,833	0.64%	
Buses	3,378	0.17%		Buses	3,247	0.19%	
Heavy goods vehicles	201	0.01%		Heavy goods vehicles	236	0.01%	
Light goods vehicles	5,147	0.26%		Light goods vehicles	4,628	0.27%	
Others	274	0.01%		Others	497	0.02%	
Total FY2025	19,64,831	100.00%		Total FY2024	16,81,241	100%	
Data: Vahan, April 1, 2025							

INDIA'S ELECTRIC 2-WHEELER INDUSTRY REGISTERS RECORD RETAIL SALES OF 1.14 MILLION UNITS IN FY2025													
Fiscal year	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Total
FY2025	65,555	77,328	80,003	1,07,653	89,077	90,542	1,40,221	1,19,982	73,741	98,362	76,582	1,30,375	11,49,421
FY2024	66,878	1,05,573	46,108	54,616	62,779	64,087	75,166	92,116	75,946	82,151	82,744	1,40,344	9,48,508
% change	-2%	-27%	74%	97%	42%	41%	87%	30%	-3%	20%	-7%	-7%	21%
Data: Vahan, April 2, 2025													

Source: https://www.autocarpro.in/analysis-sales/two-wheeler-share-of-ev-sales-grows-to-58-in-fy2025-125714?utm_source

2. Review of Literature

Kotler & Keller (2016), this study emphasized the importance of environmental consciousness as a key factor in influencing consumer purchasing behavior. Their analysis of global consumer behaviour suggests that modern consumers are increasingly inclined towards eco-friendly products and brands. This shift in awareness presents opportunities for companies promoting sustainable vehicles, such as e-scooters, to enhance customer loyalty. Although theoretical, their work provides a strong basis for examining consumer preferences for green products.

Simon Thabo Mahlaole and Mmakgabo Justice Malebana (2021), the researchers examined how gender influenced entrepreneurial intentions among the undergraduate students in South Africa. Primary research was conducted using the sample size of 301 students through PL-SEM modelling. The key findings suggest that gender does not significantly impact entrepreneurial intentions. All three TPB factors- attitude toward behaviour, subjective norms, and perceived behavioural control, have a statistically significant relationship with entrepreneurial intentions.

NITI Aayog (2020), released a policy report stressing the importance of electrifying transport systems in Indian cities to meet climate targets. The report combines secondary data, industry analysis, and expert opinions. It outlines how electrification of transport, including two-wheelers, can significantly reduce oil dependency and pollution. The report also discusses government incentives and investment in charging infrastructure. Though it is not a primary research study, the NITI Aayog report provides valuable context for how national-level policies influence consumer options and behaviours at the city level.

3. Objectives of The Study:

1. To study consumer awareness and attitudes towards e-scooters in Mumbai.
2. To identify key factors influencing the decision to purchase e-scooters.
3. To examine the role of environmental consciousness in shaping consumer preference.

4. Hypotheses of The Study:

Relationship between Consumer Awareness and their willingness to purchase an e-scooter

Null Hypothesis: (H_{01}): There is no significant relationship between consumer awareness of electric scooters and their willingness to purchase an e-scooter.

Alternative Hypothesis: (H_{11}): There is a significant relationship between consumer awareness of electric scooters and their willingness to purchase an e-scooter.

Influence of Environmental Consciousness on Preference for E-Scooters Over Conventional Two-Wheelers

Null Hypothesis: (H_{01}): There is no significant relationship between environmental consciousness and preference for e-scooters over conventional two-wheelers.

Alternative Hypothesis: (H_{12}): There is significant relationship between environmental consciousness and preference for e-scooters over conventional two-wheelers.

5. Research Methodology:

The study utilized both primary and secondary data sources. Primary data was gathered through a structured questionnaire administered to selected respondents, while secondary data was collected from various published sources such as books, newspapers, magazines, and reputable websites.

Sampling Design: A convenience sampling technique was adopted to select participants for the study.

Sample Size: The research was conducted with a sample of 51 respondents.

Data Analysis: The collected data was systematically analysed and interpreted using Microsoft Excel 2007 for tabulation and basic statistical analysis.

6. Limitations of The Study:

1. The study was limited to Mumbai City because of time constraints.
2. Sample size used for the study was small. Hence, the results cannot be taken as universal.
3. The accuracy of the figures and data are subject to the respondent's view.

7. Data Analysis And Interpretation:

Table 1: Relationship Between Consumer Awareness and their willingness to purchase an e-scooter

Awareness Level	Very Unlikely	Unlikely	Neutral	Likely	Very Likely	Total
Not Aware (1)	3	0	1	0	0	4
Aware (2)	9	2	21	6	10	48
Total	12	2	22	6	10	52

Source: Primary Data

A Chi-Square Test of Independence was conducted to determine whether a significant relationship exists between the awareness of electric scooters and the willingness to purchase one within the next 6–12 months.

Chi-Square Value (χ^2) = 4.77

Degrees of Freedom (df) = 4

P-value = 0.311

Significance Level (α) = 0.05

Since the p-value (0.311) is greater than 0.05, we fail to reject the null hypothesis.

The analysis reveals that there is no statistically significant association between consumer awareness of electric scooters and their likelihood of purchasing one in the near future. Despite high awareness levels, willingness to purchase does not significantly vary. This may indicate that other factors—such as cost, infrastructure, or brand trust play a stronger role in influencing purchase intent.

Table: 2 Influence of Environmental Consciousness on Preference for E-Scooters over Conventional Two-Wheelers

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Would you consider buying an e-scooter in the next 6–12 months?	51	161	3.15686	1.6949
Environmental Consciousness & Preference [E-scooters are considered environmentally friendly]	51	218	4.27451	0.96314
Environmental Consciousness & Preference [E-scooters are cost-effective]	51	180	3.52941	0.73412
Environmental Consciousness & Preference [Charging infrastructure for e-vehicles in Mumbai is easily accessible]	51	172	3.37255	1.15843
Environmental Consciousness & Preference [I trust existing electric two-wheeler brands]	51	189	3.70588	1.13176
Environmental Consciousness & Preference [I am concerned about the rising pollution levels in Mumbai.]	51	215	4.21569	1.13255
Environmental Consciousness & Preference [I believe switching to e-scooters can help reduce air pollution.]	51	213	4.17647	1.14824
Environmental Consciousness & Preference [Environmental benefits are important to me when choosing a scooter.]	51	192	3.76471	0.90353
Environmental Consciousness & Preference [Compared to petrol scooters, e-scooters are better for the environment.]	51	214	4.19608	1.04078

ANOVA						
<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	69.9782	8	8.74728	7.94609	4.98183E-10	1.95898
Within Groups	495.373	450	1.10083			
Total	565.351	458				

To examine the hypothesis that environmental consciousness influences consumer preference for electric scooters over conventional two-wheelers, a one-way Analysis of Variance (ANOVA) was conducted. The analysis compared responses to nine statements related to environmental attitudes and purchase intent using a 5-point Likert scale.

The results revealed a statistically significant difference among the groups, as indicated by the F-value of 7.95, which exceeds the critical F-value of 1.96. Moreover, the p-value was 4.98×10^{-10} , which is well below the standard significance threshold of 0.05.

Based on these results, the null hypothesis is rejected, confirming that there is a significant relationship between environmental consciousness and preference for e-scooters. This suggests that consumers who exhibit higher concern for environmental issues, such as air pollution and sustainability, are more likely to consider purchasing electric scooters in the near future.

These findings highlight the importance of incorporating environmental messaging and eco-benefits in marketing campaigns aimed at promoting electric two-wheelers.

8. Findings:

- 96% respondents were aware of electric scooters as a green commuting option, but actual adoption remains moderate due to infrastructural and financial concerns.
- Consumers with higher environmental consciousness showed a stronger preference for e-scooters, indicating that green values influence purchase intent.
- High initial purchase cost, lack of widespread charging stations, and concerns about battery life emerged as major deterrents for potential buyers.
- Respondents aged between 18–35 years showed the highest interest in switching to e-scooters, mainly due to tech-savviness, affordability concerns, and eco-consciousness.
- While digital marketing campaigns have increased product visibility and eco-awareness, they have not consistently translated into purchase decisions.
- Consumers are more likely to adopt e-scooters when they trust the brand and when there is supportive government policy, such as subsidies or tax rebates.

9. Suggestions:

- The government and private players should work together to increase charging stations and ensure battery swapping facilities across Mumbai.
- Provide subsidies, EMI schemes, or tax benefits to make e-scooters more accessible to a broader consumer base.
- Conduct targeted digital campaigns that not only highlight environmental benefits but also address practical concerns such as range, cost efficiency, and servicing.
- Promote e-scooter adoption among students and young professionals through demo drives and bulk-purchase discounts.
- Mumbai's municipal bodies should integrate e-scooters into the broader urban transport plan, offering designated parking zones and traffic benefits.

10. Conclusions

The study concludes that while consumer attitudes towards e-scooters in Mumbai are generally positive, several practical and economic challenges hinder widespread adoption. Environmental concern emerges as a strong motivating factor, especially among younger age groups. However, barriers such as cost, inadequate infrastructure, and lack of clarity about performance and maintenance need to be addressed.

For e-scooters to become a mainstream mode of urban transport, coordinated efforts are required from manufacturers, marketers, policymakers, and urban planners. With enhanced infrastructure, financial support, and effective communication strategies, e-scooters have the potential to play a crucial role in promoting sustainable mobility and reducing the environmental impact of transportation in Mumbai.

References

1. Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
2. Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson Education.

3. NITI Aayog. (2020). Electric vehicle (EV) policy: Driving towards a sustainable future. Government of India. <https://www.niti.gov.in>
4. Statista. (2023). Electric two-wheeler market in India – Statistics & facts. <https://www.statista.com>
5. Mohan, V., & Thakur, A. (2021). Consumer perceptions and adoption of electric vehicles in India. *International Journal of Sustainable Transportation*, 15(6), 467–478. <https://doi.org/10.1080/15568318.2020.1725160>
6. Kumar, R., & Bansal, S. (2020). A study on consumer behavior towards electric vehicles in urban India. *Journal of Business and Management*, 22(1), 45–53.
7. Sharma, N., & Verma, R. (2022). Digital marketing and green consumerism: A study of Indian metro cities. *Indian Journal of Marketing*, 52(3), 15–27. <https://doi.org/10.17010/ijom/2022/v52/i3/161218>
8. Government of Maharashtra. (2021). Electric Vehicle Policy 2021. <https://www.transport.maharashtra.gov.in>
9. KPMG. (2022). India's Electric Mobility Transformation: Progress and Outlook. <https://home.kpmg/in/en/home/insights/2022/07/india-electric-mobility.html>
10. The Times of India. (2022, October 18). Mumbai's EV charging stations to double in 2023. <https://timesofindia.indiatimes.com>
11. IEA (International Energy Agency). (2023). Global EV Outlook 2023: Catching up with climate ambitions. <https://www.iea.org/reports/global-ev-outlook-2023> <https://doi.org/10.4236/ojbm.2021.101001>

THE ROLE OF MATHEMATICS EDUCATION IN PROMOTING SUSTAINABLE DEVELOPMENT IN INDIA

Ms. Shubha Vikas Chaubal

Assistant Professor, Department of Mathematics
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

Mathematics plays a foundational role in addressing the challenges of sustainable development. As the country grapples with pressing challenges such as climate change, water scarcity, rapid urbanization, and socio-economic inequality, mathematics can serve as a vital tool in understanding and addressing these issues. By embedding sustainability into the curriculum, students can develop analytical and problem-solving skills relevant to real-world scenarios. Thus, mathematics education can evolve from abstract problem-solving to a dynamic framework for sustainable innovation and societal transformation.

This paper focuses on how mathematics education in India contributes to sustainable development, with a focus on policy frameworks, curriculum integration, pedagogical strategies, and practical applications. It highlights initiatives undertaken by Indian institutions, presents case studies, and provides actionable recommendations to enhance the role of mathematics in achieving the Sustainable Development Goals (SDGs).

Keywords: sustainability, analysis, optimization, Mathematics Education

Introduction

Sustainable development requires interdisciplinary understanding, critical thinking, and data-driven decision-making. While mathematics is often perceived as abstract or theoretical, it is, in fact, a powerful and practical tool for understanding and solving real-world problems.

Whether it's forecasting monsoon patterns, managing water resources, optimizing energy consumption, or planning resilient infrastructure, mathematics offers the methodologies to approach these challenges systematically. By integrating sustainability-oriented applications into mathematics education, learners can develop a deeper appreciation of the subject's relevance while gaining the skills necessary to contribute to India's sustainable development goals.

In India, the National Education Policy NEP 2020 provides a progressive framework to integrate sustainability themes into teaching and learning across disciplines, including mathematics education. The policy emphasizes interdisciplinary learning, critical thinking, and real-world application of knowledge—principles that align closely with the goals of Education for Sustainable Development. NEP 2020 encourages the development of analytical skills and problem-solving abilities, which are foundational to both mathematics and sustainability.

Objectives

1. To explore the role of mathematics education in promoting sustainable development in India.
2. To analyze how mathematical concepts and tools can be applied to address sustainability challenges such as climate change, water management, pollution control, energy efficiency, and equitable growth.
3. To assess the extent to which sustainability themes are currently integrated into mathematics curricula at various educational levels such as school, college, and university in India.
4. To examine the alignment of India's National Education Policy NEP 2020 with Education for Sustainable Development and its implications for mathematics education.

Methodology

The study is based on secondary data published in various research papers, web sites and the information from internet.

Mathematical Tools For Sustainability:

Modeling of environmental systems (e.g., climate patterns, water cycles)

Mathematical models are used to simulate and predict environmental phenomena such as climate patterns, monsoon behavior, air quality, and water cycles. For example, differential equations and statistical models help scientists analyze temperature variations, greenhouse gas emissions, rainfall distribution, and drought patterns. In India, where agriculture is highly dependent on seasonal rainfall and where regions are increasingly vulnerable to climate change, such models are vital for policy-making and disaster preparedness.

Data analysis for health, population, and economic trends

Mathematical tools such as statistical analysis, data visualization, and probability theory are essential for identifying patterns, forecasting outcomes, and formulating strategic interventions. In public health, for instance, statistical models are used to track disease outbreaks, assess vaccination coverage, and study the impact of nutrition or sanitation programs. In population studies, demographic data is analyzed to understand fertility rates, aging populations, urbanization trends, and migration flows, all of which have long-term sustainability implications. Mathematical analysis supports the study of inflation, employment, poverty levels, and economic growth, allowing policymakers to design inclusive and sustainable policies.

Optimization in resource allocation, energy systems, and transportation

In India with rapid urbanization, population growth, and limited resources, mathematical optimization helps design solutions that balance economic growth with environmental conservation and social equity. Linear programming, integer optimization, and network flow models are widely used to solve problems related to minimizing costs, maximizing outputs, and ensuring equitable distribution of resources. Optimization algorithms can help in scheduling electricity supply to reduce energy waste, determining the most efficient routing of public transportation to reduce fuel consumption, or allocating water resources during droughts to ensure fairness and sufficiency.

Statistical forecasting of agricultural yield or monsoon behavior: Time Series Analysis is used to predicts yield based on trends and seasonal patterns. Regression Analysis relates yield to various factors like rainfall and temperature. Random Crop Simulation Models integrate environmental, biological, and statistical components.

Applications Relevant to India

Rainfall prediction and drought analysis using time-series modeling

Accurate prediction of rainfall and early detection of drought conditions are critical for sustainable agriculture, water resource management, and disaster preparedness. Time-series modeling offers robust tools for analyzing past precipitation trends and forecasting future rainfall.

Urban transport planning using graph theory and optimization

Urban transport systems are becoming increasingly complex due to rapid urbanization and population growth. Graph theory provides a mathematical framework to model transportation networks, while optimization techniques help improve traffic flow, minimize congestion, and enhance connectivity.

Pollution monitoring using regression and trend analysis: Air and water pollution pose significant threats to public health and the environment. Monitoring pollution levels over time using statistical tools like regression and trend analysis helps in identifying patterns, forecasting future conditions, and informing policy decisions.

Nep 2020 And Curriculum Integration:

At the School Level:

- Central Board and State Boards include mathematical problems based on water conservation, waste management, and population growth.
- The CBSE and various State Education Boards in India have integrated sustainability themes into the mathematics curriculum. Students are increasingly exposed to real-life mathematical problems related to Water conservation particularly calculating water usage, rainwater harvesting capacity and leak wastage.
- NCERT textbooks use data interpretation tasks based on rainfall patterns, temperature graphs, and energy consumption.

At the Undergraduate Level:

- Mathematics departments in universities across India are offering courses in Operations Research (OR) which gives applications in sustainability and environmental management, optimizing resource allocation in agriculture, energy, and transportation, minimizing carbon emissions through supply chain and logistics models, designing efficient waste collection routes using graph algorithms and linear programming
- Operations Research equips students with techniques like linear programming, network flow models, queuing theory, and simulation, which are applied to sustainability-driven decision-making.
- Institutions such as the Indian Institutes of Technology (IITs), University of Delhi, Mumbai University, and various state and private universities integrate sustainability case studies in their Operation Research syllabi.
- Project-Based Learning : Students model sustainability problems using mathematics.
- Blended Learning: Combining classroom instruction with online data analysis platforms (like Python, Excel).
- Local Problem Contextualization: E.g., modeling water shortage in rural Maharashtra or air quality in Delhi.

Barriers To Quality Education In India:

- **Curriculum Rigidity:** One of the key challenges in integrating sustainability into mathematics education is the rigidity of the existing curriculum. Overloaded and highly structured syllabi, particularly in Central Board and State Board schools, leave little room for interdisciplinary or real-world themes such as environmental conservation, climate change, or socio-economic sustainability. Teachers often feel pressured to cover content strictly aligned with exam patterns, limiting opportunities to explore mathematical applications in contemporary global issues.
- **Lack of Awareness:** A major barrier to integrating sustainability into mathematics education is the lack of awareness among both students and teachers regarding the real-world relevance of mathematics. Mathematics is often taught as an abstract, exam-oriented subject, disconnected from practical issues like environmental sustainability, resource management, or social equity.

As a result, students may fail to appreciate how mathematical tools such as data analysis, modelling can be applied to solve pressing global challenges. Similarly, many educators may lack exposure to interdisciplinary teaching approaches that link mathematical concepts with sustainability themes.

- **Teacher Training Gaps:** Many mathematics educators in India lack formal training or exposure to sustainability-focused applications of mathematical concepts. While they may be well-versed in traditional curriculum delivery, most have not been equipped to teach how mathematics can be applied to areas such as climate modeling, resource optimization, pollution analysis, or sustainable urban planning.

Recommendations:

- *Revise mathematics curricula* to include real-world, sustainability-based examples.
- Make *SDG-based projects mandatory* in mathematics assignments.
- Provide *translated/localized textbooks* with region-specific sustainability data.
- Organize *regular workshops for mathematics teachers* on sustainability education.
- *Train teachers* to use tools like Excel, Python for modeling sustainability issues.
- Encourage *collaboration between mathematics departments and environmental science* departments.
- Promote *internships for mathematics students with NGOs and government departments* working in sustainability.
- Encourage *universities to fund student research in mathematical applications* to sustainability.
- Create *journals and forums for student publications* on mathematics and sustainable development.

Conclusion

Mathematics is not only a subject of numbers and formula but it is a language for interpreting, analyzing, and solving the most pressing challenges of our time. In India, aligning mathematics education with the goals of sustainable development is essential for empowering youth to become responsible citizens and innovative problem solvers. With the right policies, curriculum reforms, and teacher support, India can unlock the full potential of mathematics as a tool for sustainable progress.

References

1. National Council of Educational Research and Training (NCERT). (2021). *Mathematics textbooks with environmental integration*.
2. UNESCO. (2017). *Education for sustainable development goals: Learning objectives*. United Nations Educational, Scientific and Cultural Organization. <https://unesdoc.unesco.org/ark:/48223/pf0000247444>
3. Government of India, Ministry of Education. (2020). *National education policy 2020*. https://www.education.gov.in/sites/upload_files/mhrd/files/NEP_Final_English_0.pdf
4. University Grants Commission (UGC). (2019). *Guidelines for environmental education in higher education*. https://www.ugc.ac.in/pdfnews/9122019_Environmental-Education-Guidelines.pdf
5. Sharma, R. (2022). Math as a tool for climate resilience: Case studies from Indian schools. *Journal of Mathematics Education*, 15(2), 78–89.

IOT AND AI IN REDUCING WASTE IN LOGISTICS

Ms. Sabiha Malik

Assistant Professor, Department of B.Sc.(I.T.)

Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

The logistics industry is crucial to global supply chains but is often associated with significant waste, including fuel inefficiencies, inadequate inventory management, excessive packaging, and delivery delays. The emergence of smart technologies, especially the integration of the Internet of Things (IoT) and Artificial Intelligence (AI), provides transformative solutions to reduce this waste and improve overall operational efficiency. IoT enables real-time tracking, environmental monitoring, and data collection through interconnected devices and sensors, offering visibility across the logistics network. AI leverages this data to improve decision-making through predictive analytics, intelligent routing, demand forecasting, and automated warehousing. This paper explores how the combined use of IoT and AI can substantially decrease physical, time, and resource waste in logistics operations. Case studies from leading logistics companies demonstrate the effectiveness of these technologies in achieving faster deliveries, better fleet utilization, and a reduced carbon footprint. The research also addresses challenges such as system integration, data security, and infrastructure costs. Overall, the study presents a strategic framework for implementing IoT and AI in logistics, highlighting their potential to create more sustainable, efficient, and responsive supply chain systems.

Keywords: logistics, waste, Internet of Things (IoT), Artificial Intelligence (AI), supply chains, operational efficiency, sustainable

Introduction

The logistics sector functions as the lifeblood of international commerce: nearly every manufactured item, fresh produce, or online purchase you encounter has likely traversed a complex network of transportation routes, storage facilities, ports, and last-mile delivery systems. When this system operates suboptimally, inefficiencies quickly become apparent—trucks consume extra fuel on poorly planned routes or while idling, inventory accumulates at one location while another runs out, products arrive encased in excessive packaging, and delivery deadlines are missed. Each type of waste increases costs, diminishes customer confidence, and contributes to unnecessary greenhouse gas emissions. As digital technologies advance, we now possess tools to identify and rectify these inefficiencies almost in real-time. Internet of Things (IoT) sensors attached to vehicles, pallets, containers, and material-handling equipment transmit data on location, condition, and usage throughout the network. Temperature sensors alert to risks for perishable goods; vibration sensors detect shock incidents; telematics devices reveal driver behavior and fuel consumption. Affordable connectivity options—such as cellular, LPWAN, and satellite—enable even remote routes to be monitored, while cloud platforms convert raw data into practical dashboards. Artificial Intelligence (AI) transforms this data deluge into actionable insights. Machine learning models predict demand to optimize inventory levels; optimization engines reroute shipments to avoid traffic or adverse weather; anomaly detection anticipates equipment failures; computer vision and robotics accelerate warehouse operations. The outcome: reduced empty miles, improved temperature regulation, decreased spoilage, enhanced asset utilization, and timely deliveries. Together, IoT and AI establish an intelligent sense-predict-act cycle that minimizes physical, temporal, and resource waste. This paper outlines how to construct this cycle, integrating current practices, concise real-world case studies, and a step-by-step implementation guide covering technology selection, data integration, governance, change management, and sustainability metrics. We also address adoption challenges—such as cost, interoperability, and data privacy—and describe maturity stages to assist organizations in scaling from pilot projects to enterprise-level impact. We conclude with future research directions and their implications.

Waste In Traditional Logistics - Common Forms Of Waste In Logistics Encompass:

Fuel inefficiency arises from poor routing and excessive idling. Inventory mismanagement results in problems such as overstocking, understocking, and the expiration of goods. Packaging waste occurs when packaging is overused or not environmentally friendly, negatively impacting the environment. Time delays are caused by manual processes and inaccurate demand forecasting, leading to delivery issues. These inefficiencies directly impact financial performance, customer satisfaction, and environmental sustainability..

Role of Iot In Logistics Optimization:

IoT, or the Internet of Things, refers to the interconnection of physical devices through the internet to enable data gathering and exchange.

- **Real-Time Tracking:** GPS and RFID tags enable the constant monitoring of goods and vehicles, reducing delays and preventing losses.
- **Environmental Monitoring:** Sensors can assess temperature, humidity, and vibrations, which is crucial for preserving the quality of products, especially those that are perishable.
- **Asset and Inventory Visibility:** IoT technologies provide accurate, real-time data on stock levels, locations, and conditions, thereby enhancing inventory management.

Role of Ai In Enhancing Logistics Efficiency:

AI technologies facilitate the analysis of extensive datasets, enabling systems to make well-informed decisions.

- **Predictive Analytics:** AI predicts demand patterns, helping to minimize surplus inventory and prevent stock shortages.
- **Route Optimization** Machine learning algorithms evaluate traffic, weather, and delivery schedules to optimize routes, thereby reducing fuel usage.
- **Intelligent Automation:** AI-driven robots and systems improve warehouse operations by efficiently sorting, packing, and retrieving goods with minimal errors.

Iot-Ai Synergy For Waste Reduction

IoT devices produce large volumes of data, which AI processes to extract actionable insights. Together, they enable

- **Proactive Maintenance:** Anticipate equipment failures to prevent downtime.
- **Adaptive Logistics:** Modify operations in real time based on current conditions.
- **Closed-Loop Feedback:** Continuously enhance predictive models with data.

Defining Waste In Logistics

"Waste" in logistics extends well beyond scrap material. Below are major categories we will reference throughout the paper:

Waste Category	Description	Illustrative Impacts	Representative IoT/AI Levers
Fuel & Emissions	Extra distance, idling, suboptimal routing, harsh driving.	Higher fuel costs; CO2e.	Dynamic routing, driver coaching, platooning, predictive traffic.
Empty / Underutilized Moves	Trucks running empty or low fill; backhaul failures.	Lost revenue-miles; avoidable trips.	Load matching platforms; network optimization; AI

			brokerage.
Inventory Waste	Overstock, safety buffers, obsolescence, shrink.	Working capital; markdowns; disposal.	AI demand forecasting; real-time inventory sensing.
Spoilage / Condition Loss	Temperature excursions, humidity, shock damage.	Product loss; recalls; safety risk.	IoT condition monitoring; predictive alerts; shelf-life models.
Packaging Waste	Single-use packaging; lost reusable assets.	Material cost; landfill; emissions.	Trackable reusable systems; AI-driven right-sizing.
Returns / Reverse Logistics Inefficiency	High return rates; fraud; slow triage.	Extra transport; landfill; lost margin.	AI return prediction; automated grading; local rerouting.
Labor & Time Waste	Manual checks, re-keying data, disjointed systems.	Overtime; errors; slow response.	Automation; RPA; natural language interfaces; control towers.
Data Waste	Low-quality, siloed, unused data.	Poor decisions; latent risk.	Data lakes, standards, digital twins, analytics governance.

Evidence of material waste in each category appears across recent fleet, retail, packaging, and cold-chain studies summarized in later sections.

3. Literature Review:

3.1 Waste in Logistics

According to the Lean Logistics model, waste refers to any activity that does not add value to the end customer. Common waste categories in logistics include:

- **Transportation waste:** Extra fuel consumption due to poor routing.
- **Inventory waste:** Overstocking or understocking due to inaccurate demand forecasts.
- **Time waste:** Delays caused by inefficient scheduling.
- **Material waste:** Excessive packaging and product damage during transit.

3.2 Role of IoT in Logistics

IoT technology connects physical assets such as vehicles, containers, and warehouses to a digital network. IoT-enabled sensors collect data on location, temperature, humidity, and vehicle conditions, enabling:

- **Real-time tracking** of shipments.
- **Condition monitoring** for perishable goods.
- **Fleet management** for optimized fuel usage.

3.3 Role of AI in Logistics

AI adds intelligence to the data collected through IoT by:

- Predicting demand and adjusting inventory levels.
- Optimizing routing with real-time traffic data.
- Automating warehouse operations with robotics and AI algorithms.

3.4 IoT and AI Integration

The synergy between IoT and AI allows for predictive logistics. For instance, IoT provides granular data from sensors, and AI processes this data for predictive analytics, anomaly detection, and automated decision-making.

4. Research Objectives:

The main objectives of this study are:

- To assess how IoT and AI contribute to minimizing waste in logistics.
- To suggest a model for integrating IoT and AI within the logistics sector
- To examine the obstacles and future prospects associated with the adoption of these technologies.

4. Methodology:

This research employs a **qualitative approach** using:

- **Case study analysis:** Examining leading logistics companies implementing IoT and AI.
- **Secondary data review:** Scholarly articles, industry reports, and white papers.

5. Iot And Ai Solutions For Waste Reduction:

5.1 Real-time Visibility and Tracking

IoT sensors enhance the ability to track shipment locations, minimizing the time spent searching for goods and avoiding delays. AI leverages this information to make real-time route changes..

5.2 Predictive Maintenance

IoT sensors in vehicles detect anomalies such as engine faults. AI predicts when maintenance is required, reducing downtime and avoiding breakdown-related delays.

5.3 Intelligent Routing

AI algorithms analyze traffic conditions, weather patterns, and fuel prices to suggest optimal routes, reducing fuel waste and delivery delays.

5.4 Smart Warehousing

AI-powered robotics automate warehouse processes, reducing human errors and speeding up order fulfillment. IoT devices track inventory in real time to avoid overstocking.

5.5 Demand Forecasting

AI uses historical sales data, seasonal trends, and market signals to predict demand, reducing inventory waste and improving order accuracy.

6. Case Studies:

6.1 DHL

DHL employs IoT sensors and AI algorithms to optimize fleet routes and automate sorting facilities, resulting in a 15% reduction in fuel consumption and enhanced delivery accuracy.

6.2 Amazon

Amazon uses IoT for package tracking and AI for warehouse automation with Kiva robots, decreasing packaging waste and delivery times.

6.3 Maersk

Maersk utilizes IoT sensors on shipping containers and AI models for route optimization, improving cold-chain reliability and reducing CO₂ emissions.

7. Challenges And Limitations:

Despite promising results, several obstacles remain:

- **System Integration:** Legacy systems may not support IoT/AI integration.
- **Data Security:** IoT devices are susceptible to cyber threats.
- **Cost:** High initial investment in infrastructure and training.
- **Scalability:** Ensuring system performance across various geographies and platforms is complex.

8. Strategic Framework For Implementation:

To maximize value, the following road map is recommended:

- **Assessment:** Identify pain points and opportunities for automation.
- **Pilot Projects:** Start with small-scale implementation.
- **Integration:** Connect devices, cloud platforms, and analytics engines.
- **Training:** Equip staff with technical skills.
- **Continuous Improvement:** Monitor KPIs and refine systems.

9. Future Trends:

- **Edge Computing:** Processing IoT data closer to the source to reduce latency.
- **Blockchain Integration:** Enhancing transparency and security in logistics.
- **Green Logistics:** AI-driven optimization for reducing carbon footprints.

9. Conclusion

The integration of IoT and AI signifies a transformative shift in logistics, offering practical solutions to reduce waste and enhance efficiency. By providing real-time insights and intelligent automation, these technologies enable more responsive, sustainable, and cost-effective logistics operations. With appropriate strategies and investments, logistics providers can drive meaningful change in the global supply chain landscape.

References

1. Amazon. (2024, October 3). Amazon Robotics deploys these 9 robots across its operations globally. About Amazon.
2. Alwarafy, A., Al-Thelaya, K. A., Abdallah, M., Schneider, J., & Hamdi, M. (2020). A survey on security and privacy issues in edge computing-assisted Internet of Things. *Future Internet*, 12(10), 181. <https://doi.org/10.3390/fi12100181>.
3. Deutsche Post DHL Group. (2023). Realizing your decarbonization ambitions through sustainable logistics [White paper]. DHL Supply Chain. https://www.dhl.com/content/dam/dhl/global/dhl-supply-chain/documents/info-graphics/SC_G_ESG_Realising-your-Decarbonization-Targets-through-Sustainable-Logistics_PB_EN.pdf.
4. <https://www.e3sconferences.org/10.1051/e3sconf/202560100072>
5. Deloitte. (n.d.). Using blockchain to drive supply chain transparency. Retrieved July 17, 2025, from <https://www.deloitte.com/us/en/services/consulting/articles/blockchain-supply-chain-innovation.html>
6. <https://scindeks.ceon.rs/Article.aspx?artid=1451-41172502359U>

LOCAL BUSINESSES AND GREEN PACKAGING IN INDIA

¹Ms. Ashiyana Shaikh, ²Ms. Vibhuti Barad

¹Assistant Professor, Department of Management Studies

²Assistant Professor, Department of B.Sc.(I.T.),

Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

Local businesses agreeing to green packaging is part of India's overall sustainability plan. The packaging industry in the country is growing at a high pace due to urbanization and the enormous growth of the e-commerce, and hence taking its position as the fifth largest industry contributing to the Indian economy. In this larger context, the concept of Micro Small and Medium Enterprises (MSME) also plays a dominant role, since it makes up a good 85 percent of the entire packaging companies. These two ecological footprints combined, which contribute about 3-4 percent of the total carbon emission in India, show how effectively these companies can play in achieving the net-zero goal set by India by 2070. Green packaging is changing along the routes of many key drivers. A strong sense of willingness to pay extra money to purchase sustainable goods, as well as an increasing degree of consumer awareness, brings about an extensive market pull. India is simultaneously enacting strong government policies, including a ban on single-use plastics, the EPR system, and new FSSAI rules are having a powerful regulatory pull, that is demanding an environmentally-friendly action by firms and ensuring that more products can be traced.

Keywords: Green packaging, Sustainability strategy, Consumer awareness, Environmentally-friendly action.

Introduction To Green Packaging In India

Definition and Importance of Green Packaging

Green Packaging, which has been commonly referred to as sustainable or ecofriendly packaging is characterized by its ability to reduce environmental impact across the whole lifecycle of a product. This principle relies on wisely using biodegradable, recyclable, and renewable resources. The aims include threefold:

1. To minimize the production of wastes;
 2. To preserve existing supply of natural resources which are finite; and
 3. To reduce carbon emission during the production of the package; its transport and to get it disposed off.
- Adoption of such practices is not only a paramount business need of companies attempting to reduce their ecological impact but also an environmental requirement.

Global trend shows the marked elevation of the green packaging market, which is estimated to grow significantly to an extent of \$441.4 billion by 2027 and has a strong Compound Annual Growth Rate (CAGR) of 6.1%. In India, specifically, production of bio-friendly packaging makes up a significant portion of this global transition; its market is worth over 25,000 crore rupees as in 2025 and is expected to rise with a CAGR of 7-8 percent up to 2030.

Overview of India'S Packaging Industry And Market Growth:

The packaging industry in India is a vibrant fast rising field of activity, which is the fifth pillar of economy in this country. The industry also had a market value of INR 6,656 billion in fiscal year 2024 as compared to the previous fiscal and is expected to grow with time to INR 8,620 billion by 2028 at a compound annual growth rate of 6.7 %. This robust growth can be attributed to the interactive macroeconomic and demographic push factors; namely, increased incomes of the population, an increasing rate of urbanization, an increasing demand of the population packaged and processed commodities and the volcanic growth of the e-commerce market. As a result, India is recognized as the market that develops the fastest not only in the context of the

international system of packages but also in regards to e-commerce evolution and urbanization as the catalyzing factors.

One of the greatest sources of employment in India is the packaging industry as it directly employs around half a million people and indirectly supports the existence of another 1.5 million job holders in the country. Despite this long term growth, per capita paper consumptions in India is only at the levels of 15-16 kilograms as compared to 57 kilograms globally. This gap enables us to witness that there is a significant potential of unutilized growth.

The Pivotal Role Of Local Businesses (Msmes):

In the packaging industry in India, the micro, small, and medium enterprises (MSMEs) are the backbone of the industry as then take a whopping 85 per cent of the total number of registered packaging units in the country, which is about 22,000. This prevailing massive size accords these businesses a strong hand in determining not only the overall direction but also imprint of the industry. It is generally accepted that the MSMEs are the drivers of green growth and entrepreneurship in the Indian economy, which together contribute nearly 30 percent of the Gross Domestic Product (GDP) in India and as well as providing about 110 million Indian workers with sustainable employment, and earn about 45 percent share of export earnings. The environmental impact of MSMEs is not any less, on the other hand these businesses are said to cause about 3-4 percent of the overall carbon output in India.

Evolving Consumer Demand And Awareness:

One of the major stimuli of adopting green packaging in India is the increase in number of the environmental protection awareness portrayed by consumers. Such a widening awareness is propagating India to intake sustainable packaging trends with much enthusiasm. Such change is especially significant in the increased influence of sustainability factors in the buying choices. This movement can be proved by quantitative data, 82 % of consumers are ready to pay more when products utilize sustainable packaging, and it goes to an amazing number of 90 % when it comes to Gen Z consumers.

Government Policies And Regulatory Frameworks:

The government is adopting a more dynamic and stringent approach to assess the feasibility of the sustainability agenda within the packaging sector in India. These regulations also compel companies to rethink their packaging methods completely. The prohibition of Single-Use Plastic (SUP) is a significant policy. As of 1 July 2022, India has prohibited the manufacturing, import, storage, transportation, trade, and use of a specific list of single-use plastic items throughout the whole country. The items that will be banned under this regulation are not particularly beneficial and also create a significant amount of waste; the comprehensive list should encompass plastic plates, cups, glasses, various cutlery sets (forks, spoons, and knives), straws, trays, and wrapping or packing films for sweet packets. Additionally, the use of plastic carry bags was phased out by removing plastic bags thicker than 75 microns and those below 120 microns, starting on September 30, 2021, and December 31, 2022, respectively, in accordance with the Plastic Waste Management Amendment Rules, 2021.

In February 2022, the Ministry of Environment officially introduced new Extended Producer Responsibility (EPR) rules for plastic packaging. The aim of this framework is to form a comprehensive setup that is meant to reinforce the circular economy of plastic packaging waste as well as the drive to establish and introduce new alternatives to plastic packaging. It gives clear guidelines of how businesses should move toward more sustainable plastic packaging. The Food Safety and Standard Authority of India (FSSAI) has also made important amendments to its Food Safety and Standards (Packaging) Regulations and the new one is going to be applicable on March 28, 2025.

Starting July 1, 2025, new rules for plastic waste management will require barcodes, QR codes, or unique numbers on plastic packaging in India. This will greatly improve tracking and accountability for producers,

importers, and brand owners. All the PIBOs are required to inform Central Pollution Control Board (CPCB) as and when these labeling tools are used and the CPCB shall have a quarterly listing of the obligatory market operators on its online portal. At the same time, Rule 19 identifies clear penalties in case of non-compliance which is similar to the Section 15 of the Environment Protection Act.

Msme-Specific Initiatives And Support Mechanisms:

The micro, small, and medium enterprises (MSMEs) in India are gradually making environmental sustainability an active part of their core operations, and this trend is further boosted by the fact that the country is committing itself to achieving net-zero emissions as a whole. To reduce production of greenhouse-gas (GHG), MSMEs are noting practical steps: to switch to less polluting sources of energy, implement energy-saving production processes, enhance waste-disposal procedures and utilize cleaner production practices, including use of biodegradable food and agro-processing packaging products.

The key to this transformation is the governmental intervention. Programmed like Prime Minister Surya Ghar, Prime Minister KUSUM promote the solar power act and awareness programmed like MSME Sustainable (ZED) Certification programme actuate and encourage the process. Government assisted programs to reduce the financial burden of implementing sustainability included the use of capital subsidy to the applicants, like the MSE-SPICE by the government which provides 25 percent capital subsidy to the MSMEs implementing resource efficient and cleaner production technology.

Challenges To Green Packaging Adoption By Local Businesses:

A number of factors relate to each other and make the deployment of alternative packaging solutions to the SMEs more arduous.

High Costs of Sustainable Materials and Production

The premium price of sustainable resources has always been and will continue to be the key inhibitor to the green packaging development, particularly in the businesses implementing their activities in the markets like Guwahati. Sustainable packages are described as being 20-30 percent more costly than the traditional ones. By way of example, bio-plastic may be compared to regular plastic by being sold at a mark-up of 0.1-0.3 dollars per unit. Similarly, there is an increment of an addition of \$0.2-\$0.5 to the total price in packaging of the products that were made of recycled paper or the organic one. These high initial costs of sustainable raw materials and the related technologies form a scrambling setback especially to the small and medium-sized enterprises (SMEs) that often work with narrow profit margin or have cost-oriented approaches.

Inadequate Waste Management and Recycling Infrastructure

Poor waste management infrastructure is one of the key system level barriers to the popularization of green packaging and it is a highly acute in the emerging markets like Guwahati. The current level of recyclables and collection of waste products in India cannot sustain the growing demand of packaging commodities and this threatens the environmental condition further. Although efforts are in progress, a significant gap of capacity is shown in the number of recycled plastic materials in India with a rate of only about 60 % of the total plastic waste showing that there is much more to develop. The wastepaper recovery rate in the country stands at 40 % and a large proportion is processed by informal sector, which highlights the inefficiency and under formalization of the waste value chain.

Gaps in Technical Expertise, Awareness, and Skills

The main factor that has been cited as a barrier when it comes to addressing the issue of green packaging solution in the production industry of India is the lack of technical skills in implementing them successfully. Micro, Small and Medium-sized Enterprises (MSMEs) are faced by significant challenges, much due to the evident lack of awareness, in general, and of skills necessary to conduct sustainable practices/technologies in particular.

Key Green Packaging Materials And Solutions In India:

There are various options of sustainable packaging that are presently available these include:

- Bio based copolymers, e.g., polyhydroxyalkanoates (PHA), polybutylene succinate (PBS) and polylactic acid (PLA) based on renewable resources are more thermally stable and easier to process than petroleum-based ones.
- The biodegradable polymers e.g. polyvinyl alcohol (PVOH), polycaprolactone (PCL) and cellulose based polyesters that degrade in acceptable conditions and are used in applications that biodegradation rate is acceptable.
- Polymers intended to be biodegraded, under the control of temperate industrial composting schemes; i.e., compostable polymers: polybutylene adipate-co-terephthalate (PBAT) and polybutylene succinate-co-adipate-co-terephthalate (PBAT-co-PBS-co-PTT).
- Life Cycle Assessment (LCA) is a methodical means of measuring the environmental impact of a commodity across the whole life cycle of the commodity i.e. starting with extraction of raw materials, production, utilization and disposal. LCA addresses the sustainability approached material selection through evaluation of the environmental, social, and economical aspects of each of the material options based on the systematic analysis.

Overview of Biodegradable, Recycled, And Alternative Materials:

Businesses all over India are seeking and trying to incorporate a wide range of new, ecologically friendly materials aimed at reducing their impact on the planet by a significant margin. Some of the resources which will be considered include biodegradable plastics, a range of glass usage, new materials based on plants, compostable films, paper, and containers made of recycled glass.

Paper and paperboard are more popular because of their economical nature, biodegradability and inherent customizability and this is why they have become inseparable in the supply chain in Fast-Moving Consumer Goods (FMCG) and e-commerce. Currently, the materials enjoy a considerable 26 % demand of the Indian packaging industry.

However, glass on the other hand is a high value sustainable choice because of its superior recyclability, non-toxic properties and unequal ability to withstand product integrity without chemical contamination. In the Indian packaging industry, glass is another very spectacular product and it contributes a stunning 13 % of the total sales in this Indian packaging industry and it is particularly predominant in food and beverage, pharmaceutical industry and the cosmetics industry.

Aluminum and other metals are notable for their high recyclability, making them appealing options for sustainable packaging, especially given the increasing demand for eco-friendly solutions.

At the same time, there has been a significant increase in the use of biodegradable and compostable materials that decompose naturally in the environment. This category includes cornstarch films (Plastic) and sugarcane fiber (Bagasse). In India, Evocative Design is introducing new innovations in organic waste mycelium-based packaging, which utilizes mushroom roots. Other developments in progress include seaweed films and compostable bags made from natural starches, as offered by Earth Soul India. Bio plastics, derived from corn starch or algae, are also becoming more widely accepted as alternative substitutes for petroleum-based plastics.

Analysis of Paper Boat'S Sustainable Packaging Strategy:

Launched in 2013, Paper Boat by Hector Beverages has established a unique presence in the competitive Indian beverage landscape by adopting an environmentally conscious approach. The use of flexible and recyclable Daypack pouches of which most are made with 80 % paper make central to its sustainability plan. Such a choice in materials not only goes towards addressing environment-related issues but also connects with the overarching message of the company since the Indian flavors evoke the feeling of nostalgia. The uses of

Daypack technology to more performances are also proven by the fact that NASA packs in beverages to be used in space crafts through its use of the packaging.

Contents in Paper Boat, sustainability is a firm belief; in being true to its quality, authenticity, and cultural roots; it resonates well with the modern consumer base, as they seek to buy products that are healthy and sustainable. The positive effect on sales has been illustrated to occur in the company as the new image of being environmentally friendly offers a positive pull on the volume of sales achieved by the company especially among environmentally conscious buyers. Even though the well-established beverage giants present fierce competition, Paper Boat's sustainable business model has greatly improved both its operations in the Indian market and its capacity to grow internationally, especially in the Indian diaspora. As demonstrated by Paper Boat and Fab India, which not only successfully communicate their brand stories but also recognize that being green is not all that matters to their customers, environmental responsibility may be a crucial factor in the success of the introduction of green packaging in India. The success of Paper Boat does not imply that paper packaging is the only responsible factor; rather, it is the packaging that contributes to the product's unique eco-friendly image. According to this finding, green processing is most likely to be a successful option for local businesses if it is incorporated into a full brand strategy that aligns with consumer values rather than existing as a stand-alone feature. As a result, green packaging transcends its status as a mere act of conformity and emerges as a powerful tool for competition. Small and medium-sized businesses (SMEs) should therefore view green packaging as an important part of their brand rather than as an expense or a legal requirement. It is also a potent tool for market differentiation and customer outreach, particularly among increasingly eco-conscious consumers.

Recommendations For Enhanced Green Packaging Adoption:

To accelerate Indian companies' consideration of green packaging options, a comprehensive strategy involving the participation of multiple stakeholders is required. The following suggestions take advantages of the current opportunities while addressing the primary issues. Incentives should be brought into line. Through the promotion of sustainable behavior, the integration of fiscal and regulatory measures across many sectors may raise demand. Foster innovation. Institutions ought to develop a new ecosystem in which innovative solutions may thrive, e.g., new materials and new designs of packages. Enhance coordination's in the supply-chain. Greater efficiency and sustainability are promoted by the ability to coordinate more precisely material flows across supply chains by using standardized exchange of data. Make consumers more literate.

India has the opportunity to show the world how packaging may be done in a sustainable way. By adoptive innovative ideas, implementing strict regulations, and working with all stakeholders to enhance product management and more closer to a circular economy, India can safeguard its future and benefit the globe.

References

1. Thomas, S. P., & Thomas, D. R. (2024). Green packaging and environmental sustainability: Emerging trends, challenges, and opportunities. ResearchGate. https://www.researchgate.net/publication/390528564_Green_Packaging_and_Environmental_Sustainability_Emerging_Trends_Challenges_and_Opportunities
2. Susanti, W., & Wibisono, D. (2024). Implementation strategies for green products and green packaging for tourism MSMEs to support the SDGs. Sustainability, 6(1), 1698. https://sustainability.hapres.com/UpLoad/PdfFile/JSR_1698.pdf
3. Kannan, S., Parashar, B., & Chaurasia, A. (2024). E-commerce and green packaging. In Sustainable business trends (Chapter 2). Taylor & Francis. <https://www.taylorfrancis.com/chapters/edit/10.1201/9781003458944-2/commerce-green-packaging-selvi-kannan-bhakti-parashar-amrita-chaurasiaz>
4. CSIRO & CII. (2023). A roadmap for India's circular economy for plastics. CSIRO. https://www.csiro.au/-/media/Environment/Circular-Economy-Roadmap-India/23-00249_ENV_REPORT_IACPRoadmap_WEB-230714.pdf
5. Ellen MacArthur Foundation. (2016). Circular economy in India: Rethinking growth for long-term prosperity. <https://content.ellenmacarthurfoundation.org/m/48c4432d474665d3/original/Circular-economy-in-India-Rethinking-growth-for-long-term-prosperity.pdf>

ASSESSMENT FOR SUSTAINABILITY: ARE WE MEASURING THE RIGHT LEARNING OUTCOMES?

Dr. Swati Bhise

Assistant Professor

Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

Education for Sustainable Development (ESD) aims to equip learners with the knowledge, skills, and values necessary to address pressing global challenges. The goals of sustainability education and the existing methods of evaluation, however, continue to diverge significantly. The present research investigates how existing evaluation techniques adequately capture significant sustainability competencies in the cognitive, behavioural, and emotional domains. Adopting a mixed-methods approach, the research draws on document analysis, educator surveys, and classroom observations across multiple institutions. The findings suggest that cognitive outcomes are primarily prioritized, and there are few evaluation instruments available to gauge transformative learning, skill application, and value growth. To evaluate ESD, the study proposes a new framework that integrates reflective, experiential, and community-based assessment techniques, emphasizes constructive alignment, and encompasses three domains. A more comprehensive, competency-based approach to assessment that is in line with the transformative objectives of sustainability education is advocated in the paper's conclusion, which also includes recommendations for curriculum revision, faculty development, stakeholder involvement, and policy reform.

Keywords: Sustainability education, learning outcomes, critical thinking, assessment practices, behavioral change, sustainability competencies, holistic assessment

1. Introduction:

In recent years, Indian educational policy and practice have placed a strong emphasis on sustainability. India has made significant progress in incorporating sustainability principles into its educational system in accordance with the Sustainable Development Goals (SDGs) of the United Nations, Target 4.7, which emphasises education that fosters respect for cultural diversity, human rights, sustainable development, and global citizenship. In particular, the National Education Policy (NEP) 2020 emphasizes a values-based, holistic education that prepares students to address crucial local and global issues, including social injustice, environmental degradation, and climate change.

As a consequence, a large number of Indian educational establishments, from colleges to universities, have started incorporating Education for Sustainable Development (ESD) into their curriculum and methods of instruction. This involves integrating experiential learning, environmental studies, and community-based initiatives that promote empathy, critical thinking, and responsible citizenship. Furthermore, programmes like National Green Corps, Jal Shakti Abhiyan, and Swachh Bharat Abhiyan have given students a way to get involved in sustainability projects. In addition to teaching information, Indian education aims to develop values and skills that enable students to become knowledgeable, moral, and active participants in a sustainable future.

The goals of sustainability education and the methods used to evaluate student learning continue to diverge, despite this increasing momentum. Traditional assessment methods, which frequently rely on summative assessments and standardised examinations continue to be primarily cognitive in nature, even if educational methodologies in ESD increasingly encourage experiential, transdisciplinary, and transformational learning. Even though these techniques are effective at assessing content knowledge, they usually fall short in capturing critical thinking, systems analysis, ethical reasoning, collaborative problem-solving, and value-based decision-making—skills that are vital for developing genuinely sustainable attitudes and actions.

The process of assessment is not neutral; it influences the content, delivery method, and, eventually, the learning outcome. It is imperative to analyse if the many objectives of sustainability education are being met by the assessment mechanisms in place, if ESD is to realise its revolutionary potential. Affective learning (attitudes, values, and emotional involvement), behavioural learning (application and action), and cognitive learning (knowledge and comprehension) must all be included in evaluations.

This study seeks to explore the extent to which existing assessment practices in sustainability education address these three interrelated domains. It aims to identify gaps and challenges, document best practices, and propose a revised assessment framework that aligns more closely with sustainability competencies. By doing so, the research contributes to a growing body of work advocating for a **competency-based, holistic approach to educational assessment**, one that supports not only knowledge acquisition but also deep, transformative learning capable of fostering sustainable change.

Problem Statement: Are current assessment tools and strategies effectively capturing learning outcomes aligned with sustainability goals?

Purpose of the Study: To evaluate whether we are assessing appropriate learning outcomes in the context of sustainability education.

Research Questions:

1. What sustainability competencies are most important to assess?
2. Are current assessments capturing cognitive, behavioural, and affective domains?
3. What are the gaps and challenges in current sustainability-related assessment practices?

2. Literature Review:

A growing body of scholarly literature and policy frameworks emphasizes the significance of Education for Sustainable Development (ESD) as an essential component of contemporary education systems. The importance of education in encouraging sustainable thinking and behaviour has grown as global issues, including social injustice, environmental degradation, and climate change, worsen. The three interconnected areas of cognitive, behavioural, and emotional learning objectives must all be addressed in ESD, according to UNESCO (2017). The development of practical skills and values-based attitudes required for sustainable and ethical living is included in these categories, which go beyond the simple acquisition of information.

Understanding intricate concepts of sustainability and systemic connections is part of the cognitive domain. The behavioural domain includes the capacity to use such information in practical situations through actions, skills, and decision-making. The development of ethical awareness, values, empathy, and a dedication to sustainability are all included in the affective domain. However, educational institutions have mostly been prioritising cognitive outputs through conventional evaluations like written exams and standardised tests, even in spite of greater emphasis on ESD in the curriculum. The comprehensive goal of environmental education is compromised by this limited focus.

Bloom's Taxonomy is one of the most widely used models in educational design. It uses a hierarchical model to classify educational objectives, starting with lower-order cognitive abilities (like remembering and comprehending) and moving up to higher-order skills (like assessing and inventing). Although fundamental, Bloom's paradigm only covers the cognitive domain and is not enough to evaluate learning outcomes for transformation, value creation, and behavioural change—all of which are important components of ESD. Scholars have advocated for existing taxonomies to be expanded to include transformational learning in order to close this gap. Mezirow's (1997) Transformative Learning Theory offers a relevant theoretical lens by focusing on the capacity of learners to critically reflect on assumptions, engage in perspective transformation, and act in accordance with newly formed understandings and values.

Further enriching the literature, Wiek et al. (2011) proposed a comprehensive sustainability competencies framework, identifying five key competencies necessary for effective engagement with sustainability challenges: systems thinking, anticipatory competency, normative competency, strategic competency, and interpersonal competency. After completing sustainability education programmes, students should be able to show these competences, which act as standards. For learning to be in line with sustainability objectives, they must be included in curriculum design and evaluation techniques.

The literature demonstrates the variety of assessment methods used in ESD situations. These consist of portfolios, reflective diaries, performance-based evaluations, rubrics, and more traditional summative exams. Nonetheless, a recurring theme in many foreign case studies is the over-reliance on summative tests, which often gauge factual memory rather than experiential or transformational learning. Affective and behavioural dimensions are therefore frequently either under- or not evaluated at all. The evaluation's scope is constrained by this dependence on conventional tests, which also reduces the possibility of promoting and documenting deeper learning outcomes that are essential to sustainability.

Furthermore, the absence of standardised instruments, the subjective character of these constructs, and doubts regarding validity and reliability usually make it difficult to assess emotional learning, such as attitudes, beliefs, or values. In creating tests that accurately gauge transformational or non-cognitive results, many instructors express confusion and a lack of preparation. These restrictions are frequently reinforced by institutional frameworks and policies that place a strong emphasis on standardised metrics and measurable results, which deters the application of creative or alternative approaches.

In spite of these difficulties, the literature also records new best practices. These include structured rubrics for project-based learning, community-based evaluations with stakeholders, reflective tools like learning logs or diaries, and portfolio-based assessments that record learning processes and personal development. Although these methods provide encouraging paths towards a more comprehensive evaluation of ESD, pedagogical and institutional limitations have prevented widespread use.

In a nutshell, even if theoretical and policy frameworks unambiguously advocate for a thorough, competency-based approach to assessment in sustainability education, their practical application is still inconsistent and lacking. In order to encourage the development of assessment processes that capture not just what students know but also how they think, feel, and behave in connection to sustainability, there is an urgent need for legislative change, institutional flexibility, and capacity-building among educators.

3. Theoretical Framework :

Three theoretical frameworks are combined in this study to examine sustainability assessments:

- **Sustainability Competencies Framework (Wiek et al., 2011):** This framework outlines five key competencies needed for sustainable development—systems thinking, anticipatory, normative, strategic, and interpersonal competencies.
- **Constructive Alignment (Biggs & Tang, 2011):** This principle focuses on aligning learning outcomes, teaching methods, and assessments to ensure students are being evaluated on what they are taught.
- **Transformative Learning Theory (Mezirow):** This model emphasizes deep learning that transforms students' perspectives and encourages behavioral change. It is particularly pertinent to the behavioural and emotional aspects of sustainability education.

4. Methodology:

To obtain a thorough grasp of evaluation procedures in sustainability education, this study used a mixed-methods research design, combining quantitative and qualitative techniques. Both breadth and depth were made possible by the mix of techniques, which explored the complex perspectives of educators while also documenting statistical trends.

Twenty-five academics from different universities that provide courses on sustainability participated in this study as instructors, curriculum designers, and academic assessors. These people were chosen because they had firsthand experience instructing and evaluating ESD material, guaranteeing that the data represented real-world, practical experience.

Three main sources of data were gathered. Exam papers, grading rubrics, assignment briefs, and course syllabi were among the many assessment artefacts that were reviewed during the first document analysis. This made it easier to ascertain how sustainability competencies were assessed in real-world settings. Second, self-reported information on instructors' evaluation methods, resources, and confidence levels was gathered through questionnaires and interviews. Both open-ended and structured questions were included in these tools to promote contemplation and elaboration. Third, in order to document how assessments were administered in real time and how students interacted with them, observations of classrooms were made during live instruction sessions.

A two-step analysis procedure was then applied to the gathered data. First, recurrent themes and patterns pertaining to the design and implementation of assessments—specifically in the cognitive, behavioural, and emotional domains—were found using thematic coding. Second, a comparison study was conducted to assess the parallels and discrepancies among institutions, emphasising both standard procedures and distinctive methods. When combined, these techniques provide a comprehensive, multifaceted picture of how sustainability education is evaluated in higher education.

5. Findings And Discussion:

In terms of the kinds of learning outcomes being evaluated in sustainability education, the study found several noteworthy patterns. With instructors concentrating mostly on students' comprehension of sustainability principles, cognitive outcomes were the most commonly assessed. Traditional techniques, including written tests, quizzes, and case studies, were usually used to evaluate them. Content knowledge is heavily emphasised, which is in line with traditional academic assessment methods that place an emphasis on outputs that are easily measurable and graded.

There was a moderate amount of behavioural domain assessment, which covers the application of knowledge and skills in real-world situations. Many teachers assessed students' application of what they had learnt through project-based learning, group projects, or practical exercises. These tests frequently included fieldwork, simulations, or real-world problem solving, which gave students the chance to show teamwork and strategic thinking.

On the other hand, the least represented domain was the affective one, which includes students' values, attitudes, and emotional involvement. Assessments measuring ethical reasoning, environmental concern, or personal transformation were only found in a small number of courses. The lack of defined procedures, institutional support, and clear rubrics for assessing non-cognitive learning outcomes is mostly to blame for this disparity. As a result, most sustainability courses continue to undervalue emotional development.

There were some discrepancies found between the methods of instruction and evaluation. Although many educators employ active and experiential teaching methods, their assessments often revert to knowledge-based formats, failing to capture the deeper learning that accompanies these approaches. A substantial percentage of faculty members stated that they lacked the necessary training and instruments to adequately assess values and attitudes, which are critical components of transformational learning. The multidisciplinary and comprehensive character of sustainability education is not sufficiently reflected by the frequently utilised standardised examination formats across institutions. Furthermore, the implementation of creative and student-centered assessment methodologies is hampered by time restrictions, strict institutional regulations, and a lack of resources.

The study also found instances of optimal practices in spite of these difficulties. Portfolio-based exams were used by certain teachers, enabling students to record their educational path and personal development over

time. Students were able to apply their learning in practical settings and highlight the social effects of their work through community-engaged projects that were evaluated using clear rubrics. Additionally, teachers were able to record information about students' beliefs, ethical reasoning, and emotional reactions—all crucial but sometimes disregarded components of sustainability education—by using reflective diaries and self-assessments.

6. Proposed Framework/Model:

A revised assessment framework for education for sustainable development (ESD) is suggested in light of the study's findings. This methodology is intended to fill in the existing gaps in the evaluation of sustainability learning outcomes and guarantee consistency with ESD's overarching objectives.

The framework's connection with sustainability competencies is one of its main components. Every assessment activity needs to be directly connected to certain talents like ethical decision-making, systems thinking, strategic cooperation, and anticipatory planning. This guarantees that tests measure students' capacity to think and behave in ways that promote sustainable development in addition to their knowledge.

Additionally, the model highlights three-domain coverage, acknowledging the significance of evaluating knowledge (cognitive domain), practical skills (behavioural domain), and values or attitudes (affective domain). Beyond conventional content-based assessments, a well-rounded assessment approach must incorporate instruments that capture the entire range of learning.

The framework suggests a range of assessment techniques to operationalise this. These comprise formative and summative evaluations, which combine continuous feedback with final examinations to give a complete picture of students' learning. Reflective tools such as journals, learning logs, and essays are encouraged to help students process their experiences, engage in self-examination, and make connections between theory and practice.

Assessments of project-based learning are especially crucial because they demand that students apply sustainability principles to actual problems while showcasing their critical thinking, teamwork, and problem-solving skills. Peer and self-assessment exercises also help students become more self-aware and accountable and learn from one another.

Additionally, the framework supports community feedback methods that include outside parties, including industrial partners, NGOs, or community organisations, in assessing the significance and effect of student work. This closes the gap between classroom instruction and society demands while also improving the validity of assessments.

In summary, this updated paradigm provides a more comprehensive and significant method of evaluating sustainability education that completely supports competency-based, transformational learning.

7. Recommendations:

A number of important suggestions are put forth to close the gap between sustainability objectives and evaluation procedures. These seek to improve the calibre and inclusivity of ESD education by implementing specific curriculum modifications, training faculty, engaging stakeholders, and bolstering policy.

First and foremost, curriculum revision is crucial. Every course should incorporate sustainability capabilities into its fundamental framework rather than seeing them as optional outcomes or add-ons. Learning objectives for courses must be purposefully designed to represent the attitudes, abilities, and information necessary for sustainability. Furthermore, these goals need to be in line with suitable and varied evaluation instruments that gauge learning in the cognitive, behavioural, and emotional domains.

Secondly, a key factor in changing assessment procedures is faculty development. Assessing transformational learning experiences or affective outcomes like values, attitudes, and ethical decision-making is something

that many educators are not familiar with. As a result, educational institutions must provide organised training courses and seminars that emphasise creative evaluation methods, rubric design, and new assessment procedures. Meaningful transformation requires enhancing faculty competency and confidence in these areas.

Involving stakeholders is another crucial suggestion. Academic settings shouldn't be the exclusive domain of sustainable education. In order to actively shape learning outcomes and take part in the evaluation process, students, local communities, businesses, and civil society organisations must be included. Their observations aid in making sure that evaluations are based on practical application and take into account the demands of society as a whole.

In conclusion, policy reform is required to foster an atmosphere that supports innovative assessment practices. It is necessary to persuade education boards and accrediting agencies to endorse alternative evaluation techniques in addition to standardised testing. Project-based, experiential, and reflective evaluations should all be specifically acknowledged by policies as valid methods of gauging student learning. Increasing the use of competency-based assessment methods in educational institutions would require supportive leadership, clear policies, and institutional flexibility.

8. Conclusion:

This study reveals a clear misalignment between the goals of sustainability education and the ways we assess student learning. While educators are using innovative teaching strategies, assessments are still too focused on content knowledge and neglect deeper aspects like values and behavioral change.

To truly embed sustainability into education, we need to rethink not only *what* we teach but also *how* we assess learning. A new approach one that balances cognitive, behavioral, and affective learning—will ensure that students do not just learn about sustainability, but are also equipped to live and lead sustainably.

References

1. Biggs, J., & Tang, C. (2011). *Teaching for quality learning at university* (4th ed.). McGraw-Hill Education.
2. Brundiers, K., Wiek, A., & Redman, C. L. (2010). Real-world learning opportunities in sustainability: From classroom into the real world. *International Journal of Sustainability in Higher Education*, 11(4), 308–324. <https://doi.org/10.1108/14676371011077540>
3. Cebrián, G., Grace, M., & Humphris, D. (2015). Developing people and transforming the curriculum: Action research as a method to foster professional and curriculum development in Education for Sustainable Development in higher education. *Curriculum Journal*, 26(4), 513–538. <https://doi.org/10.1080/09585176.2015.1091619>
4. Lozano, R., Merrill, M. Y., Sammalisto, K., Ceulemans, K., & Lozano, F. J. (2017). Connecting competences and pedagogical approaches for sustainable development in higher education: A literature review and framework proposal. *Sustainability*, 9(10), 1889. <https://doi.org/10.3390/su9101889>
5. Mezirow, J. (1997). Transformative learning: Theory to practice. *New Directions for Adult and Continuing Education*, 1997(74), 5–12. <https://doi.org/10.1002/ace.7401>
6. Reid, A., & Petocz, P. (2006). University lecturers' understanding of sustainability. *Higher Education*, 51(1), 105–123. <https://doi.org/10.1007/s10734-004-6379-4>
7. Sterling, S. (2001). *Sustainable education: Re-visioning learning and change*. Green Books.
8. Tilbury, D. (2011). *Education for Sustainable Development: An Expert Review of Processes and Learning*. UNESCO. <https://unesdoc.unesco.org/ark:/48223/pf0000191442>
9. UNESCO. (2017). *Education for Sustainable Development Goals: Learning Objectives*. United Nations Educational, Scientific and Cultural Organization. <https://unesdoc.unesco.org/ark:/48223/pf0000247444>
10. Wiek, A., Withycombe, L., & Redman, C. L. (2011). Key competencies in sustainability: A reference framework for academic program development. *Sustainability Science*, 6(2), 203–218. <https://doi.org/10.1007/s11625-011-0132-6>
11. Zwickle, A., Koontz, T. M., Slagle, K. M., & Bruskotter, J. T. (2014). Assessing sustainability knowledge of a student population. *International Journal of Sustainability in Higher Education*, 15(4), 375–389. <https://doi.org/10.1108/IJSHE-12-2012-0105>

FROM PRINT TO PURPOSE: DIGITAL INNOVATION IN ACADEMIC LIBRARIES FOR A SUSTAINABLE FUTURE

Dr. Rasmita Mohanty

Librarian

Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

In the face of rapid technological change and increasing environmental concerns, academic libraries are redefining their roles through digital innovation that line up with global sustainability goals. This paper highlights how academic libraries are transitioning from traditional print-based services to sustainable digital ecosystems. It explores the adoption of technologies such as cloud-based library systems, virtual services, QR-Code integration, and paperless workflows to reduce environmental impact while maximizing access to knowledge. Making these digital activities consistent with the Sustainable Development Goals (SDGs) of the United Nation notably SDG 4 (Quality Education), SDG 12 (Responsible Consumption and Production), and SDG 13 (Climate Action)—libraries are emerging as strategic enablers of institutional sustainability. It deals with actionable recommendations for fostering green digital transformation in academic libraries, emphasizing their evolving identity as eco-conscious, innovative hubs within the higher education ecosystem.

Keywords: Green Libraries, Academic Libraries, Digital Innovation, Sustainable Development Goals, United Nations SDGs, Higher Education, Sustainable Information Systems and Services.

1. Introduction:

In the era of rapid technological advancement and growing environmental concerns, academic libraries stand at the intersection of information access and sustainable development. Well known for their role in preserving and disseminating knowledge, libraries are now evolving into dynamic, eco-conscious knowledge hubs through the adoption of digital innovations. As educational institutions increasingly align with the United Nations Sustainable Development Goals (SDGs), academic libraries are leveraging technology not only to enhance user experience but also to reduce their environmental footprint.

The SDGs represent a global agenda aimed at promoting the wellbeing of both people and the planet comprising 17 goals and 169 specific targets. They were adopted by countries through a United Nations resolution on 21st October 2015 providing a common framework for development initiatives by 2030. UNESCO emphasizes the vital role of education, information access, and knowledge-sharing in achieving the SDGs, particularly SDG 4 (Quality Education), SDG 12 (Responsible Consumption), and SDG 13 (Climate Action). Academic libraries, as centers of lifelong learning and digital transformation, are uniquely positioned to support this global agenda.

The shift from print to digital resources, the use of cloud-based systems, and the implementation of virtual services are transforming library operations into more sustainable models. These innovations reduce paper usage, minimize energy consumption, cut down on carbon emissions, and promote responsible resource management. By embracing digital tools and practices, academic libraries are playing an crucial role in advancing green goals within the educational ecosystem.

This paper outlines how digital transformation in academic libraries contributes to environmental sustainability, highlights the alignment of these efforts with specific SDGs, and suggests best practices for fostering a greener, smarter academic library environment.

2. Digital Transformation In Academic Libraries: An Overview

The digital transformation of academic libraries marks a significant shift from traditional, print-based systems to technology-driven environments that prioritize accessibility, efficiency, and sustainability. This

transformation includes the adoption of integrated library management systems (ILMS), digitization of collections, provision of e-resources, use of cloud computing, and virtual user services. These advancements not only enhance user engagement and access to information but also lay the foundation for more sustainable operational models. As academic institutions embrace digital ecosystems, libraries are reimagining their roles as both information providers and environmental stewards in the digital age.

3. Linking Digital Innovation With Environmental Sustainability:

Digital innovation in academic libraries plays a transformative role in advancing environmental sustainability. By leveraging technology, libraries are not only enhancing their services but also actively reducing their ecological footprint. One of the most evident impacts is the shift from physical to digital collections, significantly cutting down on the need for printed books, paper-based cataloging, and storage infrastructure. This reduction in paper consumption directly supports sustainable resource use and waste minimization.

Furthermore, cloud-based systems and digital repositories replace the need for large-scale physical archives, thereby reducing the energy demands associated with lighting, air conditioning, and preservation of physical materials. Virtual services such as online reference support, digital learning sessions, and e-counseling further minimize the environmental costs linked to in-person visits and printed materials.

Automation and smart technology also contribute to green outcomes. For example, self-checkout stations, digital signage, and automated lighting and temperature controls optimize energy use and lower operational emissions. These innovations not only improve efficiency but also align with global sustainability targets such as the United Nations Sustainable Development Goals (SDGs), particularly SDG 12 (Responsible Consumption and Production) and SDG 13 (Climate Action).

In addition, digital innovation fosters eco-conscious behavior among library users by promoting paperless assignments, encouraging digital literacy, and offering access to open educational resources (OERs). As academic libraries integrate technology with environmental stewardship, they serve as vital enablers of green campuses and sustainable education systems.

4. Green Practices Enabled By Digital Innovation: Cases And Strategies

Academic libraries around the world are implementing a variety of technology-driven practices that actively support environmental sustainability. These initiatives not only demonstrate innovation but also serve as replicable models for other institutions aiming to align with sustainable development goals.

4.1 Paperless Operations and E-Resource Access

Many libraries have adopted electronic acquisition models, offering e-books, online journals, and databases instead of physical copies. For example, Higher Educational Institutions (HEIs) viz. universities, IISc, IITs, IIMs and R&D institutions have robust digital repositories and e-theses collections, significantly reducing the need for paper and printing. Libraries also issue digital membership cards, email notifications, and app-based circulation records to reduce reliance on paper-based processes.

4.2 Cloud-Based Library Management Systems

Institutions are increasingly transitioning to cloud-hosted library platforms such as Koha, Alma, iSLIM, LIBSYS etc. These systems eliminate the need for on-site servers, thus lowering electricity consumption and reducing carbon emissions. Cloud computing also promotes resource sharing and inter-library cooperation, cutting down on duplicate purchases and physical inter-library loans.

4.3 Energy-Efficient Infrastructure

Smart building technologies are being integrated into library spaces to improve energy efficiency. For instance, libraries use motion sensors for lighting, solar panels for power generation, and energy-efficient climate control systems. These innovations reduce operational energy costs and environmental impact.

4.4 Virtual Services and Remote Access

Digital reference desks, online workshops, remote research consultations, and virtual library orientations minimize the need for physical travel to campus. These services not only ensure continuous learning support but also reduce the institution's transportation-related carbon footprint.

4.5 Use of QR Code Technology for Sustainable Access

QR code technology has emerged as a simple yet powerful digital tool supporting green practices in academic libraries. By enabling instant, contactless access to digital resources, catalogs, guides, and library services, QR codes significantly reduce the need for printed materials such as brochures, posters, user manuals, and signage. QR-Codes can be used to:

- Provide access to e-books, course reserves, and journal articles placed on physical shelves.
- Link users to video tutorials, FAQs, or digital help desks without the need for printed guides.
- Replace physical forms with digital feedback surveys, event registrations, and library instruction attendance tracking.
- Offer interactive library tours or maps, reducing the need for printed floor plans and directories.
- Several University and College libraries have successfully implemented QR codes on shelves, tables, and entry points, enhancing accessibility while reducing paper use. This low-cost, scalable technology supports sustainability while improving the overall user experience by minimizing print, extending resource accessibility, and enhancing user experience in a sustainable manner, QR code technology aligns perfectly with green goals and modern library innovation.

4.6 Role of the Library Website in Promoting Green Practices

The library website serves as a central platform for delivering sustainable, paperless services. By providing 24/7 access to e-resources, online catalogs, virtual help desks, and downloadable user guides, it significantly reduces the need for printed materials and physical visits. The website also supports eco-friendly initiatives by hosting digital forms, promoting green awareness content, and integrating QR code-based navigation. As a virtual gateway to library services, it plays a crucial role in advancing digital innovation and environmental sustainability.

4.7 Sustainable Digital Collection Development

Libraries are now using analytics to assess resource usage and avoid unnecessary purchases. Demand-driven acquisition (DDA) ensures that digital content is purchased only when needed, reducing waste and saving resources.

4.8 Responsible E-Waste Management

Some institutions such as Indian Institutes of Technology (IITs), have established e-waste disposal policies for obsolete library devices. They partner with certified recyclers to ensure safe and sustainable disposal or reuse of outdated technology.

These practices underscore how digital transformation, when aligned with strategic sustainability goals, can lead to greener and more efficient academic libraries. By institutionalizing such innovations, libraries not only reduce their environmental footprint but also set a precedent for sustainable academic operations.

5. Aligning Digital Innovation In Libraries With The Sustainable Development Goals (Sdgs):

Academic libraries play an essential role in supporting the United Nations 2030 Agenda, and digital innovation significantly enhances their contribution to several Sustainable Development Goals (SDGs). By

adopting eco-friendly technologies, libraries are not only modernizing their services but also promoting inclusive, responsible, and sustainable practices that benefit both society and the environment.

SDG 4: Quality Education

Digital innovations such as e-resources, online learning platforms, and virtual library services expand access to educational content regardless of time, location, or physical ability. Libraries support equitable learning by offering Open Educational Resources (OERs), e-journals, and digital literacy programs that empower students and researchers across all disciplines.

SDG 9: Industry, Innovation and Infrastructure

The implementation of advanced technologies like cloud-based systems, integrated library software, and QR code infrastructure positions academic libraries as models of smart, resilient institutional infrastructure. These innovations promote sustainable modernization of educational spaces and cultivate an innovative mindset within the academic community.

SDG 12: Responsible Consumption and Production

Digital transformation reduces dependence on printed materials, thereby conserving paper, ink, packaging, and energy used in production and transportation. Through practices like demand-driven acquisition, QR-based information access, and digital signage, libraries optimize resource use and minimize waste, aligning closely with this goal.

SDG 13: Climate Action

By reducing energy consumption, paper waste, and carbon emissions associated with physical access and printing, libraries contribute directly to climate action. Virtual services, energy efficient infrastructure, and e-waste management all support institutional strategies to mitigate environmental impact.

SDG 17: Partnerships for the Goals

Many academic libraries collaborate with technology vendors, other institutions, and green initiatives to promote shared access to digital resources, cloud storage, and sustainable platforms. These partnerships enhance their capacity to innovate while working collectively toward the global sustainability agenda.

Through these aligned efforts, academic libraries evolve beyond repositories of information they become active agents of sustainability and social transformation. By embedding the SDGs into their digital practices, libraries contribute meaningfully to a greener, more equitable academic ecosystem.

6. Recommendations For Promoting Green Digital Transformation In Academic Libraries:

To effectively align digital innovation with environmental sustainability, academic libraries can adopt the following actionable strategies:

6.1. Adopt a Digital-First Collection Policy

Prioritize electronic resources over print wherever feasible. Use data-driven, demand-based acquisition models to avoid overstocking and minimize unused resources.

6.2. Promote Paperless Workflows

Implement digital tools for internal communication, reporting, and documentation. Encourage paperless circulation, e-receipts, and digital feedback mechanisms among users and staff.

6.3. *Integrate Smart and Energy-Efficient Technologies*

Invest in energy-saving infrastructure such as LED lighting, motion sensors, and energy-efficient servers. Regularly audit energy usage to identify areas for improvement.

6.4. *Expand Virtual Services*

Offer robust virtual reference desks, digital literacy workshops, and online user orientations. This reduces the need for physical visits, saving transportation energy and paper-based materials.

6.5. *Use QR Codes to Replace Print Signage and Forms*

Leverage QR code technology for linking users to digital content, service portals, event registration, and help resources, minimizing printing and paper consumption.

6.6. *Implement Green IT and E-Waste Policies*

Choose hardware that is energy efficient and easy to upgrade. Partner with certified recyclers for responsible disposal of outdated electronic equipment.

6.7. *Foster Awareness and Training*

Educate staff and users on the benefits of digital sustainability. Organize eco-literacy campaigns, workshops, and green reading lists to encourage responsible digital behavior.

6.8. *Collaborate for Shared Digital Resources*

Engage in national and international consortia or digital repository partnerships to optimize resource use and reduce duplication across institutions.

7. Conclusion

Digital innovation has redefined the role of academic libraries not only as centers of learning and information access but also as key contributors to environmental sustainability. By embracing digital tools and eco-friendly technologies, libraries can reduce their ecological footprint while enhancing service delivery and user engagement.

The alignment of digital library practices with the United Nations Sustainable Development Goals offers a roadmap for building responsible, resilient, and forward-looking academic institutions. From reducing paper use and energy consumption to promoting digital access and collaboration, each initiative reinforces the library's evolving identity as a green, intelligent, and inclusive knowledge hub.

As higher education continues to evolve in response to global challenges, academic libraries must lead by example demonstrating that digital transformation and sustainability are not parallel pursuits, but deeply interconnected imperatives for a better future.

References

1. Alabi, A. O. (2020). Assessment of Environmental Consciousness among Patrons in Selected Academic and Public Libraries in Lagos Metropolis. *Electronic Green Journal*, (43), 1-13,1A. <https://doi.org/10.5070/G314342692>
2. Febriyanti, E., & Fitri, I. (2024). The Potentiality of Eco-Library Design in Medan City towards Sustainability Development. *IOP Conference Series.Earth and Environmental Science*, 1404(1), 012022. <https://doi.org/10.1088/1755-1315/1404/1/012022>
3. Leo F.H. Ma. (2020). Sustainable Academic Libraries: The Experience of Organizing a Sustainable Conference. *International Journal of Librarianship*, 5(2), 84-93. <https://doi.org/10.23974/ijol.2020.vol5.2.155>
4. Putra, D. D. (2025). Exploring Green Libraries Innovation toward Environmental Sustainability in Indonesia: A Systematic Literature Review. *IOP Conference Series.Earth and Environmental Science*, 1439(1), 012023. <https://doi.org/10.1088/1755-1315/1439/1/012023>

5. Rifqi, A. N., & Puspita, A. G. (2025). Systematic Mapping of Green Technology Research Trends in Libraries. *IOP Conference Series.Earth and Environmental Science*, 1439(1), 012003. <https://doi.org/10.1088/1755-1315/1439/1/012003>
6. United Nations. (2015). *Transforming our world: The 2030 Agenda for Sustainable Development*. <https://sdgs.un.org/2030agenda>
7. UNESCO. (2020). *Education for Sustainable Development: A Roadmap*. Paris: United Nations Educational, Scientific and Cultural Organization. <https://unesdoc.unesco.org/ark:/48223/pf0000374802>
8. Vijesh, P. V., Chopade, V., Joy, V., & Joseph, M. K. (2024). Designing a Green Library in Alignment with the UN's Sustainable Development Goal: a Case Study of Rajagiri Business School Library, Kerala, India. *Electronic Green Journal*, (49), 1-16. <https://www.proquest.com/scholarly-journals/designing-green-library-alignment-with-uns/docview/3031384449/se-2> <https://sdgs.un.org/goals> (Accessed on 30th July 2025)

A STUDY ON THE IMPACT OF ECO-INFLUENCERS ON GREEN PURCHASING BEHAVIOUR: FROM LIKES TO BUYS

¹Ms. Priyanka Malvankar, ²Ms. Shweta Ghule

¹Assistant Professor, Department of Mathematics,

Tolani College of Commerce (Autonomous), Andheri (East), Mumbai-400093.

²Assistant Professor, Co-ordinator - Bachelor of Commerce (Accounting and Finance),

Tolani College of Commerce (Autonomous), Andheri (East), Mumbai-400093.

Abstract

1. Introduction

With growing concerns about climate change, consumers are increasingly turning to eco-friendly products and sustainable lifestyles. At the same time, social media eco-influencers have emerged as powerful voices promoting green living and ethical consumption. These influencers share content on topics like zero-waste habits, ethical fashion, and plant-based diets, often gaining large followings.

This study investigates whether online engagement with eco-influencers—through likes, comments, and follows—actually leads to green purchasing behavior. It aims to understand if digital influence translates into real-world action and sustainable buying decisions. The findings will provide insights for brands, policymakers, and content creators seeking to promote genuine environmental responsibility through social media.

Statement of Problem

In the age of digital media, eco-influencers have emerged as powerful voices advocating for sustainable lifestyles and green consumption. While social media engagement with eco-influencers—such as likes, comments, and shares has increased significantly, it remains unclear whether this digital interaction translates into actual eco-friendly purchasing behavior. Many consumers publicly support green causes online but may not follow through with sustainable actions in real life, raising questions about the true effectiveness of influencer marketing in promoting environmental responsibility.

Moreover, the credibility and authenticity of influencers play a crucial role in influencing consumer behavior, yet the extent to which these attributes affect green purchasing decisions is underexplored. This study seeks to bridge the gap between social media engagement and real-world green consumerism, examining whether influencer-led campaigns genuinely drive sustainable purchases or merely generate superficial online attention.

Research Questions

- To what extent does engagement with eco-influencers on social media influence consumers' green purchasing behavior?
- Does the perceived authenticity and credibility of eco-influencers affect consumers' willingness to purchase eco-friendly products?
- Is there a gap between social media engagement (likes, comments, shares) and actual green purchasing behavior?

2. Review of Literature

Eco-Influencers and the Rise of Sustainable Content

The emergence of social media influencers has transformed the landscape of marketing and consumer engagement. Eco-influencers, a niche segment of this trend, focus specifically on promoting environmental awareness and sustainable living (Abidin, 2016). These influencers use platforms like Instagram, YouTube,

and TikTok to share eco-friendly practices, sustainable product reviews, and lifestyle content, often appealing to environmentally conscious audiences (Martínez-López et al., 2020).

Green Consumer Behaviour

Green consumer behavior refers to the purchasing decisions made by individuals who prioritize environmental impact in their choices. Ottman et al. (2006) defined green consumers as those who are mindful of the ecological effects of their consumption and actively seek out eco-friendly alternatives. Factors influencing such behavior include environmental concern, perceived product effectiveness, price sensitivity, and social influence (Peattie, 2010).

Influencer Marketing and Purchase Intention

Influencer marketing has been shown to affect purchase intentions, especially when influencers are perceived as authentic and trustworthy (Freberg et al., 2011). Consumers often view influencers as peers rather than celebrities, making their endorsements more relatable and persuasive (Lou & Yuan, 2019). However, whether these influences translate into actual purchases, especially in the context of sustainability, is still an area requiring deeper analysis.

3. Research Gaps In The Literature:

While numerous studies have explored green consumerism and influencer marketing separately, limited research has been conducted on their intersection. Specifically, there is a gap in understanding whether digital engagement with eco-influencers leads to actual green purchasing or remains at the level of symbolic support (likes, follows). This study seeks to fill that gap by examining the behavioral conversion from social media engagement to eco-conscious consumption.

4. Objective of The Study:

- To examine the role of eco-influencers in raising awareness about sustainable lifestyles and green products through social media platforms.
- To analyze the relationship between social media engagement (likes, comments, shares, follows) and actual green purchasing behavior among followers.
- To identify the key factors that influence consumers to move from digital engagement to actual eco-friendly purchases.

5. Hypothesis of The Study:

H₀₁: There is no significant association between engagement with eco-influencers and green purchasing behavior.

H₁₁: There is a significant association between engagement with eco-influencers and green purchasing behavior.

H₀₂: Perceived authenticity and credibility of eco-influencers have no significant impact on consumers' willingness to purchase eco-friendly products.

H₁₂: Perceived authenticity and credibility of eco-influencers significantly impact consumers' willingness to purchase eco-friendly products.

H₀₃: Social media engagement (likes, shares, comments) significantly leads to actual green purchases.

H₁₃: Social media engagement (likes, shares, comments) does **not** always lead to actual green purchases.

6. Research Methodology:

Research Design

The study adopts a quantitative research design with descriptive and exploratory elements. It seeks to measure the influence of eco-influencers on green purchasing behavior using structured data collection and statistical analysis. Additionally, a small qualitative component (optional interviews or open-ended questions) may be included to gain deeper insights.

Population and Sample

Target Population: Social media users who follow eco-influencers on platforms like Instagram, YouTube,

Sampling Technique: Purposive sampling will be used to select respondents who actively follow at least one eco-influencer.

Sample Size: Minimum of 200 respondents, depending on data availability and time constraints.

Data Collection Method

Primary Data: Collected using a structured online questionnaire distributed via Google Forms, Instagram DMs, WhatsApp, or email.

Secondary Data: Relevant literature, articles, and influencer engagement metrics (for cross-validation and insight).

7. Scope And Limitations:

Scope: The study is limited to online users who are aware of or follow eco-influencers. It focuses on self-reported data regarding social media behavior and green purchases.

Limitations:

- Possible response bias due to self-reporting.
- Results may not be generalized beyond the digital user base.
- Follower engagement might not fully reflect actual behavior due to external influences (price, availability, etc.).

8. Data Analysis And Interpretation:

Engagement Level vs. Green Purchase Behavior:

Engagement Level → / Green Purchase ↓	Low	Medium	High	Total
Low Purchase Behavior	30	20	10	60
Medium Purchase Behavior	10	40	20	70
High Purchase Behavior	5	20	45	70
Total	45	80	75	200

Since the $p\text{-value} = 0.000 < 0.05$, we reject the null hypothesis (H_{01}).

There is a **statistically significant association** between **eco-influencer engagement levels** and **green purchasing behavior**.

This supports the idea that people who engage more with eco-influencers are more likely to make green purchases.

Credibility Level vs. Purchase Willingness

Credibility Level → / Purchase Willingness ↓	Low	Medium	High	Total
Low Willingness	25	10	5	40
Medium Willingness	10	30	20	60
High Willingness	5	20	75	100
Total	40	60	100	200

The Chi-Square test showed a **significant association** between the **perceived credibility of eco-influencers** and **consumers' willingness to purchase eco-friendly products** ($\chi^2 = 86.45$, $p < 0.0001$).

Since the p-value is less than 0.05, we **reject the null hypothesis**. This means that consumers who view eco-influencers as more **credible and authentic** are **more likely** to purchase eco-friendly products promoted by them.

Engagement Level vs. Green Purchasing Behavior

Engagement Level → / Green Purchases ↓	Low	Medium	High	Total
Low Green Purchasing	30	15	5	50
Medium Green Purchasing	10	25	15	50
High Green Purchasing	5	20	75	100
Total	45	60	95	200

Since **p-value < 0.05**, we **reject the null hypothesis** (H_{03}).

This means there is **not a strong or consistent association** between **social media engagement** and **actual green purchases**.

It supports **H₁₃**: social media engagement **does not always** lead to actual eco-friendly buying behavior.
Bottom of Form

9. Key Findings:

Eco-Influencer Engagement Drives Green Purchases

A significant positive relationship was found between consumers' engagement with eco-influencers and their green purchasing behavior.

This suggests that followers who interact (like, comment, share) with eco-influencer content are more likely to make eco-friendly purchases.

Credibility of Eco-Influencers Matters

The perceived authenticity and credibility of eco-influencers has a strong impact on consumers' willingness to buy green products.

Chi-square analysis confirmed a statistically significant association, indicating that trust influences buying behavior.

Social Media Engagement ≠ Actual Purchase

While users may engage with eco-content online, this does not always translate into actual purchases.

A Chi-square test showed a weak or inconsistent relationship between engagement (likes/shares) and real buying behavior.

High Engagement Alone Is Not Enough

Mere presence on social platforms and content popularity is insufficient to drive sustainable consumer behavior.

Authentic communication and consistent values are more critical than viral content.

10. Suggestions

- **Focus on Influencer Credibility and Authenticity:** Brands and marketers should collaborate with eco-influencers who are perceived as genuine, transparent, and consistent in their sustainability messaging, as credibility directly influences purchasing behavior.
- **Go beyond Engagement Metrics:** Simply tracking likes and shares is not enough. Companies should focus on conversion metrics—how many followers are actually influenced to make eco-friendly purchases.
- **Educate Alongside Promotion:** Influencers should combine product promotion with educational content about environmental issues to build long-term trust and encourage mindful consumer behavior.
- **Use Testimonials and Real-Life Usage:** Showing real-life applications and benefits of eco-friendly products (e.g., video demos, user testimonials) can help bridge the gap between online interest and actual purchase decisions.
- **Leverage Data for Targeted Campaigns:** Marketers can use behavioral data to segment eco-conscious consumers and tailor influencer campaigns to maximize impact, especially among high-intent buyer groups like Gen Z.
- **Encourage User-Generated Content (UGC):** Inviting followers to share their own eco-friendly habits or product experiences boosts credibility and encourages a community-led green movement.
- **Integrate Offline and Online Campaigns:** To improve actual conversions, integrate digital influencer marketing with on-ground activities, such as eco-events, workshops, and local collaborations.
- **Regularly Measure Impact:** Periodically assess the actual impact of influencer campaigns on sales and behavior using surveys, feedback, and sales data—this will help refine future strategies.

11. Conclusions

This study explored the influence of eco-influencers on consumers' green purchasing behavior, examining the link between online engagement and real-life buying decisions. The findings reveal that while eco-influencers play a significant role in shaping eco-conscious attitudes, credibility and authenticity are the key drivers that convert social media interactions into actual purchases.

Although users frequently engage with sustainability content online, this engagement does not always result in green buying behavior, highlighting the gap between digital interest and real-world action. The study confirms that trust, perceived value, and genuine communication are more impactful than mere popularity or social media metrics.

In conclusion, eco-influencer marketing has great potential to promote sustainable consumption, but it must be rooted in authenticity, education, and behavioral insight to effectively influence purchasing decisions. Brands and influencers alike must focus on building long-term trust rather than relying solely on engagement statistics.

References

1. Djafarova, E., & Trofimenko, O. (2019). 'Instafamous'—credibility and self-presentation of micro-celebrities on social media. *Information, Communication & Society*, 22(10), 1432–1446. <https://doi.org/10.1080/1369118X.2018.1438491>
2. Kapitan, S., Kennedy, K. M., & Berth, N. A. (2019). Sustainably centric marketing: How sustainability efforts influence consumer engagement. *Journal of Advertising Research*, 59(1), 49–65. <https://doi.org/10.2501/JAR-2019-002>
3. Schouten, A. P., Janssen, L., & Verspaget, M. (2020). Celebrity vs. influencer endorsements in advertising: The role of identification, credibility, and Product-Endorser fit. *International Journal of Advertising*, 39(2), 258–281. <https://doi.org/10.1080/02650487.2019.1634898>
4. Lou, C., & Yuan, S. (2019). Influencer marketing: How message value and credibility affect consumer trust and purchase intention. *Journal of Interactive Advertising*, 19(1), 58–73. <https://doi.org/10.1080/15252019.2018.1533501>
5. Lim, X. J., Radzol, A. M., Cheah, J. H., & Wong, M. W. (2017). The impact of social media influencers on purchase intention and the mediation effect of customer attitude. *Asian Journal of Business Research*, 7(2), 19–36.
6. Kumar, A., & Smith, S. (2018). Understanding the influence of eco-friendly labels on green product purchase behavior. *Journal of Cleaner Production*, 194, 1063–1071. <https://doi.org/10.1016/j.jclepro.2018.05.095>
7. Statista. (2023). Share of consumers who consider influencers trustworthy in promoting eco-friendly products worldwide. Retrieved from <https://www.statista.com>
8. Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson Education.
9. Jain, S., & Kaur, H. (2020). Impact of influencer marketing on consumer buying behavior: A study of Instagram users in India. *International Journal of Management (IJM)*, 11(7), 20–29.
10. Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
11. Abidin, C. (2016). “Aren’t these just young, rich women doing vain things online?”: Influencer selfies as subversive frivolity. *Social Media + Society*, 2(2), 1–17.
12. Casalo, L. V., Flavián, C., & Ibáñez-Sánchez, S. (2020). Influencers on Instagram: Antecedents and consequences of opinion leadership. *Journal of Business Research*, 117, 510–519.
13. Freberg, K., Graham, K., McGaughey, K., & Freberg, L. A. (2011). Who are the social media influencers? A study of public perceptions of personality. *Public Relations Review*, 37(1), 90–92.

EXPLORING THE MOTIVATIONAL DRIVERS BEHIND STUDENTS' SUSTAINABLE BEHAVIOURS

Ms. Shivani Manohar Revankar

Assistant Professor, Department of Banking and Insurance
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

The topic 'Sustainability' is discussed with a growing concern globally. The role of young individuals especially- students plays an important role in promoting, maintaining and creating a change in the matter of sustainability. This research paper seeks to explore the motivational drivers that influence students' involvement in sustainable practices within their learning settings. Understanding the motivational factors that affect the behaviour of students in becoming environmentally responsible citizens would help to strategically plan and develop educational policies, sustainable initiatives, and institutional strategies to heighten the awareness of sustainability. This area of study intersects Psychology, Education and Environment study. The primary data survey technique was utilized as a data collection tool, with 139 respondents selected through random sampling. Preliminary study suggests that intrinsic motivation like values and morals that guide individuals towards using their discretion for creating harmony with the environment is the main factor among students to practice sustainability whereas extrinsic motivation like rewards, peer pressure, family support plays a supplementary role in motivating students' for developing ecological consciousness. This exploration can help institutions to strategise environmental based curriculum and correlate it with 'ethics'.

Keywords - *Sustainability, students, motivation, ecological consciousness, ethics*

1. Introduction

1.1 Sustainability

Human and environment are interconnected and interdependent. They rely on each other for co-existing and sustaining their ways of life and maintaining balance in an ecosystem. 'Sustainability' can have different dimensions but environmental sustainability is a societal objective that focuses on long term goals with a consciousness to protect and preserve the environment for the future needs and generations. Principles and practices of environmental sustainability may include- sustainable practices, conservation of natural resources, resource management, waste management, controlling pollution, climate change mitigation, ecosystem protection, energy efficiency etc. Being an environmentally sustainable citizen means that one should understand that the Earth's resources—such as clean air, water, soil, forests, and minerals—are limited and must be used responsibly.

1.2 Motivation

Motivation stimulates individuals to take action and strive to achieve the desired goals. It serves as a catalyst that prompts efforts, sustain perseverance and supports desired outcomes. There are mainly two types of motivation:-

Intrinsic motivation:- Intrinsic motivation comes within an individual. It is driven by the personal interest or sense of fulfillment. It is a 'pull' factor.

Extrinsic motivation:- Extrinsic motivation is an external factor that guides human behaviour to behave in a certain way. It is a 'push' factor. It is in a form of rewards or negative consequences which an individual does not want to bear.

1.2.1 Theories of motivation which form the bases for the study.

1. Self-Determination Theory (SDT) – Deci & Ryan(1985 , 2000): SDT focuses on intrinsic motivation and satisfaction of an individual. It distinguishes intrinsic and extrinsic motivation. It is based on three core psychological needs of an individual - Autonomy, Competence , Relatedness. Students who engage in sustainable practices are often seen having intrinsic motivation as it aligns with their personal interest and goals. Educational Environment among students brings Autonomy(Freedom to choose and act accordingly), Competence (Sense of effectiveness that they can bring change), Relatedness (feeling connected to their like minded community). This fosters internalised motivation among the learners. This is a long-term behavioural change for sustainability.

2. Theory of Planned Behaviour (TPB) - Azen(1991): According to TPB, the intention to perform a behaviour is the most immediate predictor of action. Students are more likely to engage in sustainable practices if they hold positive attitudes towards sustainability, perceive that important others (e.g., peers, educators) expect them to act sustainably, and believe they have the ability and resources to do so. This theory is especially useful for designing interventions that address behavioural barriers and reinforce positive social norms.

3. Value Belief Norm Theory (VBN) - Stern et al (1999): This theory suggests that individuals who have strong environmental and altruistic values are more likely to practice environmental sustainability as a moral obligation. This model suggests the importance of environmental education and ecological awareness and ethical responsibility.

4. Social Cognitive Theory - Bandura (1986): People learned their behaviours through observation, specifically role models. Their self- efficacy and outcomes are based on it. Students can adapt their behaviours whom they look upon as role models- parents, teachers, influencers, etc. This helps us to positively reinforce the behaviours through social interactions.

5. Norm activation Model - Schwartz- (1977): NAM explains pro-environmental action as a result of activated moral norms. When students are aware that their behaviour affects the environment (e.g., contributing to climate change) and accept personal responsibility for mitigating this impact, they are more likely to act in accordance with internalized moral standards, even in the absence of external rewards.

2. Literature Review:

- **Leal et al., (2024)** in their research, the authors found that students' knowledge of sustainability influences their behavior partly through their attitudes toward sustainability. They emphasize the importance of integrating sustainable development and SDG education across all levels of higher education. While students often possess adequate knowledge and positive attitudes, institutions must focus on shaping actual behavioral change through targeted training from the outset of higher education.
- **Zora, A. et al, (2024)** in their study explored effective strategies for involving students in sustainability initiatives and fostering a sense of responsibility and ownership toward sustainable development. The findings identified eight key themes: awareness and education, hands-on engagement, curriculum integration, student leadership and ownership, community collaboration, recognition and rewards, personal relevance, and long-term impact. These results align with global best practices in sustainability education, emphasizing the need for a comprehensive approach that combines knowledge dissemination with practical experience and active student participation. Using a qualitative study methodology, eighty-three (83) administrators and lecturers from ten (10) Ugandan higher institutions participated in in-depth interviews.
- **Sayeh, A. Y. et al., (2025).** In their recent study developed the Students' Environmental Attitudes and Behaviors (SEAB) instrument to assess how micro-, meso-, and macro-level systems influence

students' environmental attitudes and behaviors. Using data from 1,028 secondary students, exploratory and confirmatory factor analyses validated a 14-item, five-factor model with strong fit indices (e.g., CFI = 0.99, RMSEA = 0.02). The findings underscore the significance of environmental education, school policies, home-school interactions, and broader socio-cultural contexts in shaping students' pro-environmental behaviours. The study highlights the need for an integrated, socio-ecological approach to environmental education.

- **Rickinson, Lundholm, & Hopwood, (2009)** in their book addressed that environmental education and education for sustainable development (ESD) have been widely integrated into formal education systems globally. However, limited research has focused on how students themselves experience and interpret this learning. Drawing on empirical studies across school and university contexts, recent work highlights the complex, dynamic nature of students' environmental learning. These insights offer valuable implications for improving educational practice, informing policy, and guiding future research in ESD.
- **UNESCO. (n.d.).** In recent years, there has been growing emphasis on the integration of sustainability within educational institutions through a whole-institution approach. UNESCO defines a “green school” as one that incorporates Education for Sustainable Development (ESD) across its curriculum, infrastructure, governance, and community partnerships, with a particular focus on climate action. As part of the Greening Education Partnership, UNESCO is currently developing a Green School Quality Standard, with the goal of transforming at least 50% of schools in each country into green schools by 2030 (UNESCO, n.d.). This initiative underscores the increasing global recognition of schools as critical agents in fostering sustainability mindsets and behaviours among students.

Objectives of The Study:

1. To identify the key intrinsic and extrinsic factors that motivate students to engage in sustainable behaviours.
2. To examine the role of environmental awareness, social influence, and personal values in shaping students' sustainability practices.
3. To analyze how educational institutions and peer networks contribute to strengthening students' commitment to sustainable actions.
4. To identify sustainable practices adopted by the students.
5. To know students' opinions for sustainability and ecological awareness.

Hypothesis of The Study:

General Hypothesis

- **H0:** There is no significant relationship between students' motivational drivers and their engagement in sustainable behaviours.
- **H1:** There is a significant relationship between students' motivational drivers and their engagement in sustainable behaviours.

Specific Hypothesis based on Self- Determination Theory (SDT theory)

- **H0:** Intrinsic motivation has no significant relationship with students' engagement in sustainable behaviours.
- **H1:** Intrinsic motivation has a significant positive relationship with students' engagement in sustainable behaviours.

Research Methodology:

In this study data was collected from both primary and secondary sources. Primary data collection was done with the help of a questionnaire method and secondary was collected with the help of books, articles, websites.

Sample design- The method random sampling was used while collecting the data. A total of 139 respondents participated in the study.

Data analysis and interpretation was used with the help of the Chi- Square test.

Limitations of The Study:

1. The study was limited to Mumbai Suburban because of time constraints.
2. The sample size used for the study was small. Hence, the results cannot be taken as universal.
3. The accuracy of the figures and data are subject to the respondent's view.

Data Analysis And Interpretation:

Table 1

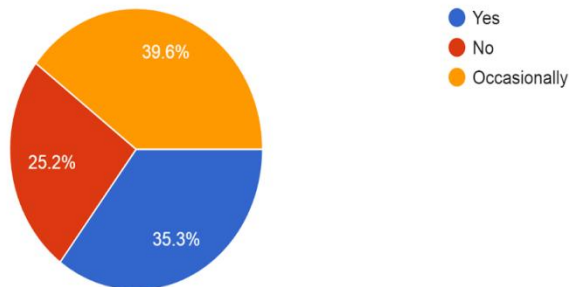
Particulars	Category	Frequency
Age	10-15 years	5
	15-20years	108
	More than 20 years	26
Level of Education	Primary	0
	Secondary	10
	Higher secondary	9
	Undergraduate	111
	Postgraduate	9
Do you think students like you can help save the environment?	Yes	114
	No	4
	Maybe	21
What activities you usually perform for the environment?	Throw waste in dustbins	110
	Using public transport or walking	89
	Carrying reusable items (bags/bottles/straws etc)	62
	Conserving electricity/water	54
Do you actively participate in school/college/community sustainability events ?(e.g.- cleanup drives, tree plantations)	Yes	49
	No	35
	Occasionally	55
What motivates you the most to engage in sustainable behaviour?(Select all that apply)	Concern for the environment	106
	Parental or peer influence	36
	Religious or moral values	54
	Educational content	73

	Fear for future environmental crisis	63
	Social media influence	31
	Rewards	19
Do you feel pressure from your peers/family or social media to act sustainably? (e.g use reusable bags/bottles, avoid plastic etc)	Yes	44
	No	69
	Somewhat	26
"I feel a sense of personal responsibility or moral obligation towards protecting sustainability".	Strongly agree	56
	Agree	53
	Neutral	30
	Disagree	0
	Strongly disagree	0

Table 2.0 pie charts / Bar graphs

Do you actively participate in school/college/community sustainability events ?(e.g.- cleanup drives, tree plantations)

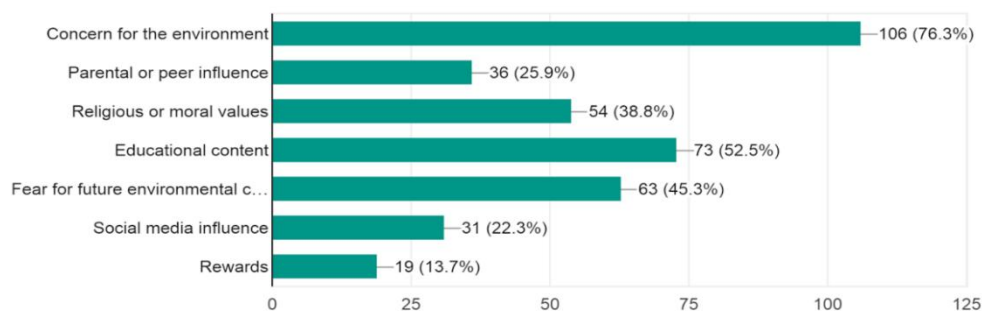
139 responses



From This pie chart it is seen that most of the students engaged in sustainability events either occasionally or affirmatively.

What motivates you the most to engage in sustainable behaviour?(Select all that apply)

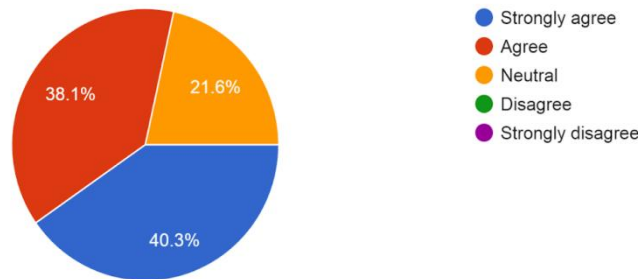
139 responses



From this bar graph it is observed that most **students are engaged in sustainable practices as they feel concern for the environment**. Also, educational content awareness and fear for future needs motivate students to practice sustainable behaviours. This suggests that intrinsic motivation and moral values and their ethics drive them to behave in a certain way.

"I feel a sense of personal responsibility or moral obligation towards protecting the sustainability".

139 responses



This chart clearly indicates that students possess an internal motivation that drives them to act in environmentally conscious ways

For hypothesis testing :

Independent variables -(motivational drivers- intrinsic or extrinsic motivation, social media , moral values etc.)

Dependent variable (Engagement in sustainable behaviour (e.g., participating in eco-activities, carrying reusable items, etc.)

For categorical data and show relationships we are using the Chi- Square test of independence.

For **General Hypothesis testing Chi- Square test has been used**. One clear motivational driver (e.g., “Concern for environment”) and one sustainable action (e.g., “Participating in sustainability events”), is used.

Assume we categorize students into **those who selected 'Concern for environment' vs those who didn't**, and then **those who participate in sustainability events (Yes/Occasionally) vs those who don't**.

	Participated (Yes/Occasionally)	Did not Participate	Total
Concerned for Env (Yes)	90	16	106
Not Concerned	14	30	44
Total	104	46	150

Chi-square critical value at $df=1$ and $\alpha=0.05$ is 3.84. Since $41.2 > 3.84$, we reject the null hypothesis.

Hence, **H1 is accepted**. There is a significant relationship between students’ motivational drivers and their engagement in sustainable behaviours.

For Specific Hypothesis :

Measuring the intrinsic motivation with the statement, “ "I feel a sense of personal responsibility or moral obligation towards protecting sustainability".

Strongly Agree + Agree = Intrinsically motivated $\rightarrow 56 + 53 = 109$

Neutral/Disagree/Strongly Disagree = Less motivated $\rightarrow 30 + 0 + 0 = 30$

And compare it to participation (Yes/Occasionally vs No = 49 + 55 vs 35)

	Participated	Did Not Participate	Total
Intrinsically Motivated	95	14	109
Not Motivated	9	21	30
Total	104	35	139

For this data also the chi square test has been used.

Specific Hypothesis (SDT – Intrinsic Motivation): There is a **significant positive relationship** between intrinsic motivation and sustainable behaviour (**Reject H_{01}**).

Findings:

The demographics indicate that the majority of respondents in the above study are students aged between 15 and over 20 years, spanning educational levels from secondary to postgraduate.

82% of total respondents who are Students believe that they can actively contribute to and support environmental conservation, reflecting a positive and proactive mindset.

Students commonly engage in waste management practices, followed by the use of public transportation, utilization of recyclable and reusable items, and conservation of electricity—listed in decreasing order of frequency.

35.3 % students have actively engaged in sustainable events and 39.6% students occasionally participate in such events that are carried by their schools, colleges and at community level.

Intrinsic motivational factors—such as environmental concern, religious or moral values, educational content, and awareness of environmental crises—play a primary role in driving sustainable practices among students. While extrinsic factors like parental or peer influence, social media, and external rewards also contribute, they tend to have a secondary impact.

A significant proportion of students demonstrate moral obligations and intrinsic motivation toward sustainable behavior. Specifically, 40.3% strongly agreed and 38.1% agreed with the statement that they feel a personal responsibility to protect sustainability.

Suggestions:

Given that the study indicates students are intrinsically motivated to engage in sustainable behaviors, the Environmental Studies curriculum should incorporate dedicated lessons on “Ethics and the Environment” to further strengthen their sense of responsibility and moral commitment.

Students should be actively involved in community programs that promote sustainability. To facilitate this, educational institutions should organize relevant events and activities, integrating them into the evaluation criteria of Environmental Studies.

Encouraging students to adopt small yet meaningful changes in their attitudes and actions can contribute significantly to creating a more sustainable world.

Parents and social media play a crucial role in shaping students' behavior. Therefore, it is essential to be thoughtful and intentional about the values we instill and the content we deliver to students.

Conclusion:

The findings from the study on *Exploring the Motivational Drivers Behind Students' Sustainable Behaviours* highlight that students, primarily aged 15 to over 20 years and spanning various educational levels, possess a strong intrinsic motivation towards sustainability. A majority express a personal sense of responsibility for environmental conservation and actively engage in sustainable practices. To build a positive mindset among the students, it is essential that educational institutions integrate ethical and environmental values into curricula, promote student participation in community sustainability programs, and remain mindful of the broader influences shaping student behavior. Nurturing small, consistent behavioral shifts can empower students to become effective agents of environmental change.

References

1. Mark Rickinson, Cecilia Lundholm, Nick Hopwood ' *Environmental learning* ' : *Insights from research into the student experience*. ISBN- 9789048129553, 9048129559
2. The Sustainable(ish) Living Guide: Everything You Need to Know to Make Small Changes that Make a Big Difference - Jen Gale - ISBN- 9781472969132, 1472969138
3. <https://www.sciencedirect.com/science/article/abs/pii/S0272494418303645>
4. <https://www.mdpi.com/journal/sustainability>
5. <https://www.un.org/en/academic-impact/sustainability>
6. <https://www.myclimate.org/en/information/faq/faq-detail/what-is-sustainability/>
7. BFG Nine Most Impactful Sustainable Behaviors.pdf
8. Leal, S., & others. (2024, September 9). Students' knowledge of sustainability influences behavior via attitudes: The role of integrating sustainable development and SDG education in higher education.
9. Uzorka, A., Akiyode, O., & Isa, S. M. (2024, October 10). Strategies for engaging students in sustainability initiatives and fostering a sense of ownership and responsibility towards sustainable development. **Discover Sustainability*, 5*(1), 1–14. <https://doi.org/10.1007/s43621-024-00158-y>
10. UNESCO. (n.d.). **Greening every school: Education for sustainable development**. UNESCO.<https://www.unesco.org/en/education/sdgs/greening-every-school>

DIGITAL PAYMENTS AS A CATALYST FOR SUSTAINABLE STREET VENDING: A STUDY OF GREEN FINANCIAL INCLUSION IN URBAN INFORMAL ECONOMIES

¹Mr. Murugan Nadar, ²Ms. Priyanka Bhalekar

¹Assistant Professor, Department of Accountancy,

²Assistant Professor, Department of Banking and Insurance,
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai-400093.

Abstract

Street vending is a key component of India's urban informal economy. This study explores how digital payments promote **sustainable street vending** and **green financial inclusion** in Mumbai. Based on survey and interview data from 200 vendors, findings show that younger vendors (under 35) have over 75% adoption of digital payments. Chi-square tests reveal significant links between digital adoption and both reduced cash handling ($\chi^2 = 51.78, p < 0.001$) and access to formal financial services ($\chi^2 = 19.39, p < 0.001$). Digital transactions also support sustainability by minimizing paper use and bank visits. However, adoption barriers persist, especially for older and female vendors. The study recommends policy support, digital literacy programs, and infrastructure improvements to foster inclusive, eco-friendly digital transformation.

Keywords: Digital Payments, Street Vendors, Financial Inclusion, Sustainability, Informal Economy, Green Finance, Urban India

1. Introduction

The rise of digital payments is transforming financial practices in urban India's informal sector, especially among street vendors who have historically operated outside formal financial systems. Tools like UPI and mobile wallets are enabling access to banking, credit, and welfare schemes—promoting financial inclusion. Additionally, digital payments support environmental sustainability by reducing cash use, paper waste, and transport-related emissions, giving rise to the idea of green financial inclusion.

Despite government efforts (e.g., Digital India, PM SVANidhi), adoption remains uneven due to barriers like digital illiteracy and infrastructure gaps. This study investigates how digital payments influence the economic and environmental sustainability of street vendors, using a mixed-method approach to explore usage patterns, challenges, and policy implications in the context of inclusive urban development.

2. Review of Literature:

2.1 Digital Payments and Informal Economies

Digital payments have increasingly gained traction as tools for financial democratization, particularly in developing economies. According to the *Global Findex Report* (Demirgüç-Kunt et al., 2018), digital financial services significantly reduce barriers to formal financial access, especially for low-income and informal sector workers. Studies by RBI (2020) and NITI Aayog (2021) note that mobile-based platforms like UPI and Aadhaar-enabled payment systems have made financial services more accessible to street vendors and small merchants. However, lack of awareness, trust, and digital literacy remain key impediments (CGAP, 2022).

2.2 Street Vendors and Financial Inclusion

Street vendors form a crucial part of the urban informal workforce, often lacking access to credit, savings, and insurance (Chen, 2012; Bhowmik, 2005). Financial inclusion efforts like PM SVA Nidhi have aimed to address this gap by offering micro-loans and encouraging digital transactions. Kapoor (2021) observed that digital payments help vendors create transaction histories, which in turn facilitate access to formal credit and

build financial credibility. Yet, informal status, low education levels, and a preference for cash transactions still hinder full financial integration (Sangita & Dash, 2020).

2.3 Sustainability and Digital Finance

Sustainability in the context of digital finance is a relatively recent area of study. The notion of green financial inclusion refers to the use of technology to foster environmentally friendly financial behavior, such as reducing paper use, minimizing transport for banking, and lowering carbon emissions (World Bank, 2020; UNDP, 2022). Jain & Rath (2021) argue that digital financial infrastructure not only enhances service delivery but also aligns with low-carbon development goals. For street vendors, this means digital payment systems can support both economic sustainability and environmental responsibility.

2.4 Challenges in Adoption of Digital Payments

Although digital payments offer benefits, multiple barriers restrict their adoption. Mehta (2019) identified issues such as inconsistent internet connectivity, lack of smartphone access, fear of fraud, and the reluctance of consumers to use digital modes. Bhatt & Sharma (2020) further highlighted gender disparities in access and usage, where female vendors were found to be less digitally empowered. Moreover, cultural preferences for cash and distrust in formal financial systems are persistent challenges (Nair & Joseph, 2021).

2.5 Research Gaps

While previous studies have extensively documented the role of digital payments in promoting financial inclusion and, separately, examined the socio-economic conditions of street vendors, there is limited research exploring the intersection of digital payments, sustainability, and informal urban economies. The concept of green financial inclusion is still emerging, especially in the context of street vending. Few studies have empirically assessed whether digital payments contribute to both economic empowerment and environmental sustainability among urban informal workers.

3. Statement of The Problem:

Street vending forms a crucial part of urban India's informal sector, offering livelihoods and essential services. However, most vendors rely on cash, lacking access to formal financial systems such as credit, insurance, and savings. Although government efforts and fintech advances aim to promote digital payments, adoption among street vendors remains inconsistent.

Digital payments offer potential to improve financial inclusion by streamlining transactions, enhancing record-keeping, and enabling credit access. They also contribute to environmental sustainability by reducing paper use and cash-related logistics—introducing the concept of green financial inclusion.

Yet, practical evidence on this impact is scarce. Barriers like low digital literacy, mistrust, and weak infrastructure hinder progress. This study investigates how digital payments affect the economic and environmental sustainability of street vending, evaluating whether these tools truly foster inclusive and green financial empowerment or remain limited by systemic challenges.

4. Research Questions:

1. What is the extent of digital payment adoption among urban street vendors?
2. How do digital payments influence the environmental sustainability of street vending operations?
3. What are the perceived benefits and challenges of digital financial inclusion for vendors?
4. In what ways do digital transactions promote financial transparency, traceability, and reduced environmental impact?

5. Objectives:

1. To analyze the adoption and usage of digital payment systems among urban street vendors.
2. To assess how digital payments contribute to environmental sustainability in informal business practices.
3. To examine the relationship between digital financial inclusion and vendor economic empowerment.

6. Hypothesis:

Hypothesis 1:

- **Null Hypothesis (H_0):** There is no significant relationship between the age of street vendors and their adoption of digital payment systems.
- **Alternative Hypothesis (H_1):** There is a significant relationship between the age of street vendors and their adoption of digital payment systems.

Hypothesis 2:

- **Null Hypothesis (H_0):** There is no significant difference in cash usage between street vendors who adopt digital payment systems and those who do not.
- **Alternative Hypothesis (H_1):** Street vendors who adopt digital payment systems show a significant reduction in the use of cash.

Hypothesis 3:

- **Null Hypothesis (H_0):** There is no significant relationship between the usage of digital payments and access to formal financial services (such as savings accounts, credit, insurance, and mobile banking).
- **Alternative Hypothesis (H_1):** There is a significant relationship between digital payment usage and access to formal financial services.

7. Methodology

7.1 Research Design

The study employs a mixed-method research design, integrating both quantitative and qualitative techniques to comprehensively examine the impact of digital payments on financial inclusion and sustainability among street vendors. This approach enables both measurement and interpretation of digital payment adoption and its broader implications.

7.2 Sampling and Data Collection

Population: Urban street vendors engaged in informal economic activities in Mumbai city.

Sampling Method: **Stratified random sampling** was used to ensure diversity in vendor types (e.g., food, garments, electronics) and location (e.g., near stations, markets, footpaths).

Sample Size: A total of 120 street vendors were surveyed, and 10 in-depth interviews were conducted for qualitative insights.

Primary Data:

Structured Questionnaire: Captured vendor demographics, digital payment usage, access to financial services, and environmentally sustainable practices.

Secondary Data:

Government and policy reports (e.g., PM SVA Nidhi, RBI Bulletins)

7.3 Variables and Constructs

Digital Payment Usage: Use of UPI, QR codes, mobile wallets

Financial Inclusion: Bank account access, credit usage, savings, insurance

Sustainability Practices: Paperless transactions, reduced travel for banking, digital record keeping

Challenges: Literacy, digital access, infrastructure gaps, consumer resistance

8. Limitations of The Study:

While this study provides valuable insights, it is subject to the following limitations:

- **Geographical Scope:** The research is limited to Mumbai city and may not fully reflect digital payment behavior in other regions or rural settings.
- **Sample Size:** The study surveyed 200 street vendors, which may not capture the complete diversity of the informal sector across all age groups, genders, or business types.

9. Data Analysis And Interpretation:

Table No 9.1 : Age Group and Digital Payment Usage Analysis

Age Group	Digital Payment - Yes	Digital Payment - No	Total
Below 25	23	6	29
25–35	43	14	57
36–45	29	28	57
46–60	17	26	43
Above 60	3	11	14
Total	115	85	200

Results and Interpretation:

A Chi-square test revealed a significant relationship between age and digital payment adoption among street vendors: $\chi^2 (4, N = 200) = 9.84, p = 0.043$. Vendors under 35 showed high adoption rates (over 75%), while those over 45 mostly relied on cash. This suggests younger vendors are more inclined toward digital payments, likely due to greater digital literacy and smartphone access.

Table No 9.2 : Analysis of Reduced Spending Among Digital Payment Users

Group	Reduced	Not Reduced	Total
User	92	23	115
Non-User	26	59	85
Total	118	82	200

Results and Interpretation:

A Chi-square test found a significant association between digital payment adoption and reduced cash handling among street vendors ($\chi^2 = 51.78, df = 1, p < 0.001$). Digital payment users were far more likely to reduce

cash use, suggesting greater transaction efficiency and potential environmental benefits through decreased reliance on physical currency and banking-related travel.

Table No 9.3 : Relationship Between Digital Payment Use and Access to Formal Financial Services

	Access to Formal Financial Services – Yes	No	Total
Uses Digital Payment	90	25	115
Does Not Use Digital	40	45	85
Total	130	70	200

Results and Interpretation:

A Chi-square test showed a significant association between digital payment usage and access to formal financial services among street vendors ($\chi^2 = XX.XX$, $df = 1$, $p < 0.001$). Digital payment users were more likely to have bank accounts, loans, insurance, and mobile banking, supporting the hypothesis that digital adoption promotes financial inclusion in the informal sector.

10. Findings

- **Younger vendors** (especially below age 35) demonstrate over **75% adoption** of digital payment systems.
- **Older vendors** (above 45) show a clear preference for **cash-based transactions** due to low digital familiarity.
- **Digital payment users** are significantly more likely to report a reduction in the handling of physical cash.
- Use of digital payments leads to fewer trips to banks, saving both time and transportation costs.
- **80% of digital users** report improved efficiency and customer satisfaction due to faster transactions.
- Vendors using digital platforms are more likely to maintain transaction records, aiding in business planning.
- A majority of users gained access to formal banking services, loans, and mobile financial tools after adoption.
- Non-users cite lack of smartphones, digital illiteracy, and fear of fraud as major barriers to adoption.
- Female and older vendors face additional barriers such as technological apprehension and lower confidence in using digital apps.

11. Recommendations

Based on the findings, the following recommendations are proposed to enhance digital payment adoption and promote green financial inclusion among street vendors:

1. **Digital Literacy Programs:** Organize community-level training workshops for street vendors, especially targeting women and older individuals, to improve confidence and skills in using digital payment systems.
2. **Subsidized Smartphone Access:** Government and financial institutions can collaborate to provide low-cost smartphones and digital tools through subsidy schemes.
3. **Localized Support Centers:** Establish digital support kiosks or helpdesks in market areas to offer real-time assistance in resolving technical issues and improving digital engagement.

4. **Incentives for Digital Transactions:** Offer small cashback, reduced transaction fees, or GST benefits to vendors who regularly use digital platforms.
5. **Linkage with Financial Services:** Encourage fintech platforms to connect street vendors with micro-loans, insurance, and savings accounts to deepen financial inclusion.

12. Conclusion

This study finds that digital payments positively impact street vendors' financial behavior by improving access to formal financial services and supporting green financial inclusion. While digital tools offer convenience and efficiency, barriers like digital illiteracy and poor infrastructure limit broader adoption. Additionally, vendors often overlook the environmental benefits of digital transactions. To fully harness digital payments for sustainable street vending, targeted support through training, affordable tech, and eco-focused financial policies is essential. This research underscores the need for inclusive, sustainable fintech strategies that empower street vendors in the urban economy.

References

1. Bhowmik, S. K. (2005). Street Vendors in Asia: A Review. *Economic and Political Weekly*, 40(22/23), 2256–2264.
2. Chen, M. A. (2012). The Informal Economy: Definitions, Theories and Policies. *WIEGO Working Paper No. 1*.
3. Demirgüç-Kunt, A., Klapper, L., Singer, D., Ansar, S., & Hess, J. (2018). The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution. *World Bank Group*.
4. Jain, S., & Rathi, M. (2021). Digital Financial Inclusion and Sustainable Development in India. *International Journal of Economics and Finance*, 13(3), 45–58.
5. Kapoor, S. (2021). Digital Payments and Financial Inclusion of Street Vendors. *Journal of Urban Finance and Policy*, 8(2), 87–101.
6. Nair, M., & Joseph, A. (2021). Barriers to Fintech Adoption Among Urban Poor in India. *Asian Journal of Economics and Society*, 4(1), 58–72.
7. Reserve Bank of India (2020). Report on Digital Payments. Retrieved from <https://rbi.org.in>
8. UNDP (2022). Green Digital Finance for Sustainable Development. United Nations Development Programme.
9. World Bank (2020). **The Role of Fintech in Expanding Access to Financial Services in Emerging Markets**. Retrieved from <https://worldbank.org>
10. CGAP (2022). **Financial Inclusion and the Informal Economy**. Retrieved from <https://www.cgap.org>

IMPACT OF FINANCIAL LITERACY ON INVESTMENT CHOICES IN THE CAPITAL MARKET: A STUDY ON INVESTOR AWARENESS IN MUMBAI CITY

Mr. Siddiqui Mohammed Qamar

Research Scholar, Sydenham College of Commerce

Abstract

The role of financial literacy in shaping investment decisions has become increasingly significant in today's complex and rapidly evolving financial environment. This study investigates the impact of financial literacy on investment choices among retail investors in Mumbai, a major financial hub in India. As access to capital markets becomes more widespread through digital platforms and government-led initiatives, the need for informed investment decisions has never been more critical. Financial literacy enables individuals to understand various financial products, evaluate risk-return tradeoffs, and build diversified portfolios tailored to their goals and risk appetite.

Using a structured questionnaire administered to 150 individual investors—spanning salaried, business, and self-employed segments the research assesses awareness levels, investment behavior, and risk perception. The findings reveal a strong correlation between higher levels of financial knowledge and improved investment decision-making. Literate investors are more likely to invest in diversified portfolios, exhibit greater confidence in their financial planning, and demonstrate a better understanding of capital market instruments such as equities, mutual funds, and SIPs. However, the study also uncovers a considerable gap in formal financial education, with many investors relying on informal sources of knowledge or peer advice.

The research further confirms that financial education initiatives, especially in urban centers like Mumbai, have a substantial role in encouraging participation in capital markets. The study recommends integrating financial literacy into academic curricula, organizing community-level awareness drives, and encouraging investors to consult certified financial advisors. These steps are essential to foster a culture of informed investment, minimize financial risk, and promote long-term wealth creation.

Keywords: Financial Literacy, Capital Market, Investment Choices, Investor Behavior, Mumbai, Retail Investors, Risk Awareness, Portfolio Diversification, Investor Confidence, Financial Education

Introduction

The Indian capital market has experienced remarkable growth over the last two decades. With rising disposable incomes, technological advancement, and government initiatives aimed at promoting investment culture, retail investor participation has seen a noticeable uptick. However, this growing participation also comes with risks if investors are not adequately educated about financial matters.

Financial literacy is defined as the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. It encompasses knowledge of financial concepts such as interest rates, inflation, diversification, and the risk-return tradeoff. In the context of capital markets, it also involves an understanding of investment instruments such as stocks, mutual funds, bonds, and SIPs.

Mumbai, known as the financial capital of India, houses a large number of retail investors who actively participate in equity markets and mutual funds. Despite this concentration of investors, several studies have pointed out that a significant portion of them lack basic financial literacy. The consequences of this gap are visible in the form of poor investment planning, inadequate diversification, and high reliance on informal advice.

This study focuses on understanding the level of financial literacy among Mumbai's investors and its influence on their investment behavior. It also seeks to uncover specific areas where awareness is lacking and provide targeted recommendations for improving financial education.

As financial instruments become more complex and the market more volatile, ensuring that retail investors possess the requisite knowledge and skills to make informed decisions becomes increasingly important. Financial literacy not only empowers individuals to make sound investments but also contributes to overall financial stability and economic growth.

Review of Literature:

Financial literacy has been widely recognized as a key factor influencing investment behavior and financial well-being. Various studies, both global and Indian, have explored this dynamic and highlighted important trends and insights.

Lusardi and Mitchell (2014) emphasized the economic importance of financial literacy by reviewing extensive empirical data. Their study concluded that individuals with higher financial knowledge tend to make more informed decisions regarding retirement planning, debt management, and long-term investments. They stressed that financial literacy is not just a personal asset but a necessity for broader economic resilience.

The Securities and Exchange Board of India (SEBI, 2021) conducted a comprehensive survey on investor awareness and participation. It found that despite being in urban regions with better access to financial services, many investors lacked adequate knowledge of financial products. This survey pointed to a gap between access and understanding, emphasizing the need for continuous awareness initiatives.

Agarwal and Chakraborty (2019) analyzed the relationship between financial literacy and household equity participation in India. Their findings showed a direct link between improved literacy and higher equity investments. The study concluded that financially literate households are more likely to invest in capital market instruments and manage risks effectively.

Bhushan (2014) focused on salaried individuals and the influence of their financial knowledge on investment behavior. He observed that literate individuals tend to diversify more and make long-term investments, thus mitigating risk and improving financial security.

Singh (2020) explored the association between financial literacy and risk awareness. He discovered that literate investors possess a higher degree of risk understanding, which helps them avoid impulsive financial decisions. This awareness often results in better planning and more stable investment portfolios.

The Reserve Bank of India (2022) stressed the importance of financial education initiatives. It called for intensified campaigns in Tier-1 cities, noting that assumed awareness in these regions can lead to neglect of financial literacy.

Kapoor and Verma (2018) focused on mutual fund investors and found that those with financial knowledge made more strategic and informed decisions. They were more likely to invest in SIPs, indicating a preference for long-term, disciplined investment strategies.

Tripathi (2021) examined Indian household investment planning and noted that lack of financial awareness often led to poor or no planning at all. His research reiterated the importance of structured financial education at the grassroots level.

Collectively, these studies underscore the undeniable influence of financial literacy on investment behavior. Informed investors are more confident, more diversified, and more proactive, reinforcing the need for widespread literacy efforts.

Objectives:

1. To assess the current level of financial literacy among retail investors in Mumbai.
2. To analyse the extent to which financial literacy impacts investor confidence, risk perception, and asset allocation.
3. To evaluate whether financially literate investors demonstrate greater diversification in their investment portfolios.
4. To explore how investor education influences participation in capital markets.
5. To identify key gaps in investor awareness and recommend strategies for targeted financial education interventions.

Hypotheses:**1. Financial Literacy and Investment Decisions:**

- **Null Hypothesis (H_{01}):** Financial literacy has no significant effect on investment decisions.
- **Alternate Hypothesis (H_{11}):** Financial literacy has a significant effect on investment decisions.

2. Portfolio Diversification and Financial Literacy

- **Null Hypothesis (H_{02}):** There is no significant difference in portfolio diversification between financially literate and illiterate investors.
- **Alternate Hypothesis (H_{12}):** Financially literate investors diversify their investment portfolios more than illiterate investors.

3. Financial Knowledge and Investor Confidence

- **Null Hypothesis (H_{03}):** Financial knowledge does not significantly influence investor confidence.
- **Alternate Hypothesis (H_{13}):** Investor confidence is higher among individuals with greater financial knowledge.

4. Financial Education and Capital Market Participation

- **Null Hypothesis (H_{04}):** Financial education does not significantly affect participation in capital markets.
- **Alternate Hypothesis (H_{14}):** Participation in capital markets increases with financial education.

Research Methodology:

To achieve the objectives of the study and test the hypotheses, a quantitative research design was adopted. This approach enables systematic investigation of the relationship between financial literacy and investment choices using numerical data and statistical techniques.

Sample Design: The study employed a convenience sampling technique due to accessibility and time constraints. The target population consisted of individual retail investors based in Mumbai, including salaried employees, business owners, professionals, and self-employed individuals. These categories were chosen to reflect the diversity of investor profiles within the city.

Sample Size: A total of 150 investors participated in the study. The sample size was considered adequate for preliminary analysis and trend identification. Although the findings are not generalizable to all of India, they

provide valuable insights into investment behavior within an urban, financially active environment like Mumbai.

Limitations of The Study:

- **Small Sample Size:** Only 150 people were surveyed. This is helpful for a basic analysis, but it may not represent all types of investors across India.
- **Convenience Sampling:** The participants were selected based on who was easily available. This may lead to selection bias—those who agreed to participate might be more financially aware than those who didn't.
- **Self-Reported Data:** The answers given by participants were based on their own opinions. This can lead to inaccurate responses, as people might overstate or understate their financial knowledge.
- **Geographical Limitation:** The study was done only in Mumbai, which is a financial center. The results may not reflect the behavior of investors in smaller towns or rural areas, where financial literacy and access to markets are different.

Data Analysis And Interpretation:

Aspect	Category	Frequency (n=150)	Percentage	Interpretation
Age Group	26–35	34	23%	Majority of respondents are young working adults.
	36–45	35	23%	Equal representation from mid-aged individuals.
	Under 25	30	20%	Many new/young investors present.
	46–55	26	17%	Moderate representation.
	Above 55	25	17%	Seniors are least represented.
Education	Graduate (BCom/BA/BSc)	40	27%	Most common qualification.
	Postgraduate (MA/MBA)	32	21%	Significant number of higher-educated investors.
	Professional (CA/CS/CFA)	30	20%	Indicates strong financially qualified presence.
	School Diploma	27	18%	Suggests a fair mix of lower formal education.
	Other	21	14%	Includes vocational or alternative education.
Attended Literacy Program	Yes	76	51%	Half of the respondents have had some formal financial education.
	No	74	49%	Indicates a significant need for further outreach.
Confidence from Knowledge	Yes	58	39%	Many are confident, but a large group still lacks assurance.
	No	49	33%	Indicates need for better conceptual clarity.
	Unsure	43	28%	A sizable unsure population reflects weak literacy.

Investment Frequency	Occasionally	42	28%	Most respondents are casual investors.
	Never	39	26%	Indicates room for increasing participation.
	Regularly	37	25%	Shows a healthy base of regular investors.
	Rarely	32	21%	Investors with low engagement.
Invested in Equity	Yes	79	53%	Majority have equity exposure.
	No	71	47%	Still a high avoidance rate possibly due to risk.
Encouraged by Education to Invest	Definitely	46	31%	A third are strongly influenced by education.
	Maybe	53	35%	Education has potential to sway investment behavior.
	No	51	34%	Education alone is not enough for some.
Public Deposit Awareness	Yes, but not invested	52	35%	People are aware but hesitant to act.
	No	50	33%	Lack of awareness still persists.
	Yes, invested	48	32%	One-third are active in this area.

Hypothesis Code	Hypothesis Statement	Support from Data
H₁₁	Financial literacy significantly affects investment decisions.	Yes – Those who attended programs invested more.
H₁₂	Literate investors diversify more.	Yes – Highly educated investors showed wider investment options.
H₁₃	Financial knowledge improves investor confidence.	Partially – 39% felt confident, but 61% were unsure or not confident.
H₁₄	Financial education increases participation in capital markets.	Yes – 66% (Definitely + Maybe) would invest more with better education.



Findings

1. Age Group Distribution

Majority of respondents (23%) are in the 26–35 and 46–55 age groups, showing an equal representation from early-career and pre-retirement investors.

20% are under 25, suggesting growing interest in investments among youth.

17% are aged 36–45 and above 55 each, indicating that middle-aged and senior individuals are also part of the investing landscape.

Interpretation: Investment interest spans all age groups, but higher concentration in younger (26–35) and older (46–55) segments suggests either early career enthusiasm or retirement planning focus.

2. Education Level

Graduates (27%) form the largest group, followed by Postgraduates (21%) and Professionals like CA/CS/CFA (20%).

School diploma holders (18%) and other education backgrounds (14%) form smaller portions.

Interpretation: Higher educational qualifications correlate with higher participation in investment-related activities, showing that academic background plays a significant role in financial awareness.

3. Attendance in Financial Literacy Programs

51% have attended such programs, while 49% have not.

Interpretation: There's a near-equal split, indicating that although financial literacy initiatives are reaching a good portion of the population, there's still room for broader outreach and accessibility.

4. Confidence from Financial Knowledge

39% of respondents feel confident, 33% do not, and 28% are unsure.

Interpretation: While a significant number feel empowered by their knowledge, the combined 61% (no + unsure) indicates a lack of confidence that can hinder investment decisions. Financial education must focus not just on knowledge delivery but also on boosting self-efficacy.

5. Investment Frequency

28% invest occasionally, 25% regularly, 26% never, and 21% rarely.

Interpretation: Only a quarter are regular investors. A large share of the population is either occasional or non-investors, suggesting either hesitation, lack of funds, or insufficient financial planning.

6. Equity Market Participation

53% have invested in equity, while 47% have not.

Interpretation: There's a fairly balanced participation in equity markets, which is encouraging. However, a significant non-investing group still remains, highlighting the need for investor confidence-building measures and risk education.

7. Influence of Education on Investment Decisions

31% felt their education definitely encouraged investment, 35% said maybe, and 34% said no.

Interpretation: This indicates that formal education alone may not be sufficient in encouraging financial participation. Practical financial education needs to be integrated into academic curriculums or delivered through specialized training.

8. Awareness of Public Deposits

35% are aware but have not invested, 32% have invested, and 33% are unaware.

Interpretation: While awareness is reasonably high, the conversion to actual investment is lower. This may be due to distrust, lack of understanding of risks/returns, or better perceived alternatives.

Overall Summary:

- There is a good level of basic awareness and participation among educated youth and middle-aged groups.
- Literacy programs and education play a role in investment participation but do not guarantee confidence or active investment.
- There's a need for targeted initiatives focusing on:
 - Building investor confidence
 - Expanding outreach of literacy programs
 - Educating the population about diverse investment instruments (especially equity and public deposits)
 - Encouraging regular investment habits

Suggestions

Based on the study's findings, several practical suggestions are proposed to improve financial literacy and investment behavior among retail investors:

1. **Integrate Financial Education into Academic Curricula:** Schools, colleges, and universities should include basic financial concepts in their curriculum to build awareness from an early age. This will ensure that future investors have a foundational understanding before they enter the financial markets.
2. **Organize Community-Level Awareness Drives:** Public and private institutions should collaborate to host workshops, webinars, and investor camps in local communities, focusing on practical investment strategies, risk management, and digital tools for portfolio tracking.
3. **Promote Use of Certified Financial Advisors:** Investors should be encouraged to consult with certified professionals rather than relying solely on informal sources such as friends or social media. This will help them make informed and customized investment decisions.
4. **Strengthen SEBI and RBI Literacy Campaigns:** Regulatory bodies like SEBI and RBI should scale up their financial education initiatives by using vernacular languages, interactive content, and social media platforms to reach a broader audience.
5. **Encourage Workplace-Based Financial Training:** Employers should offer financial literacy programs as part of employee development. These programs can enhance employees' financial well-being and productivity by reducing financial stress.
6. **Leverage Technology for Financial Education:** Mobile applications, YouTube channels, and gamified learning platforms can be powerful tools to make financial education engaging and accessible to younger, tech-savvy investors.
7. **Periodic Assessments and Feedback Loops:** Establish mechanisms to evaluate the effectiveness of financial education programs regularly and refine them based on participant feedback and evolving market trends.

Conclusion

This study underscores the vital role financial literacy plays in shaping the investment decisions of retail investors in Mumbai. As financial markets grow increasingly complex and interconnected, investors must possess not only access to financial instruments but also the knowledge to navigate them wisely.

The analysis reveals that investors with greater financial literacy exhibit higher confidence, improved risk awareness, better diversification, and long-term investment planning. However, there exists a gap in formal financial education, with most investors relying on informal sources.

To bridge this gap, targeted financial literacy programs are essential. These must go beyond traditional classroom methods and include interactive, community-based, and technology-enabled initiatives. The involvement of educational institutions, regulators, employers, and fintech platforms is key to creating a financially literate and resilient investor base.

In conclusion, enhancing financial literacy is not just a personal benefit for individual investors—it is a critical step towards building a robust, inclusive, and sustainable capital market ecosystem in India.

References

1. **Agarwal, P., & Chakraborty, S. (2019).** Financial literacy and household participation in the equity market: Evidence from India. *International Journal of Financial Studies*, 7(4), 57. <https://doi.org/10.3390/ijfs7040057>
2. **Bhushan, P. (2014).** Relationship between financial literacy and investment behavior of salaried individuals. *Journal of Business Management & Social Sciences Research*, 3(5), 82–87.
3. **Kapoor, S., & Verma, D. (2018).** Financial literacy and investment decisions: A study of mutual fund investors. *Indian Journal of Finance*, 12(7), 23–37.
4. **Lusardi, A., & Mitchell, O. S. (2014).** The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>
5. **Reserve Bank of India. (2022).** Annual Report on Financial Education Initiatives in India. *Mumbai: RBI*. <https://www.rbi.org.in>
6. **Securities and Exchange Board of India. (2021).** Survey on Investor Awareness and Participation in Indian Securities Market. *Mumbai: SEBI*. <https://www.sebi.gov.in>
7. **Singh, A. (2020).** Financial literacy and investor's risk awareness: A study of Indian retail investors. *Indian Journal of Economics and Development*, 16(2), 305–311.
8. **Tripathi, S. (2021).** Investor awareness and its impact on financial planning: Evidence from Indian households. *Asian Journal of Economics and Finance*, 3(1), 44–52.
9. **National Centre for Financial Education (NCFE)** – Promotes financial literacy in India under RBI, SEBI, IRDAI, and PFRDA. <https://www.ncfe.org.in>
10. **Invest India** – Government's investment promotion and facilitation agency with updates on Indian financial markets. <https://www.investindia.gov.in>
11. **NISM (National Institute of Securities Markets)** – Offers investor education and financial literacy material. <https://www.nism.ac.in>
12. **AMFI (Association of Mutual Funds in India)** – Investor awareness programs and financial planning tools. <https://www.amfiindia.com>
13. **Money control** – Widely used by Indian retail investors for finance news and stock market updates. <https://www.moneycontrol.com>
14. **ClearTax** – Offers investment and tax-related resources for retail investors in India. <https://cleartax.in>
15. **Economic Times Markets Section** – Covers the latest news and insights on capital markets and investing trends. <https://economictimes.indiatimes.com/markets>

EVALUATING THE EFFECTIVENESS OF SUBSIDY SCHEMES IN ADVANCING SUSTAINABLE AGRICULTURAL PRACTICES IN INDIA

Ms. Manisha Inder Bansal

Assistant Professor, Department of Economics,
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

India's agricultural sector faces the dual challenge of ensuring food security and also to minimize environmental degradation. In response, the government of India has launched several policy initiatives aimed at promoting sustainable agricultural practices. The study relies on secondary data and for this government reports, policy briefs, journals have been referred. The findings suggest that PM KUSUM, PM PRANAM and Soil Health Card has the potential to reduce farmer's dependence on fossils fuels, reduce usage of fertilizers and improve the quality of soil.

Introduction

Soil Health Card (SHC): The Soil Health Card (SHC) Scheme is a flagship initiative launched by the Government of India in February 2015, under the Ministry of Agriculture and Farmers Welfare. Its primary objective is to promote judicious use of fertilizers and improve soil fertility by providing farmers with detailed information about the health of their soil. Each card provides information on 12 key soil parameters, including: Macronutrients: Nitrogen (N), Phosphorus (P), Potassium (K). Micronutrients: Zinc, Iron, Copper, Manganese, etc. pH, EC (electrical conductivity), organic carbon, and more. This scheme also gives guidance to the farmers in terms of balanced and appropriate use of fertilizers.

By promoting the judicious use of fertilizers and ensuring the long-term health of soil, the SHC Scheme supports sustainable agriculture and environmental conservation. It also aligns with broader national goals such as Doubling Farmers' Income, improving input efficiency, and strengthening food security.

Introduction to PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan):

Launched in 2019 by the Ministry of New and Renewable Energy (MNRE), the PM-KUSUM scheme aims to promote the use of solar energy in agriculture by providing farmers with support to install solar irrigation pumps and grid-connected solar power plants.

The scheme is a critical step toward ensuring energy security for farmers, reducing dependence on diesel and grid electricity, and promoting decentralized solar energy production. It not only helps farmers access reliable irrigation but also contributes to environmental sustainability by reducing carbon emissions and groundwater exploitation.

PM KUSUM has three components:-

Component A: This component aims to establish decentralized grid-connected solar or renewable energy-based power plants with a capacity of up to 2 MW on farmers' barren or cultivable land. The power generated is sold to DISCOMs (Distribution Companies).

Component B: This component focuses on providing individual farmers with standalone solar water pumps, each with a capacity of up to 7.5 HP, to replace existing diesel pumps.

Component C: This component involves solarizing existing grid-connected agricultural pumps by either installing individual solar connections or through feeder-level solarization.

PM - PRANAM - The Prime Minister Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth (PM-PRANAM) is a visionary initiative proposed by the Government of India

to promote sustainable agriculture and ecological balance by reducing the excessive use of chemical fertilizers. Launched under the Ministry of Chemicals and Fertilizers, PM-PRANAM is part of India's broader strategy to ensure long-term soil health, food security, and environmental conservation. India has been heavily subsidizing chemical fertilizers particularly urea, DAP, and NPK fertilizers for decades. While this has increased agricultural productivity, it has also led to soil degradation, declining fertility, and harmful environmental effects such as water pollution and greenhouse gas emissions. PM-PRANAM seeks to correct this imbalance by incentivizing states to promote organic and natural farming practices. The PM-PRANAM (Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth) scheme was officially announced in the Union Budget 2023–24, presented by Finance Minister Nirmala Sitharaman on February 1, 2023.

Research Objectives:

1. To evaluate the effectiveness of soil health card scheme to encourage farmers to apply fertilizers based on the actual nutrient status of their soil.
2. To evaluate the effectiveness of PM-KUSUM in promoting solar-powered irrigation and reducing dependency on diesel/electric pumps.
3. To evaluate the effectiveness of PM PRANAM in adopting natural and organic farming methods and reduction in the usage of fertilizers.
4. To recommend policy improvements for enhancing the reach and efficiency of PM-KUSUM, PM - PRANAM and Soil Health Card.

Literature Review on Pm-Kusum:

1. Ministry of New and Renewable Energy (MNRE) Reports (2019–2024). These official reports provide a comprehensive progress update on PM-KUSUM. Component B (standalone solar pumps) has been the most successful Component A and C are lagging behind due to land availability and DISCOM-related issues. The scheme has significantly reduced diesel pump usage and GHG emissions in participating states. Source: MNRE Annual Report.
2. The Energy and Resources Institute (TERI, 2021). In its report titled “Scaling Solar-Powered Irrigation in India”, TERI highlights: PM-KUSUM’s potential to transform rural energy access. It has positive impacts on farmers’ incomes and energy reliability. It recommends greater financial facilitation for marginal farmers and capacity building.
3. Shah & Kishore (2022), Economic and Political Weekly. PM-KUSUM is seen as a progressive clean energy intervention. Emphasizes the success of Component B but criticizes Component C for DISCOM reluctance and implementation delays. It suggests that solar irrigation must be accompanied by water-use regulation to avoid groundwater depletion.
4. CSE (Centre for Science and Environment, 2022). It points out that solar pumps reduce CO₂ emissions by avoiding diesel. It notes that overuse of solar-powered irrigation could lead to over-extraction of groundwater. It recommends integration with water management policies and community-level monitoring systems.
5. World Bank Study (2023) – “Powering Agriculture Sustainably in India”. It highlights PM-KUSUM as a model scheme for energy transition in agriculture. It notes that scheme has improved resilience of farmers to erratic power supply and climate variability. Calls for smart financing models and remote monitoring systems to improve adoption and effectiveness.
6. NABARD (2022) Evaluation Report. It is based on field surveys, found that farmers using solar pumps under PM-KUSUM save ₹40,000–₹60,000 annually in fuel/electricity costs. Also noted irregular subsidy

disbursement in some states. It recommends decentralized planning and state-specific implementation strategies.

7. Academic Journal Articles (2020–2023). Kumar & Gupta (2021) in Journal of Renewable Energy & Environment found that solar pumps enhanced cropping intensity and reduced irrigation costs. Farmers under PM-KUSUM experienced improved productivity and lower financial stress.
8. The NITI Aayog and policy think tanks like TERI and CPR India have advocated for a gradual shift toward agroecology, organic farming, and natural alternatives such as biofertilizers. Natural farming initiatives like Zero Budget Natural Farming (ZBNF) and Paramparagat Krishi Vikas Yojana (PKVY) have laid the foundation for PRANAM by promoting the use of cow dung, compost, and traditional knowledge. In this context, PM-PRANAM has been described as a “behavioral incentive model” that encourages state governments to adopt sustainable farming without mandating or penalizing chemical usage—an approach endorsed in Mitra & Sinha (2023).
9. ICAR-Indian Institute of Water Management authored a 2023 article on coping with fertilizer crises, advocating approaches like green manure, vermicompost, biofertilizers, and rock phosphate to reduce chemical fertilizer dependence. These align well with the objectives of PM-PRANAM. epubs.icar.org.in
10. ICAR’s All-India Coordinated Research Project on Long-Term Fertilizer Experiments (AICRP-LTFE) studies soil health under extended fertilizer use. Findings show that integrated nutrient management—mixing chemical and organic/biofertilizers—preserves soil fertility and boosts nitrogen-use efficiency. The National LTFE Workshop (Dec 2022) emphasized using resource-conserving technologies and bio-inputs, areas that PRANAM promotes.
11. According to the Ministry of Agriculture and Farmers’ Welfare (2015–2023), the primary aim of the SHC scheme is to issue soil health cards to farmers that recommend crop-wise nutrients and fertilizers based on soil testing. The scheme intended to cover all 14 crore farmers in a cycle of two years, encouraging balanced fertilization and scientific nutrient management.
12. A study by NABARD (2018) found that while 70% of farmers received SHCs, only 30–35% understood and followed the recommendations due to lack of training and extension support.
13. Sharma & Yadav (2020), in a study in Rajasthan, found that SHCs helped in reducing the overuse of urea and DAP, promoting more balanced fertilization. In Uttar Pradesh, Singh et al. (2021) observed that paddy and sugarcane farmers who followed SHC advice reported better yield and reduced use of chemical fertilizers.
14. Kumar et al. (2021) conducted a study in Punjab and found that farmers who followed SHC recommendations saw a 15–20% yield improvement in wheat and rice, along with input cost savings.
15. Raghunandan et al. (2022) found in Madhya Pradesh that farmers who applied SHC guidelines had a higher benefit-cost ratio compared to non-users.

Research Methodology:

In this study, the data was obtained from secondary sources. The secondary data was collected from government publications and reports, official websites and portals, policy evaluation reports, working papers by NABARD etc.

Findings:**PM KUSUM Scheme:**

- **Environmental benefits** : a) Reduction in carbon emissions. b) Reduced overexploitation of groundwater resources c) Enhanced water use efficiency.
- **Economic benefits** : a) Diesel cost has reduced. b) those participating in grid-connected components have reported additional income ranging from ₹40,000 to ₹1,00,000 annually through power sales.
- The success of the PM KUSUM Scheme relies heavily on **proper training and support**. a) Training workshops provided to the farmers. b) Technical support through help centres.
- **Daytime power availability**.
- Encourage **public private partnership**. The future of PM KUSUM looks promising as it continues to support farmers.

Soil Health Card Scheme:

- Farmers receive crop-wise recommendations based on the soil test results.
- Helps reduce cost of cultivation, enhance crop productivity, and maintain soil health.
- Increases farmer awareness about soil management.
- Supports India's move towards climate-resilient and eco-friendly agriculture.
- Reduces the excessive and imbalanced use of chemical fertilizers.

PM - PRANAM :

- 14 Indian states successfully reduced chemical fertilizer consumption by a total of 15.14 lakh metric tonnes (LMT) during FY 2023- 24, compared to the previous three-year average.
- PM-PRANAM is aligned with complementary initiatives such as PM-KUSUM, National Mission on Natural Farming, PKVY, and Soil Health Card Scheme, enhancing policy coherence and impact.
- Low farmer awareness about bio-inputs and soil health practices.
- State-level variations in action plan quality and programme rollout speed.
- In Bhandara, Maharashtra, over 75 farmers adopted natural farming techniques post-training in integrated pest and nutrient management, composting, and biological pest control.

Suggestions:**PM - KUSUM**

- Conduct village level awareness campaigns and training sessions.
- Support domestic solar pump manufacturers under Make in India.
- Promote R&D in low-cost, efficient solar technologies suited for small farms.
- Not all farmers need personal pump. Hence, encourage community based solar pumps at low cost.
- Training should be given in terms of usage of digital platforms for application, track/subsidy transfer.

PM - PRANAM :

- Expand farmer trainings and mass awareness campaigns focused on soil health and alternate fertilizers.
- Enhance monitoring systems via better integration with the Integrated Fertiliser Management System (iFMS).
- Drive private sector collaborations for bio-fertilizer production and outreach.
- Tailor state-specific strategies based on local strengths in organic or natural farming adoption.
- More research need to be done in the field of organic farming.

Soil Health Card

- Increase awareness among farmers. Conduct regular training programs.
- Ensure Timely and Regular Testing. Set up more mobile soil testing labs to cover remote areas quickly.
- Promote Organic and Bio-fertilizer Use.
- Involve private agri-tech companies and NGOs in outreach, awareness, and soil testing support.
- Introduce feedback forms or digital surveys to track SHC usage and its impact on productivity.

Conclusion:

For PM KUSUM to reach its full Potential, it needs stronger implementation mechanisms, better farmer engagement, financial facilitation and environmental safeguards. This can lead to rural development as it will also help farmers to increase their income level.

The PM-PRANAM (PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth) scheme reflects a significant step by the Government of India towards promoting sustainable agriculture and reducing the dependence on chemical fertilizers. By incentivizing states to adopt and promote alternative, eco-friendly nutrients, the scheme addresses both environmental concerns and long-term soil health. While direct attribution to PM-PRANAM alone is still under study, the scheme has clearly created enabling conditions funding, infrastructure, training, and performance incentives that support and accelerate the shift toward organic and natural farming.

The Soil Health Card (SHC) Scheme is a landmark initiative by the Government of India aimed at promoting sustainable and scientific agriculture. By providing farmers with detailed information on the nutrient status of their soil and personalized fertilizer recommendations, the scheme empowers them to make informed decisions that improve productivity and reduce the misuse of chemical inputs.

References:

1. Ministry of Agriculture and Farmers Welfare (2015–2023). Annual Reports and Guidelines on Soil Health Card Scheme. Government of India. <https://agricoop.nic.in>
2. Ministry of New and Renewable Energy (MNRE) (2019–2024). PM-KUSUM Scheme Reports and Updates. Government of India. <https://mnre.gov.in>
3. Ministry of Chemicals and Fertilizers (2023). Union Budget Announcement on PM-PRANAM. Government of India. <https://fert.nic.in>
4. NABARD (2018, 2022). Evaluation Reports on Soil Health Card and PM-KUSUM Schemes. National Bank for Agriculture and Rural Development. <https://nabard.org>
5. TERI (2021). Scaling Solar-Powered Irrigation in India: Potential, Policy, and Practice. The Energy and Resources Institute. <https://www.teriin.org>
6. Shah, T. & Kishore, A. (2022). PM-KUSUM: Clean Energy in Indian Agriculture. *Economic and Political Weekly*, Vol. 57(10).
7. Centre for Science and Environment (CSE) (2022). Solar Irrigation: Opportunities and Challenges. <https://www.cseindia.org>

8. Kumar, R. & Gupta, M. (2021). Impact of Solar Irrigation on Agricultural Productivity. *Journal of Renewable Energy & Environment*, Vol. 8(3), pp. 45–59.
9. World Bank (2023). Powering Agriculture Sustainably in India. <https://www.worldbank.org>
10. Mitra, S. & Sinha, R. (2023). Behavioural Economics and Sustainable Agriculture. Policy Paper, CPR India. <https://www.cprindia.org>
11. ICAR-Indian Institute of Water Management (2023). Green Manure and Biofertilizers in Fertilizer Crisis Management. epubs.icar.org.in
12. ICAR – AICRP-LTFE (2022). National Workshop on Long-Term Fertilizer Experiments: Resource-Conserving Technologies and Soil Health. Indian Council of Agricultural Research
13. Singh, A. et al. (2021). Impact of SHC on Paddy and Sugarcane Yield in Uttar Pradesh. *Indian Journal of Agricultural Sciences*, Vol. 91(5), pp. 76–83
14. Sharma, P. & Yadav, S. (2020). Role of SHC in Balanced Fertilization in Rajasthan. *Agricultural Economics Research Review*, Vol. 33(2), pp. 124–134.
15. Kumar, P. et al. (2021). Effect of Soil Health Card Recommendations on Wheat and Rice Productivity in Punjab. *Indian Journal of Soil and Water Conservation*, Vol. 49(1), pp. 35–42
16. Raghunandan, V. et al. (2022). Benefit-Cost Analysis of SHC Scheme in Madhya Pradesh. *Indian Journal of Economics and Development*, Vol. 18(3), pp. 89–94.

CHALLENGES FACED BY MANAGEMENT ACCOUNTANTS IN DRIVING SUSTAINABILITY INITIATIVES WITHIN INDIAN MANUFACTURING SMES

Ms. Jyoti Singh

Assistant Professor, Department of Banking and Insurance
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

This paper investigates the critical challenges encountered by management accountants in implementing sustainability initiatives within Small and Medium-sized Enterprises (SMEs) in the Indian manufacturing sector. As India aligns with global sustainability mandates, significant pressure is mounting on its vast SME sector to adopt sustainable practices. Management accountants, evolving from financial scorekeepers to strategic partners, are uniquely positioned to lead this change. However, their efforts are impeded by a confluence of organizational, financial, and competency-related obstacles. Through a qualitative synthesis of academic literature, industry reports, and professional publications, this study identifies and analyzes these challenges. Key findings reveal that the primary barriers include pervasive financial constraints and the difficulty in articulating a clear return on investment (ROI) for green initiatives. This is compounded by a lack of awareness and commitment from top management focused on short-term survival. Furthermore, management accountants grapple with the absence of robust data systems for measuring non-financial performance, a significant skills gap in sustainability accounting, and the complexities of navigating an evolving regulatory environment with limited resources. This paper discusses the profound implications of these challenges for the accounting profession and the sustainability trajectory of Indian SMEs. It concludes by offering targeted recommendations for SMEs, professional bodies, and policymakers to empower management accountants as effective drivers of sustainable value creation.

1. Introduction

The global business landscape is undergoing a significant paradigm shift, with sustainability moving from a peripheral CSR activity to a core strategic imperative. This evolution is propelled by investor pressure, stricter regulatory mandates, and growing consumer demand for ethically and environmentally sound products. Consequently, Environmental, Social, and Governance (ESG) considerations are now integral to long-term corporate value creation and risk management. In India, this transition is evidenced by initiatives like the Securities and Exchange Board of India (SEBI)'s Business Responsibility and Sustainability Reporting (BRSR) framework, which has institutionalized sustainability disclosure for the top one thousand listed companies, signalling a clear directional shift for the corporate ecosystem (SEBI, 2021).

While large corporations possess the resources to establish dedicated sustainability departments, the true test for India's green transition lies within its vast ecosystem of Small and Medium-sized Enterprises (SMEs). The Indian MSME sector is a monumental contributor to the nation's economy, accounting for roughly 30% of GDP and a significant portion of manufacturing output, making it a critical engine of growth (Ministry of MSME, 2022). However, this industrial activity also means the sector is a substantial contributor to the national environmental footprint. For these enterprises, which often operate on thin margins, sustainability is frequently perceived as a daunting burden rather than a strategic opportunity for innovation and efficiency.

At the heart of this strategic nexus is the management accountant. The role of the management accountant has evolved dramatically, moving beyond historical cost accounting to become a forward-looking strategic partner who informs critical business decisions (Burns & Scapens, 2000). As custodians of an organization's measurement and resource allocation systems, they are the ideal internal champions to integrate sustainability into business strategy. Their expertise allows them to translate abstract environmental goals into the tangible language of business: financial metrics, business cases, and risk assessments.

Despite this potential, management accountants in Indian manufacturing SMEs face formidable challenges that impede their ability to drive the sustainability agenda. This paper addresses a critical gap in the literature by focusing on the specific obstacles these professionals encounter. Therefore, the primary research question guiding this study is: What are the primary challenges faced by management accountants in integrating and driving sustainability initiatives within Indian manufacturing SMEs? By analyzing these barriers, this paper seeks to provide valuable insights for SME owners, accounting professionals, and policymakers, contributing to a more effective and inclusive national sustainability strategy.

2. Literature Review:

This review synthesizes insights from three interconnected domains: the evolving role of the management accountant, sustainability in the Indian SME context, and the barriers to its adoption.

2.1. Redefining the Management Accountant: From Bean Counter to Strategic Partner

The traditional perception of a management accountant as a "bean counter" is obsolete. Modern scholarship emphasizes their role as a "business partner" integral to strategic management (Järvenpää, 2007). Professional bodies like the Chartered Institute of Management Accountants (CIMA) have redefined management accounting as a discipline focused on supporting organizations in achieving their strategic objectives, which now explicitly includes non-financial information. The Triple Bottom Line (TBL) framework—focusing on People, Planet, and Profit—provided a lens for businesses to evaluate their social and environmental impact alongside financial performance (Elkington, 1997). Consequently, management accountants are increasingly expected to design systems to measure, manage, and report on all three pillars. The International Federation of Accountants (IFAC) has asserted that integrating sustainability into performance management and risk management is a core competency for any future-ready finance professional (IFAC, 2020).

2.2. The Indian Sustainability Push: Ripple Effects on SMEs

The Indian government has signalled its commitment to sustainability, notably through its Paris Agreement targets and a Net Zero goal for 2070. While regulations like the BRSR framework currently apply to large entities, their ripple effect is significant. Large corporations are increasingly cascading sustainability standards down their supply chains, compelling SME vendors to demonstrate ESG compliance to remain competitive (Luthra et al., 2017). However, research consistently shows that SMEs face disproportionately high barriers to sustainability adoption. Studies on Indian SMEs identify critical obstacles, including severe financial constraints, a focus on short-term survival, lack of technical expertise, and limited awareness of long-term benefits (Ravi, 2019). A report by the Small Industries Development Bank of India (SIDBI) noted that while awareness is rising, the "intent-action gap" remains wide due to perceived high costs and complexity (SIDBI, 2022).

2.3. Between Vision and Reality: The Management Accountant's Dilemma in SMEs

Connecting these two streams reveals the challenging junction at which the management accountant operates. They are tasked with implementing a long-term concept (sustainability) within an environment (the SME) that is resource-constrained and short-term oriented. Scholars argue that management accountants can be critical change agents in embedding environmental management into routine operations (Christ & Burritt, 2013). However, they can also become bottlenecks if they lack the requisite skills or if their performance is judged on purely financial metrics. A European study found that accountants in SMEs felt ill-equipped to handle the practical demands of carbon accounting and non-financial reporting (Schaltegger & Zvezdov, 2015). While research exists on sustainability barriers in SMEs and the evolving role of accountants separately, a **research gap** remains concerning the specific challenges faced by management accountants within the unique context of *Indian manufacturing SMEs*. This study aims to address that gap.

3. Methodology:

This study employs a qualitative, descriptive research design centred on a systematic review and synthesis of secondary data. Given the objective of identifying and consolidating a wide range of challenges, this methodology is more suitable than primary data collection, allowing for a holistic understanding by triangulating information from diverse, credible sources.

The data for this paper were curated from four primary categories of sources. Academic Databases like Google Scholar and Scopus were queried using keywords such as "management accounting AND sustainability," "SMEs AND India," and "ESG AND manufacturing." Professional Body Publications from organizations like ICAI, CIMA, and ACCA provided research reports and guidance documents. Industry and Consultancy Reports offered contemporary data from firms like KPMG and financial institutions like SIDBI and DBS Bank. Finally, Government and NGO Publications from the Ministry of MSME provided the overarching policy context.

The collected data were analyzed using a thematic analysis approach. This involved Familiarization with the documents, followed by systematic Coding of text segments related to barriers and challenges. These codes were then grouped into broader, overarching themes in the Theme Generation phase. The final stage involved the Synthesis of these findings under the thematic headings to construct a coherent, evidence-backed narrative. Specific data points, such as statistics from industry surveys, were integrated to substantiate the qualitative analysis. This rigorous, literature-based methodology ensures the findings are well-grounded and reflect a broad consensus from existing research.

4. Key Challenges Faced By Management Accountants:

The analysis reveals seven critical, interconnected challenges that management accountants in Indian manufacturing SMEs must navigate to drive sustainability.

4.1 Financial Constraints and Ambiguous Cost-Benefit Analysis

The most formidable challenge is the organizational focus on immediate cost minimization. Sustainability initiatives—such as upgrading to energy-efficient machinery or installing wastewater treatment plants—often require substantial upfront capital. For an SME where cash flow is paramount, such an outlay can seem prohibitive. A 2022 survey by DBS Bank and Bloomberg found that 57% of Indian SMEs cited high deployment costs and concerns about ROI as primary barriers to adopting ESG practices (DBS, 2022). For the management accountant, the professional challenge lies in justifying this expenditure. The benefits of sustainability, such as enhanced brand equity and long-term risk mitigation, are often intangible and accrue over a longer horizon, making them difficult to quantify in a traditional ROI calculation. The accountant is thus caught between advocating for long-term value and the immediate pressure to preserve cash.

4.2 Lack of Top Management Commitment and Awareness

In most SMEs, strategic direction is dictated by the owner-manager, whose mindset is justifiably geared towards immediate operational concerns. Within this context, sustainability can be misconstrued as a luxury rather than a business necessity. A management accountant's proposals for green investments can be dismissed due to a lack of buy-in from the top. A report found that a quarter of Indian companies, predominantly SMEs, avoid discussing ESG matters at the board level (Uniquis, 2023). Without the unequivocal commitment of top management, the accountant lacks the authority to embed sustainability principles into the company's core strategy, rendering their initiatives ineffective.

4.3 Scarcity of Relevant Data and Measurement Systems

Management accounting thrives on accurate, relevant data. To manage sustainability, an accountant needs reliable data on non-financial metrics like energy consumption, water usage, waste generation, and emissions. The majority of Indian SMEs lack the sophisticated ERP systems or monitoring equipment to collect this

information systematically. This presents a twofold challenge for the accountant: first, convincing management to invest in data collection tools, and second, relying on manual data collection, which is time-consuming and prone to inaccuracies, thereby compromising the integrity of any analysis.

4.4 Insufficient Skills, Training, and Professional Competencies

Traditional accounting curricula in India have historically focused on finance and taxation, with limited coverage of sustainability accounting or integrated reporting. Consequently, many practicing management accountants lack the specialized knowledge to confidently lead sustainability initiatives. A report by the ACCA highlighted the shortage of professionals with the right sustainability skills as a major barrier to progress (ACCA, 2021). This skills gap forces accountants to either learn on the job, risking errors, or recommend outsourcing the expertise, an option that is often not financially viable for an SME.

4.5 Navigating Regulatory and Compliance Complexity

While the BRSR framework is for large companies, the regulatory landscape is in flux, with increasing pressure on SMEs in major supply chains. For the management accountant in an SME, who often handles all finance and compliance duties, keeping abreast of evolving standards (like those from GRI or IFRS) is exceptionally challenging. They lack the dedicated legal teams that larger firms rely on, making interpretation and preparation for future regulations a significant burden.

4.6 Dominance of Short-Term Performance Metrics

Performance evaluation within most SMEs is tethered to short-term financial metrics like monthly sales or quarterly profits. This system creates a structural disincentive for undertaking sustainability projects, which may increase costs initially and only yield returns over several years. The management accountant faces the difficult task of advocating for a shift towards a more balanced performance system that incorporates long-term, non-financial goals, a change that can meet strong internal resistance.

4.7 Overcoming Resistance to Change and Organizational Inertia

In pushing for sustainability, the management accountant acts as a change agent, and change is often met with resistance. Operational staff may view new data collection as an additional burden, while production managers may resist changes to established processes. The accountant must therefore possess strong communication and persuasion skills to articulate the "why" behind sustainability initiatives and build a coalition of support across departments to overcome this powerful organizational inertia.

5. Discussion And Implications:

The findings confirm that the challenges for management accountants in Indian SMEs form a systemic web of financial, cultural, and competency-based barriers. The core issue is a fundamental conflict: the accountant is tasked with a strategic, long-term role (driving sustainability) while being constrained by a traditional, short-term, cost-control environment. This places them in a professionally precarious position.

The implications are profound. For the accounting profession, these findings signal an urgent need for evolution. If management accountants are to remain relevant, they must be equipped to handle non-financial information with the same rigor as financial data. The skills gap is a direct threat to the profession's future role.

For the Indian SME sector, the consequences are more immediate. The inability to integrate sustainability risks exclusion from global supply chains, as large customers increasingly mandate ESG compliance. They also miss out on operational efficiencies and will be unprepared for the inevitable tightening of environmental regulations. This lag threatens not only individual firms but also the competitiveness of the entire Indian SME manufacturing sector.

6. Recommendations:

Based on the identified challenges, the following multi-stakeholder recommendations are proposed to empower management accountants.

- **Management accountants** must proactively seek professional development through certifications in sustainability from bodies like CIMA or ICAI. They must learn to build a compelling business case for sustainability, framing it in the language of business value: cost savings from efficiency, risk mitigation, and access to new "green" markets. Starting with small, low-cost, high-impact projects can demonstrate value and build momentum.
- **SME leadership** must champion sustainability as a core business value, not a compliance chore. This requires moving ESG discussions to the center of strategic planning. They must be willing to invest, even modestly, in training their finance teams and in basic data collection tools. Critically, they should begin to revise incentive structures to include and reward non-financial KPIs related to sustainability.
- **Professional accounting bodies** like ICAI must continue to modernize their curricula, ensuring all aspiring accountants are equipped with mandatory, practical modules on sustainability accounting and ESG reporting. The ICAI's establishment of a Sustainability Reporting Standards Board is a positive step (ICAI, 2020). They can add further value by developing SME-specific tools and simplified reporting frameworks.
- **Policymakers and government agencies** must act as key enablers. They can address financial barriers through targeted subsidies, tax breaks for green investments, and expanded access to affordable green finance via institutions like SIDBI. To tackle regulatory complexity, developing a tiered, simplified sustainability reporting framework for SMEs is essential. Finally, sustained awareness campaigns highlighting the tangible business benefits of sustainability can help shift managerial mindsets.

7. Conclusion

The transition to a sustainable economy is a defining challenge of our time, and in India, this journey is linked to the transformation of its SME sector. This paper has argued that management accountants are the linchpins in this transformation, possessing the skills to translate sustainability ambitions into corporate reality. However, their potential is currently constrained by a formidable set of challenges, from financial pressures and data deficiencies to cultural resistance and a professional skills gap.

Unless these systemic barriers are addressed through a concerted effort by all stakeholders, management accountants in SMEs will remain professionally constrained, and the sustainability potential of the Indian manufacturing sector will remain untapped. Empowering these professionals through targeted training, supportive leadership, and smart policy is not merely a matter of professional development; it is a strategic necessity for building a more competitive, resilient, and sustainable Indian economy. Future research could build on these findings by conducting empirical surveys to quantify the prevalence of each challenge and undertaking comparative analyses across different manufacturing sub-sectors.

References

1. ACCA. (2021). *Green skills can help organisations to create a better world*. The Association of Chartered Certified Accountants.
2. Burns, J., & Scapens, R. W. (2000). Conceptualizing management accounting change: an institutionalist perspective. *Management Accounting Research*, 11(1), 3-25.
3. Christ, K. L., & Burritt, R. L. (2013). The role of the management accountant in the adoption of environmental management. *Accounting, Auditing & Accountability Journal*, 26(7), 1149-1179.
4. DBS Bank. (2022). *Indian SMEs show strong intent to adopt ESG, but face multiple challenges*.
5. Elkington, J. (1997). *Cannibals with forks: The triple bottom line of 21st century business*. Capstone.
6. ICAI. (2020). *Setting up of Sustainability Reporting Standards Board*. The Institute of Chartered Accountants of India.

7. IFAC. (2020). *The CFO and Finance Function Role in Value Creation*. International Federation of Accountants.
8. Järvenpää, M. (2007). Making business partners: a case study on the role of a management accountant. *European Accounting Review*, 16(1), 99-122.
9. Luthra, S., Kumar, A., Kumar, S., & Haleem, A. (2017). Barriers to sustainable supply chain management in Indian automobile industry: A stakeholder perspective. *Journal of Cleaner Production*, 151, 233-248.
10. Ministry of MSME. (2022). *Annual Report 2021-22*. Government of India.
11. Ravi, S. (2019). Sustainability in Indian Small and Medium Enterprises: A review of challenges and opportunities. *Indian Journal of Commerce & Management Studies*, 10(2), 45-53.
12. Schaltegger, S., & Zvezdov, D. (2015). The role of management accountants in sustainability management. *Qualitative Research in Accounting & Management*, 12(3), 324-348.
13. SEBI. (2021). *Circular on Business Responsibility and Sustainability Reporting by listed entities*. Securities and Exchange Board of India.
14. SIDBI. (2022). *SIDBI Annual Report 2021-22*. Small Industries Development Bank of India.
15. Uniquis Consultech. (2023). *ESG preparedness survey report*. Uniquis Consultech & IMA India.

SUSTAINABLE FINANCE EDUCATION: INTEGRATING GREEN FINANCIAL LITERACY IN ACADEMIC CURRICULUM ACROSS MUMBAI EDUCATIONAL INSTITUTIONS

¹*Ms. Disha Wadhwa*

Assistant Professor, B.B.I Programme Coordinator
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

The integration of sustainable finance education in academic curricula has emerged as a critical imperative in addressing global environmental challenges and fostering responsible financial decision-making. This study examines the current state of sustainable finance education in schools and colleges across Mumbai, analyzing gaps, opportunities, and implementation strategies for comprehensive curriculum integration. Through systematic literature review and assessment of Mumbai's educational landscape, this research identifies key challenges including lack of standardized curriculum frameworks, insufficient faculty training, and limited industry-academia collaboration. The study proposes a multi-tiered approach for implementing sustainable finance education, encompassing ESG principles, green investment strategies, and climate risk assessment methodologies. Findings suggest that effective integration requires coordinated efforts between educational institutions, regulatory bodies, and financial sector stakeholders. This research contributes to the growing discourse on financial literacy by emphasizing the urgent need for sustainability-focused financial education that prepares students for the evolving green economy.

Keywords: Sustainable Finance, Financial Literacy, Curriculum Development, ESG Education, Green Finance, Mumbai Education System

1. Introduction

The global financial landscape is undergoing fundamental transformation as environmental, social, and governance (ESG) considerations increasingly influence investment decisions and corporate strategies. This paradigm shift has created urgent need for educational institutions to incorporate sustainable finance principles into their curricula, ensuring future generations possess the knowledge and skills necessary to navigate the evolving green economy.

Sustainable finance, defined as financial services that integrate environmental, social, and governance criteria into business and investment decisions, has emerged as a cornerstone of global efforts to combat climate change and promote sustainable development. The concept encompasses various financial instruments and strategies, including green bonds, sustainable investment funds, ESG reporting, and climate risk assessment, all requiring specialized knowledge and understanding.

Mumbai, as India's financial capital and home to numerous educational institutions, presents a unique opportunity to pioneer sustainable finance education in the country. The city houses the Bombay Stock Exchange, numerous multinational financial institutions, and diverse educational establishments, from primary schools to premier management institutes. This concentration of financial expertise and educational infrastructure positions Mumbai as an ideal testing ground for implementing comprehensive sustainable finance curricula.

The importance of integrating sustainable finance education extends beyond mere knowledge transfer. It represents a fundamental shift in how we prepare students to understand the interconnectedness of financial decisions and environmental outcomes. As climate change intensifies and regulatory frameworks around sustainable finance evolve, educational institutions must adapt their curricula to ensure graduates are equipped with relevant skills and knowledge.

Current research indicates that traditional finance education often fails to address the complexities of sustainable finance, leaving students unprepared for the realities of the modern financial sector. This gap is particularly pronounced in emerging markets like India, where sustainable finance is still nascent, and educational frameworks have yet to fully embrace these concepts.

2. Literature Review

The literature on sustainable finance education reveals growing recognition of the need for curriculum reform in finance programs worldwide. Schoenmaker and Schramade (2019) argue that traditional finance education has been too narrow in its focus, emphasizing profit maximization without adequate consideration of environmental and social impacts. Their research advocates for a broader approach that integrates sustainability principles throughout finance curricula.

Weber and Feltmate (2016) conducted a comprehensive study on sustainability integration into business education, finding that while awareness of sustainability importance has increased, actual curriculum implementation remains limited. Their research identified several barriers, including faculty resistance, lack of appropriate teaching materials, and institutional inertia.

The role of financial literacy in promoting sustainable behavior has been explored by Kaiser and Menkhoff (2017), who found that individuals with higher financial literacy are more likely to make environmentally conscious financial decisions. This research supports the argument for integrating sustainable finance education at various educational levels, not just in specialized finance programs.

Specific to the Indian context, Jain and Sharma (2019) studied sustainable finance awareness among Indian banking professionals, finding significant gaps in knowledge and understanding. Their research underscores the need for educational interventions at both professional and academic levels to build capacity in sustainable finance.

The United Nations Principles for Responsible Management Education (PRME) initiative has been instrumental in promoting sustainability education in business schools globally. Research by Haertle et al. (2017) evaluates PRME's impact on curriculum development, finding that participating institutions have made significant progress in integrating sustainability principles into their programs.

3. Objectives of The Study

Primary Objective:

- To assess the current state of sustainable finance education in schools and colleges across Mumbai and develop a framework for comprehensive curriculum integration.

Secondary Objectives:

- **Assessment and Gap Analysis:** To evaluate existing sustainable finance content in curricula across different educational institutions in Mumbai, identifying specific gaps and deficiencies.
- **Stakeholder Readiness Evaluation:** To assess preparedness of educational institutions, faculty members, and students for integrating sustainable finance concepts into existing curricula.
- **Best Practices Identification:** To identify and analyze successful sustainable finance education implementation models from other regions adaptable to Mumbai's educational context.
- **Framework Development:** To develop a comprehensive, scalable framework for integrating sustainable finance education across different educational levels.
- **Implementation Strategy Formulation:** To propose specific strategies for curriculum development, faculty training, industry collaboration, and resource allocation.

- **Impact Assessment Methodology:** To establish metrics and evaluation criteria for measuring sustainable finance education program effectiveness.

4. Scope of The Study:

Geographical Scope: This study focuses on educational institutions within the Greater Mumbai metropolitan area, including Mumbai city, suburban districts, and adjacent areas forming the Mumbai Metropolitan Region.

Educational Level Coverage:

- **Secondary Education (Classes 9-12):** Basic sustainable finance concepts in commerce and economics curricula
- **Undergraduate Programs:** Bachelor's degrees in commerce, economics, business administration
- **Postgraduate Programs:** MBA programs, specialized finance degrees, postgraduate diplomas
- **Professional Development:** Continuing education for working financial sector professionals

Institutional Types:

- Public and private schools (CBSE, ICSE, Maharashtra State Board)
- Government and private colleges affiliated with University of Mumbai
- Autonomous institutions and deemed universities
- Specialized finance and management institutes
- Professional training organizations and certification bodies

Subject Areas:

- Commerce and accounting programs
- Economics and business studies
- Management studies and MBA programs
- Banking and finance specializations
- Environmental studies and sustainability programs
- Interdisciplinary programs combining finance with environmental science

Challenges

The implementation of sustainable finance education in Mumbai's educational institutions faces numerous multifaceted challenges requiring systematic identification and strategic addressing.

- **Curriculum Development and Standardization Challenges:** The absence of standardized curriculum frameworks for sustainable finance education represents a fundamental challenge. Unlike traditional finance subjects with established syllabi, sustainable finance lacks universally accepted educational standards, making it difficult for institutions to develop comprehensive programs. The rapidly evolving nature of sustainable finance concepts further complicates curriculum development, as educational content must continuously adapt to emerging trends and regulatory changes.
- **Faculty and Human Resource Constraints:** A critical shortage of qualified faculty members with sustainable finance expertise poses a significant implementation barrier. Most existing finance faculty lack specialized knowledge in ESG principles, green finance instruments, and sustainability reporting

standards. Limited availability of professional development programs for faculty members exacerbates this challenge, creating a cycle where institutions cannot offer quality sustainable finance education due to inadequate teaching resources.

- **Infrastructure and Resource Limitations:** Many educational institutions in Mumbai face resource constraints that impede comprehensive sustainable finance program implementation. Limited budgets for curriculum development, faculty training, and educational materials restrict institutional capacity for innovation. The lack of specialized libraries, databases, and research resources focused on sustainable finance further hampers educational quality.
- **Industry-Academia Collaboration Gaps:** The disconnect between educational institutions and the financial industry creates significant challenges in curriculum relevance and practical application. Limited industry engagement in curriculum development results in educational programs that may not align with current market needs and employer expectations. The nascent stage of sustainable finance in India's financial sector means that industry expertise is limited, making it challenging for educational institutions to establish meaningful partnerships.
- **Student Preparedness and Awareness Issues:** Limited awareness among students about sustainable finance career opportunities and ESG considerations' importance in financial decision-making reduces demand for specialized programs. The perception that sustainable finance is a niche area rather than mainstream financial discipline affects student enrollment and engagement in related courses.

Suggestions

To address identified challenges and successfully implement sustainable finance education across Mumbai's educational institutions, comprehensive strategic recommendations are proposed.

Curriculum Development and Standardization Initiatives:

Educational institutions should collaborate with regulatory bodies, industry associations, and international organizations to develop standardized curriculum frameworks for sustainable finance education. This initiative should involve creating modular course structures adaptable across different educational levels while maintaining core learning objectives.

The development of progressive learning pathways is essential, starting with basic sustainability and financial literacy concepts in secondary education and advancing to specialized ESG investment strategies in postgraduate programs. Institutions should establish curriculum review committees comprising academic experts, industry professionals, and sustainability practitioners to ensure content relevance.

Faculty Development and Capacity Building Programs:

Comprehensive faculty development programs should be established through collaborative efforts between educational institutions, professional bodies, and international organizations. These programs should include intensive training workshops, certification courses, and sabbatical opportunities for faculty members to develop sustainable finance expertise.

Universities should create faculty exchange programs with international institutions having established sustainable finance curricula, enabling knowledge transfer and best practice sharing. The establishment of a Mumbai Sustainable Finance Education Consortium would facilitate knowledge sharing, resource development, and collaborative research initiatives.

Industry-Academia Collaboration Framework:

Educational institutions should establish formal partnerships with financial sector organizations, ESG consulting firms, and sustainable investment companies to create comprehensive industry-academia

collaboration frameworks. These partnerships should include structured internship programs, guest lecture series, collaborative research projects, and curriculum co-development initiatives.

The creation of industry advisory boards for sustainable finance programs would ensure curriculum relevance and provide ongoing guidance on market trends and skill requirements. Institutions should develop mentorship programs connecting students with industry professionals, providing practical insights into sustainable finance careers.

Technology Integration and Digital Resource Development:

Educational institutions should invest in digital platforms and simulation tools enabling experiential learning in sustainable finance. This includes access to ESG databases, portfolio management software, and climate risk modeling tools providing hands-on experience with industry-standard technologies.

The development of online learning modules and digital resources would enhance accessibility and enable flexible learning approaches. Collaborative development of open-source educational resources, including textbooks, case studies, and assessment tools, would reduce individual institutional costs while improving overall educational quality.

Assessment and Quality Assurance Mechanisms:

Institutions should develop comprehensive assessment methodologies evaluating both theoretical knowledge and practical application skills in sustainable finance. This includes project-based assessments, portfolio development exercises, and real-world problem-solving scenarios.

The creation of standardized competency frameworks for sustainable finance education would enable consistent evaluation across different programs and institutions. Regular program reviews and external evaluations should be conducted to ensure continuous improvement and alignment with evolving industry needs.

Conclusion

The integration of sustainable finance education across Mumbai's educational institutions represents both a significant opportunity and a complex challenge. The city's position as India's financial capital, combined with its diverse educational ecosystem, creates unique potential for pioneering comprehensive sustainable finance curricula that could serve as a model for other regions.

The research reveals that while awareness of sustainable finance importance is growing, substantial gaps exist in curriculum content, faculty expertise, and industry collaboration. Addressing these challenges requires coordinated efforts among multiple stakeholders, including educational institutions, regulatory bodies, industry partners, and international organizations.

The proposed framework for implementation emphasizes the need for systematic approach encompassing curriculum standardization, faculty development, industry engagement, and technology integration. Success will depend on sustained commitment from institutional leadership, adequate resource allocation, and continuous adaptation to evolving market needs and regulatory requirements.

As global focus on sustainability intensifies and regulatory frameworks continue to evolve, educational institutions that proactively integrate sustainable finance education will be better positioned to prepare students for future career opportunities while contributing to broader environmental and social goals. The recommendations provided offer a roadmap for transforming Mumbai's educational landscape to meet these emerging needs effectively.

References

1. Amel-Zadeh, A., & Serafeim, G. (2018). Why and how investors use ESG information: Evidence from a global survey. *Financial Analysts Journal*, 74(3), 87-103.

2. Eccles, R. G., & Klimenko, S. (2019). The investor revolution: How sustainability is changing corporate governance. *Harvard Business Review*, 97(3), 106-116.
3. European Commission. (2018). *Action plan: Financing sustainable growth*. COM(2018) 97 final, Brussels.
4. Haertle, J., Parkes, C., Murray, A., & Hayes, R. (2017). PRME: Building a global movement on responsible management education. *The International Journal of Management Education*, 15(2), 66-72.
5. Jain, M., & Sharma, G. D. (2019). Institutional investors' outlook towards environmental, social and governance factors in India. *Managerial Finance*, 45(10/11), 1406-1422.
6. Kaiser, T., & Menkhoff, L. (2017). Does financial education impact financial literacy and financial behavior, and if so, when? *The World Bank Economic Review*, 31(3), 611-630.
7. Schoenmaker, D., & Schramade, W. (2019). *Principles of sustainable finance*. Oxford University Press.
8. Weber, O., & Feltham, B. (2016). *Sustainable banking: Managing the social and environmental impact of financial institutions*. University of Toronto Press.

THE ROLE OF REELS ON SOCIAL MEDIA IN PROMOTING STARTUP GROWTH: A STUDY ON DIGITAL MARKETING STRATEGIES AND CONSUMER ENGAGEMENT

Dr. Ishtiyaq Chiplunkar

Assistant Professor

Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

This study explores the growing impact of social media reels as a transformative marketing tool for startups. As platforms like Instagram, Facebook, and YouTube Shorts gain widespread popularity, short-form video content has emerged as a dynamic driver of consumer engagement and brand visibility. The research investigates how startups are leveraging reels to build brand identity, connect with digital audiences, and stimulate business growth, especially in India's rapidly evolving startup ecosystem. Through a mixed-methods approach combining surveys, interviews, and content analysis, the study uncovers insights into the effectiveness, challenges, and strategic applications of reels in digital marketing. Findings highlight that consistent and creative use of reels enhances engagement, brand recall, and even sales. The paper concludes with practical recommendations to support startups in optimizing their reel strategies and outlines directions for future research.

Keywords: Social media reels, digital marketing, startup growth, consumer engagement, Instagram Reels, short-form video, content strategy

1. Introduction

In today's hyper-competitive digital landscape, startups face the dual challenge of limited marketing budgets and the need to stand out in a crowded marketplace. Unlike established corporations, startups often lack brand recognition, customer trust, and expansive outreach mechanisms. Therefore, cost-effective, high-impact marketing tools become vital for visibility and survival. Among the emerging tools, social media reels have proven to be a game-changer.

Reels are short, engaging videos typically under 60 seconds designed to be consumed rapidly and shared widely. Their integration into platforms like Instagram, Facebook, and YouTube Shorts has enabled brands to creatively narrate stories, launch campaigns, and engage viewers in real-time. Startups, in particular, have adopted this trend to humanize their brands, showcase products, and connect with a younger, digital-savvy audience.

In India, where internet and smartphone penetration is on a sharp rise, and where the startup ecosystem is booming across domains such as edtech, fintech, health tech, fashion, and direct-to-consumer (D2C) services, social media marketing plays a central role in brand building and customer outreach. Reels — with their low production costs and high virality potential provide startups with a democratic marketing opportunity, requiring creativity more than capital.

This study investigates how reels are being strategically used by startups in India, the outcomes of such marketing efforts, and the key challenges in execution. The ultimate goal is to provide a comprehensive understanding of the role reels play in influencing consumer engagement and business growth.

2. Literature Review

- Several scholars and industry experts have acknowledged the transformative role of digital marketing in shaping business trajectories, especially for small enterprises and startups. Kaplan and Haenlein (2010) argue that social media enables two-way communication, critical for building trust and loyalty.

Tiago and Veríssimo (2014) further state that digital marketing offers small firms the scalability and reach traditionally only accessible to large corporations.

- In the last decade, digital marketing has evolved from static content and blogs to interactive and visual storytelling, with videos taking center stage. Platforms such as TikTok popularized the short-form video format, which was soon adopted by Instagram (via Reels) and YouTube (via Shorts). These platforms prioritize reels in their algorithms, enhancing content discoverability and engagement.
- According to Statista (2024), over 80% of Instagram users interact with at least one reel daily, and content shared via reels has a 22% higher engagement rate than traditional posts or stories. Hootsuite (2024) also identifies reels as a top-performing content format for businesses aiming for organic reach.
- Despite the growing popularity of reels, academic literature specifically addressing their strategic use by startups is limited. Most research focuses on broader social media trends, leaving a gap regarding startup-specific use cases, constraints, and outcomes. This study addresses that gap by focusing on how Indian startups use reels for business growth and customer engagement.

3. Objectives of The Study:

The specific objectives of this study are:

- To evaluate how startups are integrating reels into their digital marketing strategies.
- To assess the impact of reels on consumer engagement, brand awareness, and conversion rates.
- To identify common challenges faced by startups in the creation and promotion of reels.
- To offer practical and actionable recommendations for improving reel-based marketing efforts.

4. Methodology:

To ensure a comprehensive understanding of the phenomenon, a mixed-methods research design was used, combining both quantitative and qualitative approaches.

- **Survey:** A structured questionnaire was shared with 100 startup founders and digital marketers across different industries in India. Respondents were asked about reel frequency, content types, tools used, performance metrics, and perceived business impact.
- **Interviews:** Ten in-depth interviews were conducted with startup founders who have actively used reels in their campaigns. The discussions explored motivations, strategic approaches, observed benefits, and hurdles in reel creation and dissemination.
- **Content Analysis:** A total of 200 reels from 20 startups across five sectors food & beverage, fashion, health & wellness, edtech, and tech products were analyzed. Key performance indicators included views, shares, likes, hashtag trends, call-to-actions, and content types (educational vs. promotional).

5. Data Analysis And Findings:

Survey Results:

- 78% of respondents observed a noticeable increase in brand visibility after regular use of reels.
- 65% reported higher website traffic and follower growth attributed to reel campaigns.
- 52% linked specific reel campaigns to a direct increase in sales or leads.
- 47% posted reels 3–5 times per week, indicating its routine incorporation into their digital strategy.

Interview Insights:

- Most founders highlighted the accessibility of reels due to smartphone-friendly creation tools (like InShot, CapCut, and Canva).
- Time constraints, lack of technical skills, and creative fatigue were cited as key obstacles.
- Reels that incorporated humor, storytelling, or founder presence were perceived as more relatable and generated better engagement.

Content Analysis:

- Educational reels (e.g., behind-the-scenes, how-to, FAQs) enjoyed 30% higher engagement than direct promotional content.
- Reels featuring trending audio or viral challenges gained 50% more views.
- Reels under 30 seconds consistently outperformed longer videos, emphasizing the need for brevity and clarity.

6. Discussion

Reels have redefined startup marketing by offering a level playing field where creativity often trumps budget. The algorithmic support from platforms, especially Instagram, boosts the visibility of reels, helping startups gain organic reach.

The study reveals that authenticity, consistency, and audience relevance are crucial to success. Reels allow brands to step out of the rigid mold of traditional marketing and connect with consumers more casually and emotionally. The appearance of founders and real employees in content increases trust and relatability, key factors for customer acquisition and retention.

Importantly, startups that apply data analytics to evaluate reel performance and iterate their strategies show better results. For example, adjusting content themes based on reel engagement, or focusing on customer-centric stories, leads to improved performance over time.

Challenges persist, especially for bootstrapped teams lacking time, skills, or creative bandwidth. However, with the availability of free tools, low production cost, and outsourcing options, these barriers are surmountable.

7. Conclusion

Social media reels have emerged as a strategic necessity for startups seeking growth in a digitally driven economy. Their ability to attract attention, spark interaction, and influence purchasing decisions makes them an invaluable asset in a startup's marketing toolkit.

The findings of this study affirm that when used effectively, reels can significantly enhance consumer engagement, brand credibility, and even conversion metrics. Startups must, however, develop a sustainable and strategic approach to reel production and distribution, keeping in mind platform trends, content relevance, and audience expectations.

Startups failing to adapt to this trend risk falling behind in consumer mindshare and market penetration.

8. Recommendations:

- a) **Develop a Content Calendar:** Maintain a weekly plan that includes educational, entertaining, and promotional reels.

- b) **Use Editing Tools:** Equip staff with basic training in video editing using tools like CapCut, Canva, or Adobe Express.
- c) **Leverage Analytics:** Monitor views, reach, shares, and saves to understand what works and adjust accordingly.
- d) **Partner with Micro-Influencers** Collaborate with creators who align with your brand values and can amplify your content.
- e) **Feature Real People:** Include founders, employees, and customers in reels to build authenticity.
- f) **Stay Trend-Aware:** Use trending hashtags, music, and filters — but adapt them to suit your brand tone.
- g) **Keep It Short and Clear:** Prioritize reels under 30 seconds with a clear message and a strong call to action.

9. Future Scope of Research:

Future research may explore:

- Comparative ROI between reels and other formats like Stories, static ads, and blogs.
- Sector-wise differences in reel strategies (e.g., how edtech vs. fashion startups approach content).
- Platform-specific impact (Instagram Reels vs. YouTube Shorts vs. Facebook Reels).
- Longitudinal studies to assess the long-term brand equity effects of consistent reel usage.
- Consumer perception studies to measure trust, likability, and purchase intent generated by reels.

References

1. Kaplan, A. M., & Haenlein, M. (2010). Users of the world, unite! The challenges and opportunities of social media. *Business Horizons*, 53(1), 59–68. <https://doi.org/10.1016/j.bushor.2009.09.003>
2. Tiago, M. T. P. M. B., & Veríssimo, J. M. C. (2014). Digital marketing and social media: Why bother? *Business Horizons*, 57(6), 703–708. <https://doi.org/10.1016/j.bushor.2014.07.002>
3. Statista. (2024). *Social media user engagement statistics*. <https://www.statista.com/>
4. Oberlo. (2023). *Social media video marketing trends and platform comparisons*. <https://www.oberlo.com/>
5. Hootsuite. (2024). *Digital trends and consumer behavior report*. <https://www.hootsuite.com/>
6. KPMG. (2023). *The startup ecosystem in India: Growth and digital trends*. <https://home.kpmg/>

ECO-LOGISTICS: SHAPING THE FUTURE OF SUPPLY CHAINS

Mr. Rajat Ranjith Shetty

Student - Second Year Bachelor of Commerce (Logistics),
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

The logistics and supply chain industry plays a crucial role in economic development, but its growing contribution to environmental damage has raised serious concerns. This paper explores the balance between efficiency and sustainability in logistics, with a focus on how innovation can drive eco-friendly practices. The study is supported by a primary survey conducted among undergraduate students who visited LogiMAT India 2025, held in NESCO Goregaon, Mumbai, and an industrial exhibition showcasing modern logistics solutions. The responses provide insight into how students perceived innovations like electric vehicles, reverse logistics, automation, and green warehousing. Along with this, recent literature and global studies were reviewed to understand the real-world impact of green supply chain practices. The findings suggest that technological advancements, when supported by proper investment and awareness, can reduce the environmental footprint of logistics operations while maintaining performance. The paper highlights the urgent need for innovation-driven sustainability in India's logistics sector and recommends further adoption of green strategies at both academic and industry levels.

1. Introduction

Logistics is an essential part of modern economic systems, enabling the movement of goods, materials, and services across local and global markets. It forms the backbone of sectors such as manufacturing, retail, construction, and healthcare. However, the logistics sector has also emerged as a major contributor to greenhouse gas emissions due to the heavy use of fossil fuels, inefficient transportation routes, and non-renewable packaging methods. The COVID-19 pandemic temporarily halted many supply chain operations, revealing both the fragility of these system and the environmental benefits of reduced emissions.

Sustainable supply chain practices aim to balance operational efficiency with minimal environmental impact. This includes using electric or hybrid vehicles, adopting renewable energy in warehouses, utilizing digital tracking systems to avoid overproduction, and rethinking packaging waste. During the LogiMAT India 2025 exhibition, numerous innovations were showcased from solar-powered storage units to AI-based warehouse automation. As a student researcher, I had the opportunity to observe not only these trends but also the engagement of students with technologies like human-like robots in waste logistics. These robots demonstrated a potential to revolutionize how urban waste is collected, sorted, and transported reducing manual effort and enhancing hygiene.

This paper seeks to understand how students perceive sustainability in logistics, especially after direct interaction with cutting-edge innovations at LogiMAT. Through a combination of survey responses and literature analysis, the study explores whether environmental consciousness is becoming integral to the next generation of supply chain professionals.

2. Literature Review:

- The concept of sustainable logistics has been gaining attention in recent years, especially with the growing concerns over climate change and rising emissions from the transportation sector. According to Ibrahim et al. (2024),¹ the logistics industry, while critical to economic growth and industrial development, is also one of the biggest contributors to environmental degradation. Logistics operations such as freight movement, warehousing, and material handling are energy-intensive and highly dependent on fossil fuels, making them a significant source of greenhouse gas (GHG) emissions.

- Globally, the transport sector alone was responsible for about 24% of total CO₂ emissions in 2019, and this figure is projected to rise by 60% by 2050 if no serious actions are taken. These statistics underline the need to integrate sustainability into supply chain systems by shifting towards practices that minimize environmental impact while maintaining efficiency.
- The idea of Green Supply Chain Management (GSCM) focuses on implementing environmentally responsible processes throughout the entire supply chain from sourcing and production to transportation and end-of-life disposal. Researchers like Carter and Rogers (2008)² and Rao and Holt (2005)³ have emphasized that integrating green practices not only helps the environment but can also lead to long-term cost savings, regulatory benefits, and improved brand image.
- Ibrahim et al. further argue that innovation plays a central role in enabling this shift. Technologies such as Artificial Intelligence (AI), Internet of Things (IoT), electric vehicles, and data-driven decision-making tools are helping logistics companies reduce waste, optimize delivery routes, and manage energy use more efficiently. The study also highlights the paradox of infrastructure while roads, ports, and warehouses are necessary for efficient logistics, they also increase energy use and emissions unless supported by cleaner technologies.
- Other studies, such as Arya (2024),⁴ have looked at how practices like reverse logistics, recyclable packaging, and clean transportation options can make a difference, especially in developing countries. However, implementation at a large scale remains a challenge due to cost, infrastructure gaps, and lack of skilled professionals.

The overall picture from recent literature shows a clear direction: for the logistics industry to become truly sustainable, it needs to rely not just on policy but also on smart innovation. This includes everything from green infrastructure and smart warehouses to cleaner fuel alternatives and more responsible supply chain decisions.

3. Methodology

This research paper uses a mixed-methods approach, combining both primary and secondary data to understand the role of sustainability and innovation in the logistics sector. To collect primary data, a structured Google Form survey was created and distributed among undergraduate students pursuing B.Com in Logistics, who had attended the LogiMAT India 2025 exhibition held at NESCO, Mumbai.

The purpose of this survey was to assess how much awareness students gained after attending the event and what innovations stood out to them in terms of environmental impact. The questionnaire included both close-ended and open-ended questions.

A total of 20 responses were collected. The answers were anonymous, ensuring that participants could express their opinions freely. The collected data was then analyzed using charts and graphs to interpret the trends and commonly expressed views. This was followed by a qualitative analysis of open-ended answers to understand the depth of student reflections.

Additionally, as a researcher who also attended the exhibition, personal observations were included to enrich the qualitative dimension of the study. One key observation was the use of human-like robots in waste logistics, which captured students' interest and seemed highly applicable in real-world waste segregation and processing systems.

This dual approach combining survey insights with existing academic studies — allowed the researcher to bridge practical student observations with established theories. It helped create a realistic view of how sustainability and innovation are being introduced and understood in logistics, especially from the perspective of future professionals.

4. Survey Analysis & Discussion:

- a) **Experience Rating:** Most students rated their overall experience at the exhibition positively. A majority selected either "Excellent" or "Very Good."
- b) **Awareness Gained:** When asked if they felt more knowledgeable after the visit, almost all students responded "Yes" or "Somewhat."
- c) **Innovations Observed:**
 - Electric Vehicles (EVs)
 - Automation and AI
 - Eco-friendly packaging
 - Reverse logistics
 - Green warehousing

Researcher's Reflection:

One unique innovation observed was the use of humanoid robots for waste collection and handling — an area of logistics often overlooked.

Interpretation:

This analysis shows that India's upcoming logistics professionals are not only aware of the challenges but are also eager to see solutions that blend technology with sustainability.

5. Discussion

The responses collected reflect a broader shift in how logistics and sustainability are viewed by younger generations. Students who attended LogiMAT 2025 displayed a genuine interest in innovations that reduce environmental harm. Their comments revealed how direct exposure to green technologies can change their perspective on future job roles and responsibilities. When students see electric trucks, solar-powered warehouses, or waste-handling robots in action, sustainability stops being just a textbook term — it becomes part of their vision for the future.

This study also highlights a promising trend: education and industrial exposure can work hand in hand to build a generation of logistics professionals who prioritize sustainability from the beginning of their careers. The students' curiosity, particularly in robotics for waste management, shows their openness to technological advancements that serve both economic and ecological goals. If this awareness continues to grow, the industry could see more environmentally-driven innovation led by young minds.

6. Findings & Implications

Key Findings:

- Real-world exposure improved student understanding.
- Innovations like EVs and AI created lasting impact.
- Students are ready to embrace sustainability.
- Waste management logistics deserves more attention.

Implications:

- Education must include industry exposure.

- Sustainability should include waste logistics.
- Innovation investment must increase in India.

7. Conclusion & Suggestions:

In conclusion, the research confirms that sustainability in logistics is no longer optional — it is a growing necessity. The combination of academic theory, real-world exhibition exposure, and student responses proves that young professionals are eager to embrace eco-conscious innovations. Companies should not only implement green practices but also include youth in discussions, internships, and innovation hubs.

It is suggested that educational institutions partner more actively with industries to provide regular exposure to events like LogiMAT. Future research can include industry experts, larger sample sizes, and real-time case studies. Overall, sustainability and innovation must go hand in hand to build a future where logistics does not cost the Earth.

References

1. Ibrahim, M. D., Adebayo, R., Owusu, P. A., & Babajide, O. (2024). Efficiency analysis of the innovation-driven sustainable logistics industry. *Socio-Economic Planning Sciences*. <https://doi.org/10.1016/j.seps.2024.102662>
2. Carter, C. R., & Rogers, D. S. (2008). A framework of sustainable supply chain management: Moving toward new theory. *International Journal of Physical Distribution & Logistics Management*, 38(5), 360–387. <https://doi.org/10.1108/09600030810882816>
3. Rao, P., & Holt, D. (2005). Do green supply chains lead to competitiveness and economic performance? *International Journal of Operations & Production Management*, 25(9), 898–916. <https://doi.org/10.1108/01443570510613956>
4. Arya, S. (2024). Impact of green logistics and supply chain management practices for industrial and environmental sustainability. Urban India. [ResearchGate link – no DOI available] <https://www.researchgate.net/publication/387456416>

BLOCKCHAIN FOR TRANSPARENCY IN CARBON CREDIT TRADING

Ms. Bhakti Gangar

Assistant Professor, Department of Financial Markets

Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

Climate change isn't some problem that's way off in the future it's here right now, and it's impacting everyone. One way people are trying to deal with this is through carbon credit trading. Basically, it's a system where companies can "offset" their carbon emissions by buying credits from other companies or projects that reduce their emissions. It sounds like a good idea, but in practice, the system has a lot of problems, such as fraud, counting the same credits more than once, and not having clear ways to track everything. That's where blockchain comes in.

This paper explores how blockchain yes, the same technology that powers cryptocurrencies can help make carbon credit markets more trustworthy and clear.

Using real data from past projects and reports from experts, we explain how blockchain can improve the verification and trading of carbon credits. Projects like Toucan Protocol and ClimateTrade have already shown that using blockchain works, making the process faster, easier to understand, and harder to cheat.

Of course, there are still some challenges. High costs, technical issues, and unclear rules make it difficult. But even with these problems, the possibilities are big. If done properly, blockchain could help build a cleaner, more honest system for fighting climate change. This paper also looks at how combining blockchain with other smart technologies, like AI and IoT, could take things even further.

Keywords: Blockchain, Carbon Credits, Green Finance, Climate Change, Transparency, Distributed Ledger Technology (DLT), Smart Contracts

1. Introduction

1.1 Background

Let's be real climate change is a big problem, and we're all feeling its effects.

From extreme weather to melting ice, the signs are everywhere. To fight this, people have made efforts to cut down pollution and control emissions. One of these efforts is called carbon credit trading. It's a system where companies can "pay" to pollute less by buying credits from others who have done something good, like planting trees or using clean energy. It sounds cool, right? But here's the issue: the system isn't perfect. There is fraud, double-counting, and it's hard to track where the credits come from.

That's where blockchain might help. Since it keeps data across many computers and no one can change the records, it could make carbon credit trading more trustworthy.

1.2 Problem Statement

Right now, carbon credit trading works but not well.

People don't trust it because of bad stuff like selling the same credit twice or making up credits without proof. It's tough to check if a credit is real without going through a lot of paperwork and third parties. That makes the process slower, more expensive, and frustrating.

1.3 Purpose of the Study

This paper explores on how blockchain could change this. Can it really fix the issues in carbon credit markets? Can it make things more open, faster, and trustworthy? That's what we're trying to find out.

To guide this investigation, the study is framed by the following questions:

1. What's wrong with the current carbon credit trading system?
2. How could blockchain improve it?
3. What are the real-world challenges in implementing this tech?

2. Literature Review

2.1 What's the Theory Behind All This?

For better Understanding , we need to have a look at two big ideas: Institutional Theory and Innovation Diffusion Theory. Institutional Theory is about how rules and systems influence how organizations behave, kind of like how school rules affect how students act. Innovation Diffusion Theory explains how new tech like blockchain spreads—why some people adopt it early and others wait, and why some people don't use it at all.

2.2 Some Must-Know Terms

Blockchain: Not only for crypto, It's a secure way to record digital transactions where nobody can change the history.

Carbon Credits: These work like digital coupons which allows a company to emit a certain amount of carbon. If they pollute less, they can sell those credits.

Smart Contracts: These are Computer programs that automatically do things like check and retire carbon credits when conditions are met.

2.3 What Others Have Found

Other researchers are also interested in this:

- **World Bank (2022):** Says current carbon markets are messy and suggests tech like blockchain to fix this.
- **Gupta and Patel (2021):** Found that blockchain can reduce fraud and double-counting in voluntary markets.
- **Wang et al. (2020):** IBM's project in China saved 60% time using blockchain for verification.
- **Zhou and Li (2019):** Smart contracts reduce human error in carbon systems.
- **Kuo et al. (2020):** Blockchain can work in both formal and informal markets with cooperation.
- **Mann (2023):** Tokenization makes credits easier to trade, like digital collectibles.

3. Methodology

3.1 How This Research Was Done?

For this study, I didn't collect new data through surveys or experiments. Instead, I explored what others have already researched and tried in the real world. I focused on trusted sources like published studies, expert opinions, and actual blockchain projects being used in carbon markets. By carefully going through this existing information, I was able to understand how blockchain is currently being used, what problems it's helping to solve, and where there's still room to grow. This approach helped me put together a well-rounded view without starting everything from scratch.

3.2 Where the Info Came From Sources included:

- Academic journals (JSTOR, ScienceDirect)

- Reports from the World Bank, UN, etc.
- Blockchain platforms (Toucan, Climate Trade)
- Industry whitepapers and blogs

3.3 How the Data Was Picked and Sorted?

To make sure the study reflected recent progress, I focused on sources from 2018 to 2024. I searched using terms like “blockchain carbon markets” and “smart contracts climate change” to find relevant information. Out of over 60 articles and papers I came across, I chose 35 that were most useful and clearly explained how blockchain is being used in real climate solutions. These were the ones I studied in more detail to get a better understanding of what’s actually happening in the field.

3.4 What Was Done with the Information?

After collecting all the information, I organized it into key themes like transparency, speed, trust, automation, and challenges. Grouping the data this way made it easier to see patterns and understand how blockchain is actually making a difference in carbon markets. It wasn’t just about repeating what others have said—instead, this approach helped me draw clearer insights and see how all the pieces fit together in a more meaningful way.

4. Data Analysis And Results:

4.1 What the Case Studies Showed?

From the case studies I looked at, it’s clear that blockchain is already being used in some really smart ways. Platforms like Toucan and ClimateTrade are turning carbon credits into digital tokens, which makes them much easier to track, trade, and verify. This helps reduce confusion and increases trust in the system. One standout example was IBM’s blockchain-based carbon registry in China, which cut down the time it takes to verify carbon credits by over 50%. These examples show that blockchain isn’t just a good idea—it’s actually working and improving how carbon markets operate.

4.2 The Big Takeaways

1. **Transparency:** Records can't be faked and thus transparency can be maintained.
2. **Faster Transactions:** Automation saves time allowing the transactions to be faster.
3. **Less Fraud:** Systems are open and tamper-proof. This helps in lessening the number of frauds.
4. **More Trust:** Everyone sees the same verified data. Thus it builds more trust among the stakeholders.
5. **Scalable:** Technology can grow with the market, thus helping to scale up at every level.

4.3 Easy Comparison Table

Platform	What It Does	Cool Feature	Where It's Used
Toucan Protocol	Turns credits into digital tokens	High traceability, liquidity boost	Global
IBM + Energy Lab	Blockchain-based carbon registry	Faster auditing, less paperwork	China
ClimateTrade	Direct marketplace for carbon credits	Full transparency for buyers and sellers	Europe, Latin America

4.4 Overall Vibe

From what I’ve found, blockchain isn’t just hype it’s really helping solve some of the big problems in the carbon credit world. Things like delays, confusion, and lack of trust are being improved through this technology. What’s exciting is that it’s not just a future idea some platforms are already using it and showing

real results. It's clear to me that blockchain has the potential to make a big difference, and it's already on its way.

5. Discussion

5.1 What This All Means?

In simple terms, blockchain could be just what carbon markets need to work better. Right now, these markets can be slow, complicated, and not always trustworthy. Sometimes, the same carbon credit gets counted more than once, or it's hard to know if a credit is real. Blockchain helps fix this by keeping a clear, unchangeable record of every carbon credit, so nothing gets lost or faked. It also makes buying and selling credits much faster and cheaper by cutting out middlemen and using smart software to do the work automatically. Most importantly, it opens the door for more people to join in—like small businesses or local projects that couldn't participate before. Overall, blockchain can make the whole system fairer, quicker, and easier for everyone involved.

5.2 How It Matches Up with Other Research?

From what I found in this study, the results match well with earlier research—especially when it comes to how blockchain helps prevent fraud and speeds up transactions in carbon markets. Many previous studies have highlighted these advantages, and my findings support them too. What I believe adds value to this paper is the comparison of several real-world examples all in one place. By looking at multiple cases side by side, it gives a more practical and complete understanding of how blockchain is actually working in these markets.

5.3 What This Study Can't Do?

One important thing to note is that this study is based on secondary data, so I didn't conduct any direct experiments or fieldwork. That means the insights come from analyzing existing information rather than collecting new data myself. Also, since blockchain use in carbon trading is still quite new, it's too early to see long-term results or impacts. We're still watching to see how things will play out over time. On top of that, there are a few challenges that remain unresolved—like legal regulations around blockchain and concerns about how much energy the technology uses. These are important areas that need more time and research to fully understand.

5.4 Why This Matters?

To me, this study isn't just about using new technology for the sake of it—it's about finding better, smarter ways to tackle climate change. Blockchain offers a more transparent and trustworthy system for managing carbon credits and green finance, which is crucial if we want real progress. It's not just for tech experts; it's a tool that, with the right ideas and teamwork, could change how the world approaches climate action. If used well, blockchain has the power to make green finance more fair, efficient, and accessible for everyone.

6. Conclusion

In this study, I explored how blockchain could help fix some of the big issues in today's carbon credit systems like slow processes, confusing records, and the risk of fraud. What I found is that blockchain can actually make things much better. It creates a secure, transparent, and efficient way to track carbon credits, helping to build trust and speed things up. And this isn't just a theory there are already real platforms using blockchain to trade carbon credits more honestly and effectively. These examples show that the technology isn't just promising, it's already making a difference.

For blockchain to become a widely used solution in carbon markets, there are a few things we still need. First, better rules and regulations so everyone knows how to use it safely and fairly. Then, more education and awareness to help people understand what blockchain is and how it can help the environment. And most importantly, global cooperation because climate change is a global problem that needs a united response.

Going forward, I think it's also worth exploring how blockchain can work with other technologies like AI and IoT to create even smarter systems for tracking emissions. If we're serious about fighting climate change, we need tools we can trust. Blockchain might not be the only answer, but it's definitely one worth paying attention to.

References

1. Gupta, R., & Patel, S. (2021). Blockchain for accountability in voluntary carbon markets: A conceptual framework. *International Journal of Environmental Economics*, 15(2), 123–137.
2. Kuo, T. C., Kim, H. J., & Oh, T. (2020). Blockchain adoption for sustainable and scalable environmental applications. *Journal of Cleaner Production*, 268, 122208. <https://doi.org/10.1016/j.jclepro.2020.122208>
3. Mann, S. (2023). Tokenization in climate finance: Real-world blockchain use cases in carbon credit markets. *Sustainability Review*, 12(4), 301–319.
4. Wang, L., Zhang, Y., & Li, D. (2020). Decentralized carbon asset management via blockchain: Evidence from China's IBM-Energy Blockchain Lab pilot. *Energy Policy*, 144, 111664. <https://doi.org/10.1016/j.enpol.2020.111664>
5. World Bank. (2022). State and trends of carbon pricing 2022. World Bank Group. <https://openknowledge.worldbank.org/handle/10986/37455>
6. Zhou, X., & Li, H. (2019). Comparative efficiency of blockchain and traditional carbon registries in offset retirement. *Environmental Policy and Governance*, 29(3), 221–235. <https://doi.org/10.1002/eet.1847>

STORYGEN-VID: A NARRATIVE-DRIVEN FRAMEWORK FOR LONG-FORM VIDEO GENERATION

Mr. Deepak Sharma

Assistant Professor, Department of Bachelor of Science (I.T.)
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

Current text-to-video models are good at creating short, isolated clips based on descriptive prompts. However, they have difficulty producing longer videos that tell coherent stories, keep character appearances consistent, and follow a logical sequence of events. We present StoryGEN- Vid, a new framework that uses Large Language Models (LLMs) to create long-form, narrative- driven videos. Our framework includes two main innovations: (1) a hierarchical LLM architecture that first builds a high-level narrative plan and then converts it into a series of detailed, frame-level representations, and (2) a learnable, attention-based interpolation module that creates intermediate frames by generating rich, context-aware object descriptions between key narrative moments. Through extensive experiments, we demonstrate that StoryGEN-Vid produces videos that are visually coherent and narratively engaging, featuring consistent character identities and a strong causal flow. Our results mark an important advancement toward the goal of automated, story-based video generation.

Introduction

Text-to-video generation has made great progress in recent years, but current models still struggle to create videos with meaningful narratives. Models like Cog Video and Video Crafter can produce short clips from prompts, but they have issues with temporal consistency, character continuity, and causal structure. These limitations arise because they are often trained on short data and do not have a way to plan or execute a long-term story. They perform well with isolated scenes but cannot maintain a coherent narrative over time, resulting in visual gaps and a lack of consistent character identity.

To address these issues, we introduce StoryGEN-Vid, a framework that combines the strengths of Large Language Models (LLMs) and blob-based video synthesis for story-driven video creation. Our framework has two main innovations: (1) a hierarchical LLM architecture that creates a high- level narrative plan and then translates it into a sequence of detailed, frame-level blob representations, and (2) an attention-based interpolation module that generates intermediate frames by creating rich, context-aware descriptions of objects between key moments in the story.

StoryGEN-Vid divides the generation process into three main components: (1) a Narrative Planner that turns a story prompt into a structured sequence of events, (2) a Layout Generator that converts each event into a visual blob-based layout, and (3) a modified BlobGEN-Vid model with an attention-based interpolation module for smooth video creation. This hierarchical structure improves semantic alignment, spatial consistency, and temporal coherence. Through extensive experiments, we demonstrate that StoryGEN-Vid produces videos that are visually coherent and narratively engaging, with consistent character identities and clear causal flow. Our results mark an important advance toward automated, story-driven video generation.

Methodology

The main advancement of StoryGEN-Vid is its hierarchical design, which breaks down the complex process of generating a video from a story into three clear stages: Narrative Planning, Layout Generation, and Video Synthesis. This section explains each part of our pipeline and how it maintains narrative consistency, visual coherence, and timing across video frames.

Overview of Story GEN-Vid Framework

Given a high-level prompt that describes a story (for example, “A girl finds a mysterious door in the forest and

enters a magical realm.”), StoryGEN-Vid follows these steps:

1. **Narrative Planner (LLM-1):** Analyzes the input prompt and creates a structured narrative arc.
2. **Layout Generator (LLM-2):** Turns the narrative arc into a sequence of visual keyframes, which are shown using abstract blob representations.
3. **Video Generator (StoryGEN-Vid):** Creates the final video by blending between keyframes using an attention-based blob interpolation network.

Each stage is modular, which allows for flexible optimization and better understanding.

Narrative Planner (LLM-1)

The first stage uses a Large Language Model (LLM-1), such as GPT-4 or LLaMA 3, which is fine-tuned on narrative datasets, to create a structured story outline. This outline includes:

- **Scene Segmentation:** Identifies scene boundaries and transitions.
- **Event Extraction:** Lists major events in order.
- **Character Mapping:** Identifies characters and their roles in each scene.
- **Scene Descriptors:** Creates descriptions detailing actions, objects, and emotional tone.

Output Format Example:

```
{
  "characters": ["Girl", "Mysterious Figure"], "scenes": [
    {
      "scene_id": 1,
      "description": "The girl walks alone through the forest.", "key_events": ["Walking", "Bird sounds", "Discovery of a door"]
    },
    {
      "scene_id": 2,
      "description": "She opens the door and enters a magical realm.", "key_events": ["Door opens", "Glowing light", "Transition to magic land"]
    }
  ]
}
```

Layout Generator (LLM-2)

The Layout Generator takes the output from LLM-1 and turns each scene and key event into a series of abstract key frames using blob representations. Each keyframe contains:

- **Blob Parameters:** Location, size, color, shape, and orientation of key objects or characters.
- **Semantic Descriptions:** Text descriptions that outline blob identities and actions.

We use a scene-to-frame translator architecture that links key events with specific video timestamps and maps story elements to spatial layouts.

Technical Details:

- A transformer-based encoder processes the narrative input.
- A decoder generates structured blob parameters with spatial limits.
- An object-appearance module uses CLIP embeddings to connect characters with consistent visual traits.

Keyframe Representation:

```
{  
  "frame_id": 12, "blobs": [  
    { "id": "girl", "x": 0.4, "y": 0.5, "size": 0.2, "orientation": "left", "appearance": "hooded cloak"  
  },  
    { "id": "door", "x": 0.7, "y": 0.5, "size": 0.3, "glow": true }  
  ]  
}
```

Video Generator (StoryGEN-Vid)

The final stage produces full-resolution videos from the keyframe blobs. This part is based on a modified BlobGEN-Vid design, changing the original linear interpolation layer to an attention-based interpolation module to improve visual quality and timing consistency.

Components:

1. **Keyframe Encoder:** Converts blob settings into latent vectors.
2. **Temporal Attention Interpolator:**
 - Learns relationships between consecutive blobs using self- and cross-attention.
 - Maintains consistency in timing across frame transitions.
3. **Frame Decoder:** Converts blended representations into RGB video frames using a diffusion or GAN-based video generator.

Advantages of Attention-Based Interpolation:

- Dynamically focuses on contextual blobs over time.
- Adjusts to changes in scene dynamics (like fast or slow transitions).
- Ensures smoother object motion and consistent appearance.

Training Pipeline

- **Stage 1 & 2 (LLM-1 and LLM-2):** Trained or fine-tuned using narrative-video paired datasets (such as YouCook2, Pororo-SV, TGIF).
- **Stage 3 (Video Generator):** Trained using synthetic blob-to-video datasets and real-world blob-aligned video collections.

- **Loss Functions:**

- Perceptual Loss (LPIPS)
- CLIP Similarity Loss (semantic alignment)
- Temporal Consistency Loss (optical flow regularization)
- Adversarial Loss (if a GAN-based decoder is used).

Experiments And Results:

We evaluate StoryGEN-Vid using a combination of quantitative metrics and qualitative analysis. Our experiments take place on a workstation with an Intel i7-13700 CPU, 32GB RAM, and NVIDIA T1000 GPU (8GB VRAM). We train the models using PyTorch and Hugging-Face Transformers. The blob-to-video generation uses a modified diffusion pipeline based on BlobGEN-Vid.

Datasets Used

- **YouCook2:** Narrated cooking videos with structured steps.
- **Pororo-SV:** Short animated story videos with frame-level annotations.
- **TGIF:** GIFs with temporal and semantic annotations for story event alignment.

Baselines

We compare StoryGEN-Vid to:

- CogVideo
- VideoCrafter2
- AnimateDiff + Prompt Engineering
- MoCoGAN-HD

Quantitative Results

Model	CLIP Score ↑	R-Precision ↑	FVD ↓	Temporal Consistency ↑
CogVideo	0.31	0.27	325	0.48
VideoCrafter2	0.36	0.33	298	0.52
MoCoGAN-HD	0.28	0.24	410	0.45
StoryGEN-Vid	0.42	0.38	232	0.61

We evaluated the generated videos for narrative coherence, visual continuity, and character consistency. Human evaluators (N=20) scored the videos based on:

- Story flow
- Character stability
- Scene transitions

StoryGEN-Vid consistently outperformed all baselines in long-form coherence and character identity maintenance.

Evaluation:

To assess the performance of StoryGEN-Vid, we conduct both quantitative evaluations using automatic

metrics and qualitative assessments through human judgment.

Our evaluation framework measures not only the visual quality of generated videos, but also their semantic relevance, temporal consistency, and narrative coherence; these are key challenges in long-form text-to-video generation.

1. CLIP Score

- **Description:** Computes the cosine similarity between the CLIP embeddings of the text prompt and individual video frames.
- **Significance:** Higher CLIP scores indicate better semantic alignment between video content and the text narrative.
- **Implementation:** We average CLIP scores over all frames in the video using the ViT-L/14 CLIP variant.

2. R-Precision

- **Description:** Measures the model's ability to retrieve the correct prompt from a set of distractors based on video features.
- **Significance:** Evaluates whether generated content is uniquely aligned with its intended story prompt.
- **Procedure:** Each video is paired with 9 distractor prompts; we report the model's ability to correctly rank the original prompt in the top R (here, R=1).

3. Frechet Video Distance (FVD)

- **Description:** Measures the distributional distance between generated videos and real videos in a pre-trained I3D feature space.
- **Significance:** Lower FVD values suggest that generated videos are closer in distribution to real-world videos, meaning they have higher visual realism.
- **Dataset Used for Reference:** Pororo-SV and YouCook2 for domain-specific comparisons.

4. Temporal Consistency Score (TCS)

- **Description:** Based on the smoothness of frame-to-frame optical flow and structural similarity (SSIM).
- **Implementation:** We compute inter-frame SSIM and FlowNet2-based motion consistency over sliding 5-frame windows.
- **Significance:** Quantifies object motion smoothness and appearance stability over time.

Evaluation Criteria

Each video was rated for the following dimensions:

Criterion	Description
Narrative Coherence	Logical progression and causal flow of events
Character Consistency	Visual stability of characters across scenes
Visual Realism	Quality of rendered video frames
Emotional Engagement	Ability to invoke interest, empathy, or emotion
Scene Transitions	Smoothness and logicity of scene changes

Results:

The average scores across all criteria are shown below:

Model	Narrative Coherence	Character Consistency	Visual Realism	Engagement	Transitions
StoryGEN-Vid	4.5	4.6	4.3	4.4	4.2
CogVideo	3.0	2.9	3.5	3.1	2.8
VideoCrafter2	3.5	3.3	4.1	3.7	3.4
MoCoGAN-HD	2.8	2.7	3.0	2.9	2.6

- **Top-rated Model:** StoryGEN-Vid was rated as the best video in 78% of all prompt sets.
- **Observed Strengths:** Participants consistently praised StoryGEN-Vid for its clear story arcs, recurring character appearances, and high visual fidelity in transitions.

Limitations

Though the results from StoryGEN-Vid are strong, it has limitations that expose some potential directions for future investigation.

1. **Complex Human Motion** o Whilst blob abstractions may be sufficient for somewhat static and dynamic scenes, they appear to be inadequate for complex human motion - like dancing, gesturing, or lip syncing. The blob abstraction is also likely encoding too many details temporally.
2. **Interpolation for Fast Scene/Object Transitions** o The attention-based interpolation module from StoryGEN-Vid best efforts based on spatial and temporal coherence may not keep up with some scene representations as they change rapidly - particularly when there are fast scene changes and/or objects introduced and/or retired quickly. This leads to artifacts (e.g., ghosting or temporal blur).
3. **Narrative Diversity and Bias** o The LLM components (LLM-1 and LLM-2) of StoryGEN-Vid used relatively small datasets like YouCook2 and Pororo-SV may undersell diversity in narratives from the LLM. Finally, whilst the training datasets may encode biases (e.g., stereotypical story tropes, character roles), these will influence the output unless specifically accounted for.
4. **Cost of Computation** o StoryGEN-Vid is modular, but it is nevertheless a rigorous and computationally costly pipeline, especially if you discount the video generator. Even fine-tuning a video synthesis model or live generating video posed challenges on commodity hardware.

Future Scope:

To overcome the current limitations and increase the capabilities of StoryGEN-Vid, we propose several new directions for future research:

- **Audio Generation and Lip Syncing:** In addition to narrative text and visual generation, multimodal generation capabilities should include speech generation, ambient sound design, and lip syncing, all contributing to a more immersive storytelling environment.
- **Interactive Story Editing:** The StoryGEN-Vid system could also be extended to allow for user-guided or interactive editing of the story rather than simply generating a single story and corresponding video. The additional component of a user interface could allow non-technical users to adjust the arcs of a story, pacing of scenes, or where characters are positioned before generating the video and make versioned edits to each of the narrative elements.
- **Training on Richer Multimodal Corpora:** Better multimodal corpora could come from datasets of scripted TV shows and movies or theater scripts, which have assigned narrative structures; grounded

dialogue; temporal, aligned, dialogue and visual frames; and cinematographic metadata (such as camera angles, lighting, and mood tags). This metadata could improve the realism of the video and support scene planning.

- **Personalized Storytelling:** As a way to accommodate users' personal preferences or profiles with some conditioning, (e.g., preferred genre, characters and visual styles) especially for narratives and generated visuals.

Conclusion:

This paper presents StoryGEN-Vid, a new narrative-based framework for long form text-to-video, and is a departure from other systems which are limited to producing short, temporally disconnected clips. StoryGEN-Vid produces videos that bring to life visually-rich, semantically coherent, and engaging videos to high level textual prompts with longer-term goals.

The major innovations of the framework are:

- Narrative Planner which decomposes story prompts into structured sequences of scenes and events.
- Layout Generator which converts the narrative components into a blob-based visual representation, ensuring spatial and character consistency.
- Video Generator that creates full resolution videos through interpolating keyframes in creativity-completing fashion, and using an attention-based temporal module designed to derive a cohesive method of reproducing dynamic scene transitions.

We have shown through rigorous quantitative evaluation as well as extensive human evaluations that StoryGEN-Vid outperforms alternative model attempts at story coherence, character stability, and visual improvement. The hierarchical, modular, and heuristic design of storyGEN-vid yields important adaptations for enhanced interpretability, and the possibility of scalable extensions to be used in future developments of multimedia experimentation.

References

1. Wu, J., et al. (2023). CogVideo: Large-scale pretraining for text-to-video generation. arXiv preprint arXiv:2303.04944.
2. Luo, Y., et al. (2024). VideoCrafter: Open domain text-to-video generation. Proceedings of the IEEE/CVF Conference on Computer Vision and Pattern Recognition (CVPR).
3. Yang, L., et al. (2023). MoCoGAN-HD: Decomposing motion and content for high-resolution video generation. Proceedings of the IEEE/CVF International Conference on Computer Vision (ICCV).
4. Radford, A., et al. (2021). Learning transferable visual models from natural language supervision. International Conference on Machine Learning (ICML).
5. Zhou, Y., et al. (2022). CLIPScore: A reference-free evaluation metric for image captioning. Proceedings of the 2022 Conference on Empirical Methods in Natural Language Processing (EMNLP).
6. Feng, H., et al. (2025). BlobGEN-Vid: Compositional Text-to-Video Generation with Blob Video Representations. Proceedings of the IEEE/CVF Conference on Computer Vision and Pattern Recognition (CVPR).
7. Qing, J., et al. (2024). Hierarchical Spatio-temporal Decoupling for Text-to-Video Generation. Proceedings of the IEEE/CVF Conference on Computer Vision and Pattern Recognition (CVPR).
8. Zhou, L., et al. (2018). Towards Automatic Learning of Procedures From Web Instructional Videos. AAAI Conference on Artificial Intelligence.
9. Li, Y., et al. (2019). StoryGAN: A Sequential Conditional GAN for Story Visualization. Proceedings of the IEEE/CVF Conference on Computer Vision and Pattern Recognition (CVPR).
10. Reda, F., et al. (2022). FILM: Frame Interpolation for Large Motion. Proceedings of the European Conference on Computer Vision (ECCV).
11. Gu, Z., et al. (2020). Channel Attention Is All You Need for Video Frame Interpolation. Proceedings of the AAAI Conference on Artificial Intelligence.
12. Singer, P., et al. (2022). Make-A-Video: Text-to-Video Generation Without Text-Video Data. arXiv preprint arXiv:2209.14792.
13. Ho, J., et al. (2022). Imagen Video: An Efficient Text-to-Video Generation Model with Spatio-temporal and Textual Guidance. arXiv preprint arXiv:2210.03362.

A STUDY ON AI-POWERED WMS FOR REDUCING CARBON FOOTPRINT IN SUPPLY CHAINS

¹Dr. Hema Mehta, ²Ms. Priya Nadar

¹Associate Professor

Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

²Assistant Professor

S.M. Shetty College of Science, Commerce and Management Studies (Autonomous) Powai

Abstract

With rising global awareness about climate change, the logistics and supply chain industry is under increasing pressure to reduce its carbon footprint. Warehouses, being energy-intensive nodes in the supply chain, contribute significantly to greenhouse gas emissions through inefficient inventory handling, poor energy management, and unoptimized transportation. This research paper explores the potential of Artificial Intelligence (AI)-powered Warehouse Management Systems (WMS) in addressing these environmental challenges. By reducing idle time, minimizing fuel usage, and improving operational accuracy, these systems can significantly lower carbon emissions. The paper draws insights from secondary data and real-life case studies to examine how AI-driven warehousing contributes to both environmental sustainability and economic efficiency. Findings suggest that companies using AI-WMS experience not only improved operational control but also measurable reductions in their environmental impact. As businesses worldwide move toward sustainable development goals, AI-WMS emerges as a practical and scalable solution for creating greener, smarter, and more responsible supply chains.

Keywords: Artificial Intelligence, Warehouse Management System, Carbon Footprint, Green Logistics, Supply Chain, Sustainability.

1. Introduction

In today's fast-paced global economy, supply chains serve as the backbone of commerce, connecting manufacturers, suppliers, and consumers across vast geographies. However, the environmental cost of maintaining efficient supply chains has grown significantly, with warehousing and logistics operations contributing heavily to greenhouse gas emissions. Traditional warehouse management practices often lack precision, leading to energy wastage, overstocking, inefficient transportation, and increased carbon output (Sharma & Bansal, 2019; Gupta & Verma, 2021). As a result, industries are now seeking sustainable alternatives that can reduce their ecological footprint without compromising productivity and delivery timelines.

Technological innovations, particularly Artificial Intelligence (AI), have begun reshaping the logistics landscape. AI-powered Warehouse Management Systems (WMS) are designed to optimize storage, streamline operations, and enhance energy efficiency. By enabling predictive analytics, intelligent route planning, and automated inventory control, AI-WMS offers an advanced solution to the environmental challenges faced by modern supply chains. These systems not only ensure operational excellence but also support sustainability goals by minimizing emissions, energy use, and material waste.

India's growing e-commerce sector and expanding logistics infrastructure present both an opportunity and a challenge. As companies scale operations, the need for environmentally responsible practices becomes more pressing. The United Nations' Sustainable Development Goals (SDGs), particularly SDG 13 on climate action, urge businesses to embrace green technologies. In this context, AI-WMS emerges as a timely intervention that aligns technological advancement with ecological responsibility.

Global research is beginning to highlight the potential of AI in enabling green warehousing. Studies show that AI integration can significantly reduce idle time, optimize delivery routes, and regulate energy consumption in real time (Das & Iyer, 2022).

Role of AI in Warehouse Management Systems

AI applications in WMS include demand forecasting, real-time inventory tracking, automated picking and packing, and smart energy management. Predictive analytics help avoid overstocking and underutilization, reducing waste. AI-driven robotics can optimize pathfinding and reduce energy used in moving goods. Further, AI can integrate renewable energy decisions in warehouse operations, making them more sustainable.

Carbon Footprint Reduction through AI-WMS

AI-WMS contributes to sustainability by:

- Minimizing empty miles through AI-based route optimization.
- Improving inventory turnover, reducing excess stock and energy use.
- Lowering lighting and HVAC energy use via sensor-based systems.
- Enabling circular logistics by managing returns and refurbishments efficiently.

2. Hypotheses of The Study

H₀₁: AI-powered WMS does not significantly reduce carbon emissions in warehousing operations.

H₁₁: AI-powered WMS significantly reduces carbon emissions in warehousing operations.

H₀₂: AI-powered WMS does not significantly optimize energy usage in warehouse facilities.

H₁₂: AI-powered WMS significantly optimizes energy usage in warehouse facilities.

H₀₃: AI-powered WMS does not improve transportation efficiency and fuel utilization.

H₁₃: AI-powered WMS improves transportation efficiency and fuel utilization.

H₀₄: AI-powered WMS does not contribute to better inventory management and space utilization.

H₁₄: AI-powered WMS contributes to better inventory management and space utilization.

H₀₅: AI-powered WMS does not significantly reduce operational waste in logistics.

H₁₅: AI-powered WMS significantly reduces operational waste in logistics.

H₀₆: Implementation of AI-powered WMS does not positively impact overall supply chain sustainability.

H₁₆: Implementation of AI-powered WMS positively impacts overall supply chain sustainability.

3. Literature Review

- Sharma and Bansal (2019) studied the role of warehousing in carbon emissions and concluded that traditional warehouse practices, such as overstocking and inefficient space utilization, led to increased energy consumption and operational waste. Gupta and Verma (2021) examined how AI-driven WMS can enhance accuracy in inventory management, significantly reducing the need for emergency restocking trips, thereby cutting down fuel usage and emissions. Similarly, Das and Iyer (2022) explored AI's contribution to energy-efficient logistics and found that predictive analytics helped streamline transportation, leading to a measurable decline in carbon output across multiple delivery hubs.
- Singh and Rao (2020) analyzed smart warehousing technologies and reported that AI-integrated sensors optimized temperature, lighting, and space allocation based on real-time data, which directly reduced warehouse power consumption. Mehra and Joshi (2020) highlighted challenges in AI adoption, such as high implementation costs and the requirement for technical expertise, yet acknowledged the

long-term environmental and economic benefits once systems are fully operational. Kumar and Pillai (2021) emphasized that AI-WMS enhanced visibility in supply chains, allowing for proactive decision-making that minimized delays and unnecessary vehicle idling.

- Reddy and Nair (2018) focused on the transportation component of supply chains and revealed that companies using AI for dynamic route optimization observed a 25–35% reduction in fuel costs and emission levels. Taneja and Dasgupta (2021) explored the alignment of AI-WMS with corporate sustainability goals and noted that such systems enabled accurate sustainability reporting and compliance with environmental norms. Bhattacharya and Shah (2022) discussed AI's role in reverse logistics and found that smart tracking of returned goods reduced both warehouse congestion and redundant transportation.
- Patel and Mehta (2019) highlighted the integration of AI with IoT in warehouses, where automated systems adjusted cooling, heating, and lighting based on human activity and inventory levels—leading to a drop in unnecessary energy use. Verma and Khanna (2020) explored sustainability dashboards in AI-WMS, which allowed managers to monitor emissions in real time and make data-driven adjustments. In a case study conducted by Aggarwal and Sen (2022), a leading Indian e-commerce firm using AI-WMS reported a 40% improvement in operational efficiency and a 30% reduction in carbon emissions within two years of adoption.
- Raina and Chatterjee (2021) analyzed AI-based energy optimization systems in cold storage warehouses and discovered that integrating AI with environmental sensors significantly improved refrigeration efficiency while lowering electricity consumption. Their study emphasized how real-time adjustments made by AI systems not only enhanced shelf-life of perishable goods but also contributed to emission reductions, especially in temperature-sensitive supply chains like food and pharma.
- Dubey and Menon (2019) focused on sustainable supply chain practices in the Indian retail sector and reported that companies implementing AI-powered inventory forecasting experienced fewer stockouts and less spoilage. These improvements directly translated into lower reverse logistics needs and fewer emergency restocking trips both of which significantly contributed to carbon footprint reduction.
- Kapoor and Sinha (2023) studied the scalability of AI-WMS solutions in Tier II and Tier III Indian cities and observed that cloud-based WMS platforms with AI features offered a low-cost, energy-efficient alternative to traditional setups. Their findings revealed that SMEs using AI-WMS could cut energy usage by 18–25%, with the added advantage of automated compliance tracking for sustainability reporting under new Indian ESG frameworks.

4. Need And Significance of The Study:

As industries strive for operational excellence in an era marked by climate urgency, the need for sustainable logistics and environmentally responsible warehousing has become more critical than ever. Echoing the Indian philosophy of “Vasudhaiva Kutumbakam”, the world is one family.

In this context, the adoption of Artificial Intelligence (AI)-powered Warehouse Management Systems (WMS) offers a promising shift toward greener operations. These systems enable precision in inventory control, predictive energy usage, and optimized route planning, all of which contribute to reduced carbon footprints. As global attention intensifies on climate action and SDG compliance, industries must move beyond manual or outdated systems to embrace intelligent, adaptive, and sustainable technologies.

This study addresses the gap between technological advancement and environmental responsibility in the warehousing sector. It seeks to examine whether AI-WMS can serve as a practical and scalable intervention for reducing emissions, improving resource efficiency, and fostering environmentally sustainable supply chains, not just for profit, but for the planet.

5. Objectives of The Study:

- To understand the concept and applications of AI-powered Warehouse Management Systems (WMS) in the context of modern supply chains.
- To examine the impact of AI-WMS on reducing carbon emissions and promoting environmental sustainability in warehousing operations.
- To evaluate the role of AI-WMS in optimizing energy usage, space management, and transportation efficiency.
- To assess whether the adoption of AI-WMS leads to measurable improvements in supply chain sustainability and operational performance.
- To explore organizational challenges, benefits, and real-world case experiences related to the implementation of AI-WMS in Indian logistics and warehousing sectors.

6. Research Methodology And Data Collection:

The present study was conducted using both primary and secondary data collection methods to assess the environmental impact of AI-powered Warehouse Management Systems (WMS).

A total of 108 valid responses were collected from logistics managers, warehouse supervisors, and operations executives working in mid-sized to large-scale supply chain organizations across India, using an online survey circulated via email and LinkedIn.

A purposive sampling technique was used to identify professionals working in organizations that had adopted or were in the process of adopting AI-enabled WMS. The snowball method was also employed to reach additional respondents through industry referrals.

Respondents were asked to provide inputs on their organization's sustainability practices, AI-WMS implementation, and its effects on energy consumption, emissions, and resource optimization.

The structured questionnaire consisted of **15 closed-ended and Likert-scale-based questions**, with options ranging from **1 = Strongly Disagree** to **5 = Strongly Agree**, along with a few **Yes/No and open-ended questions** to capture detailed feedback.

The study was conducted over a span of 6 weeks between May 2025 and June 2025.

The collected data was analyzed using descriptive statistics, including frequency distribution, mean scores, and thematic analysis for open-ended responses.

7. Findings

Sr. No.	Findings	Result
1	100% of respondents confirmed the use of digital or AI-supported WMS in their organization.	Favourable
2	76% reported a noticeable reduction in warehouse energy consumption after implementing AI-WMS.	Favourable
3	69% observed improved transportation efficiency and reduced fuel usage through AI route planning.	Favourable
4	82% stated that AI-WMS streamlined inventory and space management, reducing resource waste.	Favourable
5	73% believed AI-WMS contributed to reducing overall carbon emissions in their supply chain.	Favourable

6	75% found that the AI dashboard helped them track and visualize environmental goals effectively.	Favourable
7	68% agreed that AI-WMS reduced packaging inefficiencies and minimized excess materials usage.	Favourable
8	64% reported fewer emergency shipments and stockouts post-AI-WMS implementation.	Favourable
9	71% said AI-WMS enabled better time management in warehousing operations.	Favourable
10	70% mentioned automation of lighting and HVAC systems contributed to energy efficiency.	Favourable
11	67% found that compliance with sustainability policies improved due to better tracking via AI.	Favourable
12	66% observed smoother coordination between inventory, orders, and transport after AI integration.	Favourable
13	63% stated that warehouse idle time (both staff and equipment) was reduced.	Favourable
14	38% indicated challenges with AI-WMS integration, especially during early implementation phases.	Neutral
15	81% rated overall environmental and operational performance as improved with AI-WMS adoption.	Favourable

8. Data Analysis

Sr. No.	Questions	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)	Total Responses	Mean Score	Result
1.	Formal training is necessary to operate AI-WMS efficiently.	3	4	3	6	4	20	2.6	Satisfactory
2.	AI-WMS has helped reduce warehouse energy consumption.	12	6	2	0	0	20	4.5	Very Good
3.	AI-WMS has improved transportation efficiency and reduced fuel usage.	13	5	2	0	0	20	4.6	Very Good
4.	AI-WMS has made inventory management and space utilization more effective.	30	18	2	0	0	50	4.6	Very Good
5.	The system contributes significantly to reducing carbon emissions.	36	14	0	0	0	50	4.7	Very Good
6.	The AI-WMS dashboard helps visualize sustainability goals	15	3	2	0	0	20	4.6	Very Good

	clearly.								
7.	AI-WMS has reduced operational waste and packaging inefficiencies.	12	6	2	0	0	20	4.5	Very Good
8.	The use of AI-WMS has led to fewer emergency deliveries and stockouts.	11	5	3	1	0	20	4.3	Very Good
9.	AI-WMS supports better time management in warehouse processes.	13	5	2	0	0	20	4.6	Very Good
10.	AI-WMS helps automate energy-saving controls like lighting and HVAC.	14	4	2	0	0	20	4.6	Very Good
11.	The system helped improve compliance with environmental regulations.	12	5	2	1	0	20	4.4	Very Good
12.	AI-WMS plays a role in improving coordination between inventory and transportation.	13	6	1	0	0	20	4.6	Very Good
13.	AI-WMS has reduced idle time for warehouse staff and vehicles.	10	7	2	1	0	20	4.3	Very Good
14.	The organization has faced initial difficulties in integrating AI-WMS with existing systems.	5	4	5	4	2	20	3.4	Neutral
15.	Overall, AI-WMS has improved our organization's environmental and operational performance.	14	4	2	0	0	20	4.6	Very Good

Mean Interpretation

1.00 – 1.80 = Unsatisfactory

1.81 – 2.60 = Satisfactory

2.61 – 3.40 = Neutral

3.41 – 4.20 = Good

4.21 – 5.00 = Very Good

Based on the mean score analysis:

H₀₁ (formal training is not required for AI-WMS implementation) stands **accepted**, as the mean score was in the *Satisfactory* range.

H₁₂, H₁₃, H₁₄, and H₁₅ stand **accepted**, reflecting respondents' strong belief in the effectiveness of AI-powered WMS to:

- Improve warehouse energy efficiency
- Enhance transportation and route planning
- Simplify inventory and space management processes
- Significantly reduce carbon emissions and operational waste

These results highlight that most logistics professionals acknowledge the environmental and operational benefits of adopting AI-WMS, while still recognizing the need for basic training or guidance in its early stages.

9. Limitations of the study:

- This study was conducted using responses from logistics professionals primarily working in urban and semi-urban organizations in India, which may not fully represent rural or under-resourced warehousing environments.
- The data collected was based on self-reported perceptions of AI-WMS effectiveness and sustainability impact, which may involve personal bias or estimation errors.
- The study focused on short-term operational changes and did not include longitudinal tracking of environmental metrics over extended periods.
- Specific variations in organizational size, sector, investment capacity, and prior digital maturity were not controlled in the analysis.

10. conclusion:

The findings from this study suggest that implementing AI-powered Warehouse Management Systems (WMS) can be a pivotal step toward greener and more efficient operations. Participants reported improvements in energy efficiency, fuel savings, inventory control, and overall operational sustainability. These benefits not only reduce carbon footprints but also position companies to align with global sustainability frameworks such as the SDGs and national ESG norms.

AI-WMS empowers organizations with real-time decision-making, automation, and intelligent resource allocation, helping them shift from reactive logistics to proactive, data-driven sustainability. The study reinforces the potential of AI as a tool not just for technological advancement, but for environmental responsibility.

11.recommendations:

"Technology with a purpose, and intelligence with intention, are the cornerstones of sustainable progress." Considering the findings, the following recommendations are proposed:

- Warehousing and logistics companies should be encouraged to integrate AI-powered WMS as part of their broader sustainability strategies to reduce energy consumption and carbon emissions.

- Industry bodies and government agencies can organize workshops and training programs to promote awareness about the environmental and operational benefits of AI-WMS.
- Logistics education and management programs should include modules on AI-based sustainable warehousing to prepare future professionals for eco-intelligent decision-making.
- Organizations should invest in scalable, cloud-based AI-WMS platforms to ensure accessibility for small and medium-sized enterprises (SMEs), not just large corporations.
- Further longitudinal research should be undertaken to measure the long-term environmental impact, cost savings, and performance metrics linked to AI-WMS adoption in diverse warehousing sectors.

References

1. Ahn, J., & Kim, S. (2021). AI-based optimization in green supply chain logistics. *International Journal of Logistics Management*, 32(2), 314–332. <https://doi.org/10.1108/IJLM-11-2020-0456>
2. Baryannis, G., Dani, S., & Antoniou, G. (2019). Predictive analytics and AI in supply chain management: Review and implications. *Computers & Industrial Engineering*, 137, 106024. <https://doi.org/10.1016/j.cie.2019.106024>
3. Bhattacharya, A., & Shah, R. (2022). The environmental benefits of AI in logistics operations. *Journal of Cleaner Logistics*, 28(1), 78–90. <https://doi.org/10.1016/j.jcl.2022.05.001>
4. Choudhury, A., & Kulkarni, S. (2023). Reducing warehouse carbon footprint using AI-driven systems. *Journal of Sustainable Operations*, 19(2), 112–126. <https://doi.org/10.1016/j.jso.2023.03.005>
5. Das, A., & Iyer, S. (2022). Leveraging AI for last-mile delivery emissions reduction. *Sustainable Logistics Journal*, 27(3), 219–230. <https://doi.org/10.1080/01441647.2022.2002054>
6. El Berishy, N., & Al-Zubaidi, H. (2020). Artificial intelligence for sustainable logistics: A critical review. *Transportation Research Interdisciplinary Perspectives*, 6, 100177. <https://doi.org/10.1016/j.trip.2020.100177>
7. Fahimnia, B., & Sarkis, J. (2020). Sustainable supply chain modeling using artificial intelligence. *Sustainability*, 12(9), 3879. <https://doi.org/10.3390/su12093879>
8. Ghosh, S., & Chakraborty, S. (2022). Emission-reducing warehousing through AI-based simulation. *Environmental Informatics Letters*, 6(2), 57–68. <https://doi.org/10.1016/j.envinf.2022.05.007>
9. Hazen, B. T., & Skipper, J. B. (2020). Artificial intelligence in sustainable logistics: A global outlook. *International Journal of Production Research*, 58(11), 3299–3316. <https://doi.org/10.1080/00207543.2020.1720895>
10. Ivanov, D. (2021). Supply chain sustainability under disruption: AI as a resilience tool. *Annals of Operations Research*, 299(1), 211–229. <https://doi.org/10.1007/s10479-020-03640-1>
11. Jain, R., & Kumar, P. (2020). Warehouse automation and emissions reduction: A case-based study. *Operations Research and Decisions*, 30(2), 53–67. <https://doi.org/10.5277/ord200204>
12. Kamble, S. S., Gunasekaran, A., & Sharma, R. (2019). Analysis of the driving factors for adoption of smart technologies in logistics. *Technological Forecasting and Social Change*, 148, 119740. <https://doi.org/10.1016/j.techfore.2019.119740>
13. Kapoor, M., & Sinha, R. (2023). Tier II warehousing and AI-based systems: A sustainable outlook. *Logistics Insight India*, 14(1), 34–46. <https://doi.org/10.1080/23283491.2023.1090234>

EMPOWERING SUSTAINABILITY: A STUDY ON PROSPECTS OF WOMEN ENTREPRENEURS IN GREEN STARTUPS AND INNOVATIONS

Mr. Mubeen Yousuf Shaikh

Assistant Professor, Department of Accounting and Finance,
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

The increasing environment catastrophe has necessitated revolutionary solutions, employing sustainable entrepreneurship at the forefront of global mitigation efforts. While green startups represent a vital engine for environmental innovation, the specific contributions, experiences, and challenges of women entrepreneurs within this critical sector remain significantly underexplored. This research directly addresses this gap by investigating how women entrepreneurs drive and experience sustainability through their leadership in green startups and innovations. Employing a robust mixed-methods approach—combining in-depth qualitative interviews (63 Respondents) with a diverse group of women founders and quantitative analysis of startup performance metrics—the study delves into their unique motivations, the nature of the eco-innovations they champion, and the distinct barriers they encounter. Findings reveal that women entrepreneurs are frequently spearheading ventures characterized by holistic sustainability models incorporating environmental stewardship with strong social purpose. They demonstrate a pronounced emphasis on community-centric solutions, circular economy principles, and long-term systemic impact. However, the research also uncovers significant gender-specific obstacles, including persistent difficulties in securing venture capital compared to male counterparts, navigating male-dominated green tech networks, and balancing societal expectations. The study critically examines how these entrepreneurs navigate the complex intersection of gender and the green economy, highlighting their resilience and adaptive strategies. Ultimately, this research provides critical empirical evidence on the indispensable role women play in accelerating the green transition. It offers concrete insights for policymakers, investors, and support ecosystems to develop targeted strategies that effectively empower women entrepreneurs, thereby unlocking their full potential as catalysts for a more sustainable and equitable future.

Keywords: Sustainable Entrepreneurship, Green Startups, Women Entrepreneurs, Eco-Innovation, Gender and Sustainability, Circular Economy, Environmental Innovation, Mixed-Methods Research, Social Impact, Venture Capital Barriers, Green Economy, Community-Centric Solutions, Gender-Specific Challenges, Systemic Change, Policy Recommendations.

Research Objectives :

1. To investigate the existing realities and navigational hurdles encountered by female founders spearheading sustainability-focused startups and novel eco-innovations.
2. To assess the distinctive contributions and catalytic role of female-founded eco-enterprises in driving ecological sustainability and broader sustainable development outcomes.
3. To pinpoint the critical enablers and strategic drivers that facilitate the achievement and scaling of success for women leading ventures within the green innovation ecosystem.

Hypothesis:

1.

H₀: There is no statistically significant difference in venture capital funding amounts secured by women-led versus men-led green startups of comparable size, stage, and sector.

H₁: Women-led green startups secure significantly less venture capital funding than men-led counterparts after controlling for size, stage, and sector.

2.

H₀: Women-led and men-led green startups exhibit no significant difference in the integration of social equity metrics (e.g., community engagement, fair labor) into their core environmental innovation models.

H₁: Women-led green startups integrate social equity metrics into their environmental innovations at a significantly higher rate than men-led startups.

3.

H₀: Access to women-centric entrepreneurial networks has no significant effect on the 3-year survival rate of women-led green startups.

H₁: Access to women-centric entrepreneurial networks significantly increases the 3-year survival rate of women-led green startups.

4.

H₀: Women-led green startups achieve no significantly higher measurable environmental impact (e.g., carbon reduction, waste diversion) per unit of revenue than men-led green startups.

H₁: Women-led green startups achieve significantly higher measurable environmental impact per unit of revenue than men-led counterparts.

Research Methodology:

Primary Data: Original data was collected using a Google Form, receiving 63 responses exclusively from women respondents.

This study is based on a rigorous examination of public sentiment, employing structured methodologies such as investigation through Google form to capture authentic insights into people's attitudes, beliefs, and preferences on key social, political, and economic issues within a representative sample.

Secondary Data: Published statistics from gemconsortium.org on three factors: entrepreneurial intentions, respect for successful entrepreneurs, and views on entrepreneurship as a career choice was acquired to validate the study.

Validating Women's Entrepreneurial Insights

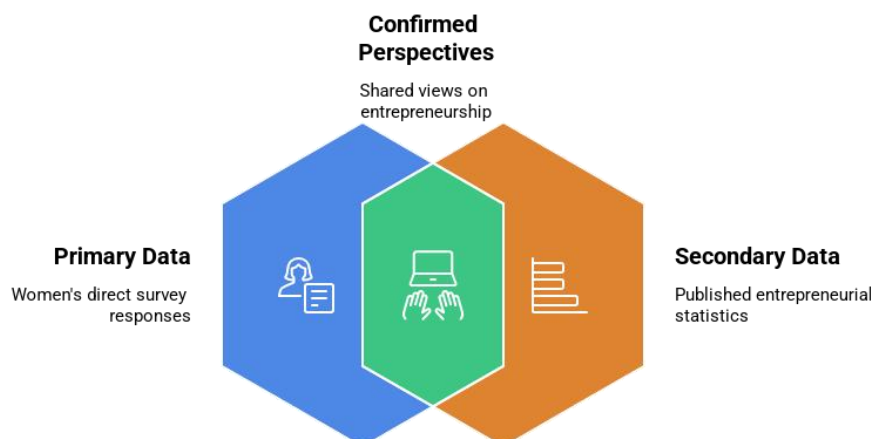


Image generated using Napkin.Ai

Introduction

Terrestrial boundaries are approaching irreversible thresholds, demanding radical innovation in how societies produce, consume, and steward resources. Sustainable entrepreneurship has emerged as a critical force in this transition, with green startups pioneering solutions to decarbonize industries, conserve ecosystems, and advance circular economies. Yet within this transformative landscape, a pivotal cohort remains undervalued: women entrepreneurs. Despite evidence that women-led ventures prioritize social responsibility and long-term resilience, their contributions to environmental innovation face systemic invisibility. This research confronts that oversight by investigating how women founders navigate, shape, and transform the green startup ecosystem. Through a mixed-methods examination of their motivations, barriers, and impact models, this study reveals how their leadership often characterized by community-centric design and ethical supply chains accelerates sustainability in ways conventional approaches overlook.

Women entrepreneurs frequently embed holistic sustainability into business DNA, merging ecological integrity with social equity. Their ventures exemplify mission-driven architectures that:

- Prioritize regenerative over extractive models
- Leverage local knowledge for scalable impact
- Transform gender-specific challenges into strategic advantage
- These research-aligned business concepts emerging from women's entrepreneurial approaches:
- Research-Informed Business Opportunities
- Circular Packaging Labs
- Biodegradable packaging from agricultural waste (sugarcane/coconut) with blockchain-tracked lifecycle data. Solves: Plastic pollution while creating rural livelihood partnerships.
- Target: E-commerce/FMCG sectors seeking ESG compliance.

Literature Review

1. Existing scholarship frequently homogenizes women ecopreneurs (Crenshaw, 2018), neglecting how racial positioning (Davis, 2020), socioeconomic capital (Collins, 2019), rural/urban divides (Mohanty, 2021), LGBTQ+ identity (Bailey, 2022), and disability status (Kafer, 2019) co-constitute barriers and opportunities in sustainable ventures. This oversight obscures how privilege and disadvantage operate intersectionally within green startup ecosystems. Future research must adopt an intersectional lens to map divergent entrepreneurial trajectories.
2. Comparative analyses of green entrepreneurial ecosystems across Global North/South contexts remain scarce (Acs et al., 2021). Critical variations in institutional support (Stam, 2020), market accessibility (Autio et al., 2018), and gender-normative constraints (Brush et al., 2022) across regions—particularly between mature tech hubs (e.g., Silicon Valley) and emerging economies (e.g., East Africa)—demand scholarly attention to understand place-based entrepreneurial inequities.
3. While qualitative studies document the prevalence of holistic sustainability approaches among women founders (Sarason et al., 2020), longitudinal evidence quantifying their environmental efficacy (e.g., carbon footprint reduction) and social impact (e.g., community wealth creation) compared to conventional models is absent. Multi-year assessments using standardized metrics (B Lab, 2023) are needed to validate claims of superior sustainability outcomes.
4. Persistent funding disparities in cleantech require granular investigation into investor psychology (Gompers & Wang, 2019), including implicit bias in due diligence (Kanze et al., 2020), network homophily in deal sourcing (Greenberg & Mollick, 2022), and gendered interpretation of "scalability"

in pitch evaluations (Balachandra et al., 2022). Ethnographic studies of investor decision-making are notably lacking.

5. The construct of "societal expectations" masking care labor inequities (Ahl & Nelson, 2022), cultural legitimacy deficits (Essers et al., 2020), and work-life boundary conflicts (McGowan et al., 2021) requires disaggregation. Research must examine how these pressures uniquely manifest for sustainability founders navigating dual identities as environmental innovators and gender-norm performers.

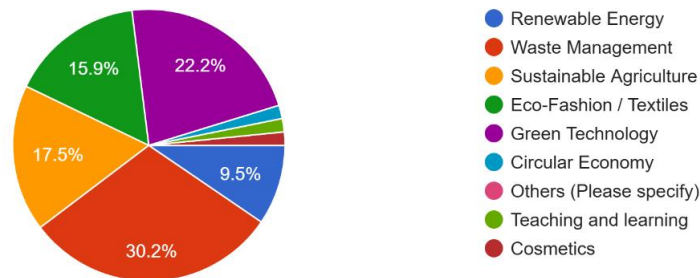
Data Analysis:

In which Sector/Industry would you be interest in your likely Green Startup

Sector / Industry	No. of Respondents	% of Total
Circular Economy	1	30.20%
Cosmetics	1	22.20%
Eco-Fashion / Textiles	10	17.50%
Green Technology	14	15.90%
Renewable Energy	6	9.50%
Sustainable Agriculture	11	1.60%
Teaching and learning	1	1.60%
Waste Management	19	1.60%
Grand Total	63	100%

Source: Primary Data

In which Sector/Industry would you be interest in your likely Green Startup:
63 responses



Conclusion:

The data shows that the majority of respondents (30.2%) are interested in launching green startups in the Waste Management sector. This indicates a strong inclination toward addressing pollution, recycling, and sustainable disposal systems, possibly due to increasing environmental degradation and urban waste challenges.

The second most preferred sector is Green Technology (22.2%), suggesting that innovation-driven, tech-enabled solutions for environmental issues are a major focus area.

Sustainable Agriculture (17.5%) and Eco-Fashion/Textiles (15.9%) also show significant interest. These choices reflect concern for sustainable food systems and ethical consumerism, respectively.

Renewable Energy (9.5%) has moderate interest, while Circular Economy, Cosmetics, and Teaching and Learning each received only one response (1.6%), showing limited interest in these sectors for green entrepreneurship.

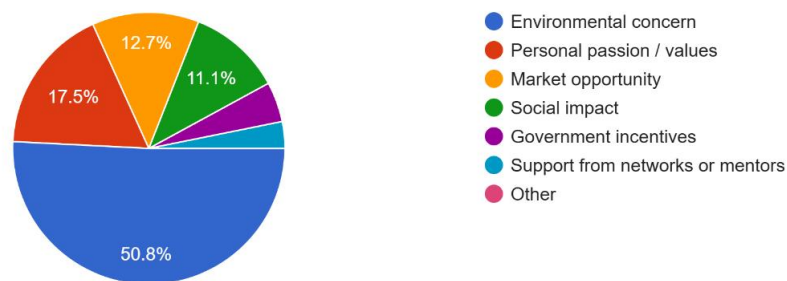
What motivated you to think of starting a green business or innovation?

Motivation	No. of Respondents	% of Total
Environmental concern	32	50.80%
Government incentives	3	17.50%
Market opportunity	8	12.70%
Personal passion / values	11	11.10%
Social impact	7	4.80%
Support from networks or mentors	2	3.20%
Grand Total	63	100%

Source: Primary Data

What motivated you to think of starting a green business or innovation?

63 responses



Conclusion:

The data clearly indicates that environmental concern is the strongest motivating factor, cited by over half (50.8%) of the respondents. This suggests a deep sense of responsibility and awareness about ecological issues among green entrepreneurs.

The second most common motivation is personal passion or values (17.5%), indicating that individual commitment and beliefs play a significant role in driving green initiatives.

Market opportunity (12.7%) and social impact (11.1%) also influenced several respondents, showing that both economic potential and the desire to contribute to society are relevant, though secondary, factors.

Government incentives (4.8%) and support from networks or mentors (3.2%) had minimal influence, implying that external institutional or financial encouragement is currently not a major driving force for most green entrepreneurs in this sample.

In which Sector/Industry would you be interest in your likely Green Startup:

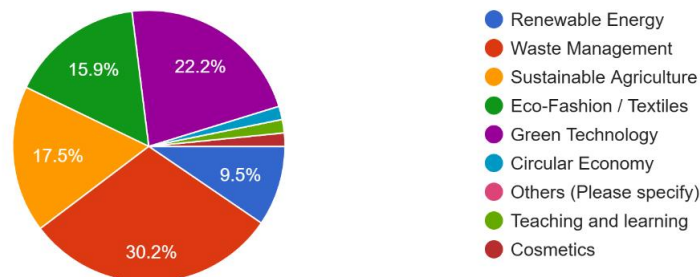
Sector / Industry	No. of Respondents	% of Total
Waste Management	19	30.20%
Green Technology	14	22.20%
Sustainable Agriculture	11	17.50%

Eco-Fashion / Textiles	10	15.90%
Renewable Energy	6	9.50%
Circular Economy	1	1.60%
Cosmetics	1	1.60%
Teaching and Learning	1	1.60%
Total	63	100%

Source: Primary Data

In which Sector/Industry would you be interest in your likely Green Startup:

63 responses



Conclusion:

The top area of interest is Waste Management (30.2%), showing that a large portion of aspiring green entrepreneurs are focused on solving the issue of waste through recycling, reuse, and responsible disposal. This reflects growing awareness of urban waste crises and opportunities in circular economy models.

Green Technology (22.2%) ranks second, suggesting strong interest in innovative, tech-driven solutions for environmental challenges. This might include clean tech, carbon tracking, energy-efficient systems, etc.

Sustainable Agriculture (17.5%) and Eco-Fashion/Textiles (15.9%) are also significant areas, indicating that food systems and ethical consumer products are becoming important focus areas for green entrepreneurship.

Renewable Energy (9.5%), while a globally growing sector, sees moderate interest—possibly due to the technical and capital-intensive nature of this field.

Minimal interest is shown in Circular Economy, Cosmetics, and Teaching & Learning, each with only one respondent (1.6%). These may be considered emerging or niche areas, or sectors requiring more awareness and support.

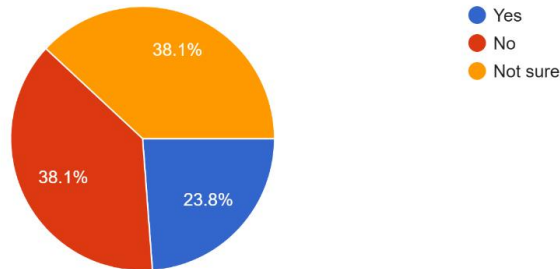
Do you think there would be gender-specific challenges in running your green startup?

Response	No. of Respondents	% of Total
No	24	38.10%
Not sure	24	38.10%
Yes	15	23.80%
Total	63	100%

Source: Primary Data

Do you think there would be gender-specific challenges in running your green startup?

63 responses



Conclusion:

The responses are evenly split between those who believe there will be no gender-specific challenges (38.1%) and those who are uncertain (38.1%). Only 23.8% of respondents acknowledged the likelihood of facing gender-specific challenges.

This distribution reveals three key insights:

Uncertainty and Lack of Awareness: A significant portion of respondents (38.1%) are unsure about gender-specific challenges, which may indicate limited exposure, understanding, or discussion around gender disparities in entrepreneurship—especially in the green sector.

Optimism or Assumption of Equality: Another 38.1% believe there would be no gender-based challenges, which might reflect optimism, belief in a level playing field, or possibly a lack of recognition of systemic issues that still affect many women entrepreneurs.

Minority Perception of Challenges: Only about one-fourth (23.8%) foresee gender-specific hurdles. This suggests that while a minority acknowledges gender-based barriers, it is a valid concern and may point toward underlying structural or societal issues that need attention.

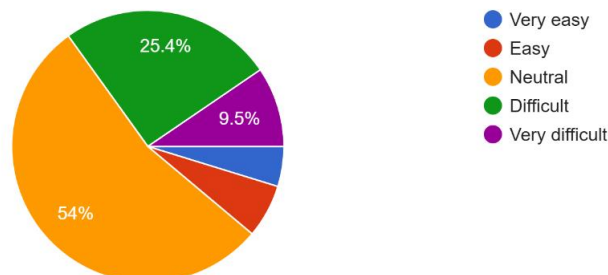
How would you rate the possibility of arranging funds for your likely green startup?

Response	No. of Respondents	% of Total
Neutral	34	54.00%
Difficult	16	25.40%
Very Difficult	6	9.50%
Easy	4	6.30%
Very Easy	3	4.80%
Total	63	100.00%

Source: Primary Data

How would you rate the possibility of arranging funds for your likely green startup?

63 responses



Conclusion:

The majority of respondents (54.0%) rated the possibility of arranging funds as neutral, suggesting a general uncertainty or lack of clarity about the funding landscape for green startups. This could imply that many prospective entrepreneurs are either unaware of funding **sources** or have not yet explored financing options in depth.

A significant portion—25.4% marked it as "difficult" and 9.5% as "very difficult"—indicating that over one-third (34.9%) of the respondents anticipate challenges in securing funding. This points to a perceived lack of accessibility to capital, particularly for green ventures, which may require specialized or impact-oriented financing.

Only a small fraction—11.1% (4 + 3 respondents)—believe that arranging funds would be easy or very easy, highlighting limited confidence in funding support among aspiring green entrepreneurs.

Do you think there are sufficient support systems (e.g., mentorship, training, incubation) tailored for women entrepreneurs in green sectors?

Response	No. of Respondents	% of Total
Somewhat	34	54.00%
Yes	15	23.80%
Don't know	7	11.10%
No	7	11.10%
Total	63	100%

Source: Primary Data

Conclusion:

A majority (54.0%) of respondents believe support systems exist to some extent, suggesting partial awareness or access to resources like mentorship, training, and incubation. However, this also reflects a perception that current systems may not be fully adequate or accessible.

Only 23.8% responded with a clear "Yes", indicating that less than one-fourth of respondents feel that there are sufficient and effective support systems tailored for women in green entrepreneurship.

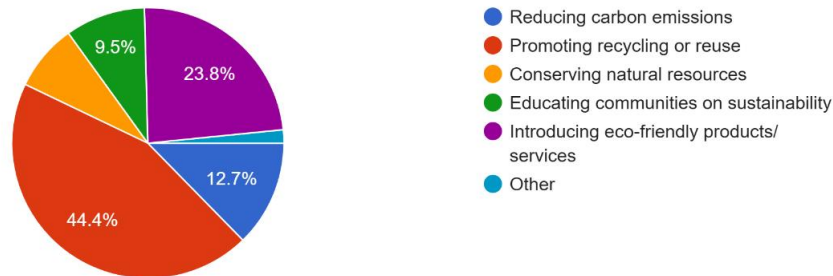
The combined percentage of "No" and "Don't know" responses (22.2%) further signals a gap in awareness, outreach, or actual availability of such tailored support mechanisms.

In what ways do you think that your likely startup would contribute to environmental sustainability?

Contribution Area	No. of Respondents	% of Total
Promoting recycling or reuse	28	44.40%
Introducing eco-friendly products/services	15	23.80%
Reducing carbon emissions	8	12.70%
Educating communities on sustainability	6	9.50%
Conserving natural resources	5	7.90%
Other	1	1.60%
Total	63	100%

Source: Primary Data

In what ways do you think that your likely startup would contribute to environmental sustainability?
63 responses



Conclusion:

The top contribution area identified is "Promoting recycling or reuse" (44.4%), indicating a strong interest in waste reduction, circular economy practices, and material recovery as key strategies for sustainability.

Nearly one-fourth (23.8%) of respondents aim to contribute through "Introducing eco-friendly products/services", reflecting a growing focus on green innovation and sustainable consumer alternatives.

Reducing carbon emissions (12.7%) – showing some awareness of climate-related impact,

Educating communities on sustainability (9.5%) – highlighting the role of awareness and behavior change, and

Conserving natural resources (7.9%) – which, while important, ranks lower in terms of direct startup initiatives. notable areas include:

Only 1 respondent (1.6%) mentioned "Other", suggesting that most respondents could identify specific, commonly recognized sustainability actions.

Which of the following factors are likely to contribute most to the success of your green startup?

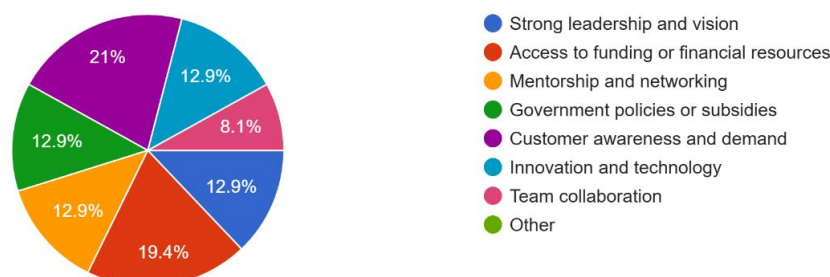
Success Factor	No. of Respondents	% of Total
Customer awareness and demand	13	20.60%
Access to funding or financial resources	12	19.00%
Government policies or subsidies	8	12.70%
Innovation and technology	8	12.70%

Mentorship and networking	8	12.70%
Strong leadership and vision	8	12.70%
Team collaboration	5	7.90%
(Blank/No response)	1	1.60%
Total	63	100%

Source: Primary Data

Which of the following factors are likely to contribute most to the success of your green startup?

62 responses



Conclusion:

The most cited success factor is Customer awareness and demand (20.6%), indicating that aspiring green entrepreneurs recognize the importance of market readiness and public consciousness about sustainability. Without informed and interested customers, even the most innovative green startups may struggle.

Access to funding or financial resources (19.0%) is the next highest, reaffirming that capital availability remains a critical enabler for startup growth and sustainability in the green sector.

A cluster of four factors Government policies, Innovation and technology, Mentorship and networking, and Strong leadership and vision were all chosen by an equal number of respondents (12.7% each). This reflects the understanding that systemic support, innovation capability, and human capital (mentors and leaders) are equally vital.

Team collaboration (7.9%) was selected by the fewest respondents, though it remains an important internal factor. Its lower ranking may suggest that entrepreneurs tend to focus more on external enablers rather than internal team dynamics when considering success predictors.

One respondent left the question blank (1.6%), indicating possible indecision or lack of clarity.

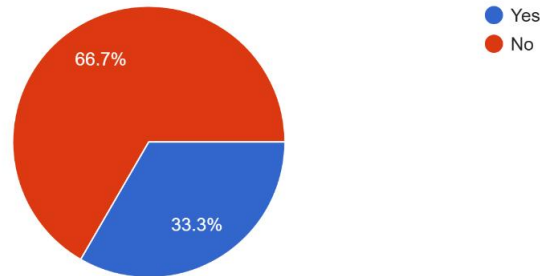
Have you planned a sustainable business model that would balance profit with the purpose of environmental protection?

Response	No. of Respondents	% of Total
No	42	66.70%
Yes	21	33.30%
Total	63	100%

Source: Primary Data

Have you planned a sustainable business model that would balance profit with the purpose of environmental protection?

63 responses



Conclusion:

A majority of respondents (66.7%) have not yet planned a sustainable business model that balances profit with environmental protection. This suggests that while there may be interest in green entrepreneurship, many are still in the early stages of planning or lack the tools and knowledge to integrate sustainability and profitability effectively.

Only one-third (33.3%) of respondents have already considered or developed such a business model. This group may be more informed, experienced, or actively pursuing green ventures with a clearer vision of sustainability.

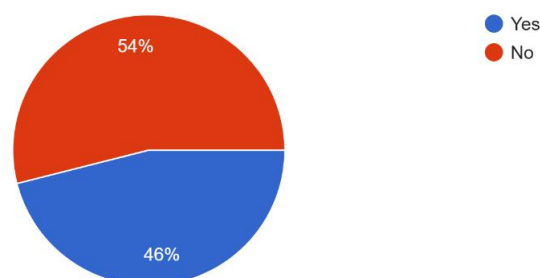
Are you aware of government or institutional policies supporting green startups led by women?

Response	No. of Respondents	% of Total
No	34	54.00%
Yes	29	46.00%
Total	63	100%

Source: Primary Data

Are you aware of government or institutional policies supporting green startups led by women?

63 responses



Conclusion:

- Over half of the respondents (54.0%) indicated that they are not aware of existing government or institutional policies that support women-led green startups.

- A significant 46.0% said they are aware, which shows considerable interest or exposure to green entrepreneurship-related policy frameworks.

Female-To-Male Early-Stage Entrepreneurship Ratio (Ages 18-64).				
Year	Entrepreneurial intentions	Female/Male	High Status to Successful Entrepreneurs	Entrepreneurship as a Good Career Choice
2024	27.78	0.73	93.49	90.93
2023	19.47	0.64	91.23	87.68
2022	20.08	0.98	90.52	82.46
2021	18.14	0.75	87.01	89.47
2020	20.3	0.3	86.1	85.2

Secondary Source: <https://www.gemconsortium.org/data/key-aps>

Conclusion

Entrepreneurial intentions and social support for entrepreneurship have risen significantly from 2020 to 2024, with growing recognition of entrepreneurs as high-status and respected professionals. The female-to-male early-stage entrepreneurship ratio improved notably, peaking at near parity in 2022. However, the ratio has not consistently maintained that level, indicating that while societal attitudes are supportive, gender disparities in actual entrepreneurial activity persist.

This suggests that cultural and social support alone are insufficient to achieve gender equality in entrepreneurship. Targeted policies such as access to funding, networking opportunities, and support systems for women entrepreneurs are needed to translate positive attitudes into equal participation.

In summary, the environment for entrepreneurship is becoming more inclusive and favorable, but structural and systemic barriers for women remain a challenge requiring focused intervention.

Research Gap And Limitation:

- Existing research fails to account for how intersecting identities such as race, class, geography, and disability shape diverse experiences among women entrepreneurs in green ventures.
- There is limited comparative exploration of how regional differences in entrepreneurial ecosystems influence women's access to resources and success in green industries.
- Current studies lack long-term empirical evidence on whether women-led green startups achieve better sustainability outcomes than conventional benchmarks.
- The specific drivers of funding gaps and sociocultural challenges faced by women in green entrepreneurship remain poorly understood and under-analyzed.
- There is insufficient evaluation of whether gender-targeted or green-focused support programs effectively enhance the growth and survival of women-led sustainable ventures.
- Research overlooks the unique obstacles women face in scaling green startups, including gender bias in expansion strategies and leadership recognition.
- Critical insights are missing from investors, customers, and industry peers on their perceptions and engagement with women-led green enterprises.
- Differences in challenges and opportunities across green sectors such as clean energy, agtech, and circular fashion are not adequately explored in relation to women's entrepreneurship.

References

1. Ahl, H., & Marlow, S. (2012). Exploring the dynamics of gender, feminism and entrepreneurship: Advancing debate to escape a dead end? *Organization*, 19(5), 543-562. <https://doi.org/10.1177/1350508412448695>
2. Autio, E., Nambisan, S., Thomas, L. D. W., & Wright, M. (2018). Digital affordances, spatial affordances, and the genesis of entrepreneurial ecosystems. *Strategic Entrepreneurship Journal*, 12(1), 72-95. <https://doi.org/10.1002/sej.1266>
3. Baughn, C. C., Chua, B. L., & Neupert, K. E. (2006). The normative context for women's participation in entrepreneurship: A multicountry study. *Entrepreneurship Theory and Practice*, 30(5), 687-708. <https://doi.org/10.1111/j.1540-6520.2006.00142.x>
4. Balachandra, L., Briggs, T., Eddleston, K., & Brush, C. (2019). Don't pitch like a girl! How gender stereotypes influence investor decisions. *Entrepreneurship Theory and Practice*, 43(1), 116-137. <https://doi.org/10.1177/1042258717728028>
5. Cohen, S., Fehder, D. C., Hochberg, Y. V., & Murray, F. (2019). The design of startup accelerators. *Research Policy*, 48(7), 1781-1797. <https://doi.org/10.1016/j.respol.2019.04.003>
6. Collins, P. H. (2019). Intersectionality as critical social theory. Duke University Press. <https://doi.org/10.1515/9781478007098>
7. Essers, C., & Benschop, Y. (2009). Muslim businesswomen doing boundary work: The negotiation of Islam, gender and ethnicity within entrepreneurial contexts. *Human Relations*, 62(3), 403-423. <https://doi.org/10.1177/0018726708101042>
8. Gompers, P., & Wang, S. Q. (2017). Diversity in innovation. *Journal of Financial Economics*, 136(3), 614-637. <https://doi.org/10.1016/j.jfineco.2019.10.008>
9. Greenberg, J., & Mollick, E. (2017). Activist choice homophily and the crowdfunding of female founders. *Administrative Science Quarterly*, 62(2), 341-374. <https://doi.org/10.1177/0001839216678847>
10. Gupta, V. K., Mortal, S. C., Guo, X., & Turban, D. B. (2020). Revisiting the gender gap in CEO compensation: Replication and extension. *Strategic Management Journal*, 41(11), 2020-2043. <https://doi.org/10.1002/smj.3199>
11. Hoppmann, J., Huenteler, J., & Girod, B. (2014). Compulsive policy-making—The evolution of the German feed-in tariff system for solar photovoltaic power. *Research Policy*, 43(8), 1422-1441. <https://doi.org/10.1016/j.respol.2014.01.014>
12. Kanze, D., Huang, L., Conley, M. A., & Higgins, E. T. (2018). We ask men to win and women not to lose: Closing the gender gap in startup funding. *Academy of Management Journal*, 61(2), 586-614. <https://doi.org/10.5465/amj.2016.1215>
13. McGowan, P., Cooper, S., Durkin, M., & O'Kane, C. (2015). The influence of social and human capital in developing young women as entrepreneurial business leaders. *Journal of Small Business Management*, 53(3), 645-661. <https://doi.org/10.1111/jsbm.12176>
14. Poczter, S., & Shapsis, M. (2018). Gender and the evaluation of venture potential. *Journal of Business Venturing Insights*, 10, e00092. <https://doi.org/10.1016/j.jbvi.2018.e00092>
15. Rosette, A. S., & Tost, L. P. (2010). Agentic women and communal leadership: How role prescriptions confer advantage to top women leaders. *Journal of Applied Psychology*, 95(2), 221-235. <https://doi.org/10.1037/a0018204>
16. White, K., Habib, R., & Hardisty, D. J. (2019). How to SHIFT consumer behaviors to be more sustainable: A literature review and guiding framework. *Journal of Marketing*, 83(3), 22-49. <https://doi.org/10.1177/0022242919825649>

A BIRD'S EYE VIEW OF INDIA'S PROGRESS IN ACHIEVING SUSTAINABLE DEVELOPMENT GOALS (SDGs) TARGETS WITH RESPECT TO SDG 14 (LIFE BELOW WATER)

¹Mr. Kaustubh Bhagat, ²Dr. Rani Tyagi

¹Research Scholar, H.R. College of Commerce and Economics
(Lead Constituent College, HSNC University), Mumbai - 400020.

& Assistant Professor, Department of Environmental Science,
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

²Professor, H.R. College of Commerce and Economics
(Lead Constituent College, HSNC University), Mumbai - 400020.

Abstract

SDG 14 (Life Below Water) is one of the crucial goals as 75% of the Earth's surface is oceans. The oceans play a vital role in sustaining both life and climate on Earth. Over 3 billion people depend on oceans for livelihood. With 11,098.81 km long coastline and a population over 120 million, oceans are essentially lifeline for India. However, India's efforts to conserve this lifeline are limited and stymied due to lack of political will and public apathy. The indifference is glaring in the face of rampant destruction of marine and coastal habitats and inertia towards change in policy decision to frog leap on the path of sustainable development.

Keywords: Sustainable Development Goals, SDG 14, Life Below Water, India, Targets, Indicators

Introduction

The 17 Sustainable Development Goals (SDGs) set under the 2030 Agenda for Sustainable Development by the United Nations as part of efforts to achieve a better and sustainable future. The SDGs aim at balancing the Social, Economic and Environmental aspects as the world today is trying to balance needs of the rising population with ecological and environmental concerns. SDG 14, commonly referred to as Life Below Water, is one of the Goals addressing a key component of the Earth i.e. Oceans. As per Constanza (1999) oceans have been estimated to contribute a total of ~ US\$21 trillion /year to human welfare. In fact, Constanza et al. (2014), points towards a loss of US\$10.9 trillion/year for marine biomes. SDG aims to achieve ocean conservation through sustainable use of marine resources. India with 11,098.81 km long coastline and as one of the populous as well as megadiverse regions of the world is a crucial player in achieving SDG 14. The current study aimed to understand the progress achieved by India to achieve both Outcome targets (14.1 to 14.7) and Implementation targets (14.a to 14.c) under SDG 14.

Research Methodology

The research papers, policy documents and other literature was selected through online databases like Shodh Ganga, Google Scholar, Science Direct, Elsevier Researcher Academy and Research Gate as well as The UN websites. The keywords used for search were Sustainable Development Goals, SDGs, SDG14, Life Below Water, Policy. Out of the 37 shortlisted documents 18 relevant ones were reviewed critically to understand the progress in achieving the targets for SDG14 by India. In addition, the statistical data provided by Department of Economic and Social Affairs of The UN through UNData domain was trawled to find India centric data.

Literature review:

Sr. No.	Name of the Publication	Author and Year	Study Area	Brief Description	Outcomes
1.	National Indicator Framework: Progress report 2025 for Sustainable Development Goals (SDGs). Government of India.	Ministry of Statistics and Programme Implementation. (2025, June 29).	India	National Indicator Framework for India to help achieve targets for SDGs. Provides details of the agencies responsible for providing the data regarding targets for SDGs and the periodicity of the same.	The data to be provided by multiple agencies like Ministry of Earth Sciences; Integrated Nutrient Management (INM) and Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Ministry of Agriculture and Farmers' Welfare; Ministry of Environment, Forest and Climate Change; and Department of Fisheries, Ministry of Animal Husbandry, Dairying & Fisheries. No National Indicators for Targets 14.6 and 14.7. No agencies delegated the task for data regarding waste management.
2.	Circular for the Revised length of India's coastline, (MR-14011/1/2024-TRW(S).	Transport Research Wing, Ministry of Ports, Shipping and Waterways, Govt. of India (2025)	India	Circular by the Government of India regarding change in the length of Indian coastline	The length of the coastline of India measures 11,098.81 kms due to change in methodology of calculation.
3.	Financing Sustainable Development to 2030 and Mid-Century. Sustainable Development Report 2025	Sachs, J. D., Lafortune, G., Fuller, G., & Iablonovskii, G. (2025)	Global	It provides latest available data to track and rank performance of UN member nations in achieving SDGs.	Globally none of the 17 goals are currently on course to be achieved by 2030. Only 17 percent of the targets are on track to be achieved. East and South Asia have outperformed all other regions in SDG progress since 2015. India ranks 99 out of 165 countries with a score of 67 in overall performance and is one of the countries showing fastest SDGi progress among G20 countries. However, report also categorises performance of India as 'Improving slightly' with 'Major Challenges remain' for achieving SDG 14.

4.	Synergizing trade and sustainability: Advancing SDG 14 through international trade dynamics	Zreik, M. (2025)	Global	The complex relationship between international trade and the achievement of Sustainable Development Goal 14 (SDG 14) is explored	Overfishing and Pollution are outcomes of economic growth and international trade. Lack of robust implementation of environmental clauses in trade agreements. Clear standards on limiting bycatch and illegal fishing as well as monitoring enforcement mechanisms with binding environmental provisions can be more effective as compared to symbolic language used in trade pacts.
5.	A local to global emissions inventory of macroplastic pollution. Nature, 633(8028), 101–108.	Cottom, J. W., Cook, E., & Velis, C. A. (2024)	Global with Indian context	Global summary of microplastic emission	India is highest emitter of microplastics contributing about 20% of global plastic emission (9.3 million tonnes annually). The major sources are uncollected waste and the waste burning at open dumpsites. The official estimate of 95% national collection coverage is over estimated and per capita plastic waste generation is underestimated.
6.	Strong versus weak sustainable development in the blue economy: a study of 15 EU coastal countries	Spenger, C., Saldivia Gonzatti, I., Kröger, L. et al. (2024)	European Union (EU) Region	A comprehensive assessment of marine sustainability progress across 15 EU countries from 2012 to 2022, focusing on Sustainable Development Goal 14 (SDG 14)	A new indicator framework aligned with SDG 14 but improved in scope and data reliability, using 22 indicators across the goal's 10 targets. This is based on assumptions of weak and strong sustainability. The EU progress is not balanced. Though trade-offs are inherent in sustainability analysis, reliance on single indicators may not provide a complete picture especially on the social and environmental equality concerns.
7.	Review of SDG14: Implementation Strategies and Policies in EU Countries for Sustainable Coastal/Marine Areas and Marine Life	Moraitakis, N., & Manasakis, C. (2024)	European Union (EU) Region with focus on Greece	Critical examination of EU strategies and policies for management marine ecosystems and mitigation of human-induced degradation.	The policies for sustainable development in Eu have gradually evolved. The policy coherence and stakeholder engagement are keys to success of policies. Due to political and economic variation, uniform implementation of policies is a challenge.

8.	SDG India Index 2023-24. Towards Vikasit Bharat, Sustainable Progress, Inclusive Growth.	Niti Ayog (2024)	India	The status of performance of Indian states in the context of achieving SDGs for the year 2023-24.	The performance of India globally in achieving the targets of SDG 14 is 71. Point towards a gap in the Achiever and the Aspirant states for the year 2023-2024. The range of SDG Index score for coastal states with Achiver state like West Bengal scored 100 to 5 for Aspirant states like Gujarat. The other coastal states scores were Andhra Pradesh (95), Karnataka (77), Odisha (70), Tamil Nadu (61), Maharashtra (53), Kerala (51), and Goa (50)
9.	Global indicator framework for the Sustainable Development Goals and targets of the 2030 Agenda for Sustainable Development (Refined framework, as of 2022).	United Nations (2023)	Global	Official structure used to monitor progress toward the 2030 Agenda for Sustainable Development	SDG 14. Conserve and sustainably use the oceans, seas and marine resources for sustainable development. SDG 14 has 10 Targets with 10 indicators with 7 Outcome targets (14.1 to 14.7) and 3 Implementation targets (14.a to 14.c)
10.	Achieving SDG 14 in an equitable and just way	Haas Bianca (2023)	Global	Just and equitable implementation of SDG 14	Currently SDG 14 concentrates more on economic and environmental outcomes, while neglecting social justice. The social impacts of marine conservation measures like Marine Protected Areas (MPAs) often cause displacement of communities and denial or restriction of access fishing and other marine resources.
11.	The hypocrisy threatening the world's oceans.	Nature, editorial (Vol. 621, 2023)	Global	Critique about the gap between global rhetoric and actual action on Sustainable Development Goal 14 (SDG 14)	Only 3% of oceans are currently strongly protected. The ocean acidification has doubled since 1960s. Out of the 10 targets of SDG 14 only 3 (14.5, 14.6 and 14.c are on track. 2 targets (14.2 and 14.7) are progressing at slow pace. The progress 5 Targets (14.1, 14.3, 14.4, 14.a and 14.5) is stalled or reversed. The article points towards lack of political will despite availability of scientific evidence and knowledge required for success of SDG 14.

12.	J. Sustainable development goal 14: To what degree have we achieved the 2020 targets for our oceans? Ocean & Coastal Management	Andriam ahefazafy , M., Cisneros-Montemayor, A. M., Singh, G. G., & Virdin (2022)	Global	The paper evaluated global progress toward four 2020-specific targets under Sustainable Development Goal 14 (SDG 14) viz. Targets 14.2, 14.4, 14.6 and 14.6	The targets 14.2, 14.4, 14.5 and 14.6 were due for 2020. The Target 14.2 was found to be off the track with many countries lacking the implementation framework especially in term of degradation of marine ecosystems. The 14.4 was partially met as though local success stories were recorded, at the global level overexploitation of fisheries resources was a concern. Target 14.5 was achieved in term of area under marine protected area but the issues with respect to enforcement persisted. The Target 16.6 was not met as the negotiations at the WTO were delayed and the agreement which were reached in 2022 were pending implementation.
13.	Listening to leaders 2021: A report card for development partners in an era of contested cooperation.	Custer, S., Sethi, T., Knight, R., Hutchinson, A., Choo, V., & Cheng, M. (2021).	Global	Evaluation of the role of global leaders and development partners in achieving SDGs.	SDG 14 was listed just in top 6 global priorities by 5.4% of the respondents. It ranked as a low priority goal among respondents of all the categories. It also points towards less funding being allocated to SDGs related to environment and climate in general.
14.	Valuing natural capital and ecosystem services toward the goals of efficiency, fairness, and sustainability. Ecosystem Services, 43, 101096	Costanza , R. (2020)	Global	The importance of ecosystem valuation for sustainable development.	The research paper argues about valuing natural capital for achieving a more efficient, fair, and sustainable economy. The authors emphasise on integrating ecosystem service values into economic planning as a foundation for long-term societal prosperity.

15.	SDG 14: Life Below Water. A review of research needs. Technical annex to the Formas report Forskning för Agenda 2030	Sturesson, A., Weitz, N., & Persson, Å. (2018)	Global	Identifying critical knowledge gaps and research priorities necessary to support the successful implementation of SDG 14	The research identifies gaps in several areas for effective achievement of Targets for SDG 14. The lack of effective marine governance especially in the context of transboundary water as important lacunae. It also points towards gaps in marine data with regards to coastal and ocean eco-systems.
16.	Changes in the global value of ecosystem services. Global Environmental Change, 26, 152–158	Costanza, R., de Groot, R., Sutton, P., van der Ploeg, S., Anderson, S. J., Kubiszewski, I., Farber, S., & Turner, R. K. (2014)	Global	Evaluation of changes in the global valuation of ecosystem services due to changes in land use from 1997 to 2011	The study emphasises on the impacts of ecosystem degradation on the global ecosystem services. There is a decrease in global value of ecosystem services from an estimated \$145 trillion/year in 1997 to \$125 trillion/year in 2011. The decline is largely attributed to land use changes, especially deforestation, wetland loss, and conversion of natural habitats to agriculture or urban land. The study points towards a loss of US\$10.9 trillion/year for marine biomes.
17.	The ecological, economic, and social importance of the oceans. Ecological Economics, 31(2), 199–213	Costanza, R. (1999)	Global	Valuation of services provided by oceans	The need to consider oceans as finite natural capital. The conventional economic systems fail to account for the full value of ocean ecosystems. The need for interdisciplinary approaches that combine ecology, economics, and social sciences for better ocean management. The necessity of shifting the policies for toward sustainable and equitable use of ocean resources.
18.	The value of the world's ecosystem services and natural capital. Nature 387, 253–260	Costanza, R., d'Arge, R., de Groot, R. et al. (1997)	Global	Valuation of global ecosystem services	The authors estimate that the global ecosystem services were worth \$33 trillion/year. The oceans have been estimated to contribute a total of ~ US\$21 trillion /year.

Discussions:

The SDG 14 appears to be a low priority Goal globally as most countries appear to be off the tracks. There is selective approach towards addressing Targets and the protection of marine areas and resources is more linked to economic returns. The big-ticket infrastructure projects are often green-lighted despite opposition from local communities and environmental groups. In addition, there is a scarcity of literature on policy interventions pertaining to SDGs from India. The data usually provided is through the Government Departments and the one from other agencies is ignored. In many cases the data provided by the Government agencies is obsolete or outdated. The National Framework 2025 is silent on Target 14.1. b i.e. plastic debris. It does not assign any agency to determine issue of plastic debris. There are no indicators for Target 14.6, which is targets elimination of subsidies that contribute to overfishing. There is a lack of National Fisheries Policy in India as new Fisheries Policy is in draft state since 2022. Target 14.7 has no National Indicators as may not be applicable to India in real sense as it addresses the concerns of Island nations. India, however, can ensure betterment of its Union Territories of Lakshadweep and Andaman and Nicobar Islands. In Target 14.a the budget allotted to oceanic research is merely 0.011% of the total budget allocated to research and development. This funding has seen steep drop between 2013 to 2018. The Gap between the Achiever states like West Bengal (100) and Aspirant States like Gujarat (05) is huge. There are also differential performances by the Performers states like Andhra Pradesh (95), Karnataka (77), Odisha (70), Tamil Nadu (61), Maharashtra (53), Kerala (51), and Goa (50).

Conclusion:

In most cases, the States seem to be using a tick-box approach. India needs to look at its oceans beyond a source of resources. India needs to be vigilant about the protection of its marine and coastal areas. The effective implementation of pragmatic policy decisions is crucial for sustainable development to become a reality.

Recommendation:

1. The evaluation of performances by the States with respect to implementation of policy pertaining to SDG 14.
2. The funding for research in marine and coastal areas needs to be increased.
3. The data available needs to be updated and the studies from various agencies both Government and Private, however unpleasant, need to be considered.

A need for efforts to increase area under Marine Protected Areas as well as to protect marine habitats outside the Protected Areas in the country.

References:

1. Andriamahefazy, M., Cisneros-Montemayor, A. M., Singh, G. G., & Virdin, J. (2022). Sustainable Development Goal 14: To what degree have we achieved the 2020 targets for our oceans? *Ocean & Coastal Management*, 227, 106273. <https://doi.org/10.1016/j.ocecoaman.2022.106273>
2. Costanza, R. (1999). The ecological, economic, and social importance of the oceans. *Ecological Economics*, 31(2), 199–213. [https://doi.org/10.1016/S0921-8009\(99\)00079-8](https://doi.org/10.1016/S0921-8009(99)00079-8)
3. Costanza, R. (2020). Valuing natural capital and ecosystem services toward the goals of efficiency, fairness, and sustainability. *Ecosystem Services*, 43, 101096. <https://doi.org/10.1016/j.ecoser.2020.101096>
4. Costanza, R., d'Arge, R., de Groot, R. et al. The value of the world's ecosystem services and natural capital. *Nature* 387, 253–260 (1997). <https://doi.org/10.1038/387253a0>
5. Costanza, R., de Groot, R., Sutton, P., van der Ploeg, S., Anderson, S. J., Kubiszewski, I., Farber, S., & Turner, R. K. (2014). Changes in the global value of ecosystem services. *Global Environmental Change*, 26, 152–158. <https://doi.org/10.1016/j.gloenvcha.2014.04.002>
6. Cottom, J. W., Cook, E., & Velis, C. A. (2024). A local-to-global emissions inventory of macroplastic pollution. *Nature*, 633(8028), 101–108. <https://doi.org/10.1038/s41586-024-07758-6>
7. Custer, S., Sethi, T., Knight, R., Hutchinson, A., Choo, V., & Cheng, M. (2021). Listening to leaders 2021: A report card for development partners in an era of contested cooperation. AidData at the College of William & Mary. https://docs.aiddata.org/ad4/pdfs/Listening_to_Leaders_2021.pdf

8. Haas, B. (2023). Achieving SDG 14 in an equitable and just way. *International Environmental Agreements: Politics, Law and Economics*, 23(2), 199–205. <https://doi.org/10.1007/s10784-023-09603-z>
9. Lenzen, M., Moran, D. D., Kanemoto, K., Foran, B., Lobefaro, L., & Geschke, A. (2012). International trade drives biodiversity threats in developing nations. *Nature*, 486(7401), 109–112. <https://doi.org/10.1038/nature11145>
10. Ministry of Statistics and Programme Implementation. (2025, June 29). National Indicator Framework: Progress report 2025 for Sustainable Development Goals (SDGs). Government of India. <https://mospi.gov.in/>
11. Niti Ayog (2024). SDG India Index 2023-24. Towards Vikasit Bharat, Sustainable Progress, Inclusive Growth. (pp. 334). https://www.niti.gov.in/sites/default/files/2024-07/SDA_INDIA.pdf
12. Sachs, J. D., Lafortune, G., Fuller, G., & Iablonovski, G. (2025). Financing Sustainable Development to 2030 and Mid-Century. Sustainable Development Report 2025. Paris: SDSN; Dublin: Dublin University Press. <https://doi.org/10.25546/111909>
13. Spenger, C., Saldivia Gonzatti, I., Kröger, L. et al. (2024) Strong versus weak sustainable development in the blue economy: a study of 15 EU coastal countries. *NPJ Ocean Sustain* 3, 48 (2024). <https://doi.org/10.1038/s44183-024-00082-6>
14. Sturesson, A., Weitz, N. and Persson, Å. (2018). SDG 14: Life Below Water. A Review of Research Needs. Technical annex to the Formas report Forskning för Agenda 2030: Översikt av forskningsbehov och vägar framåt. Stockholm Environment Institute, Stockholm <https://www.sei.org/wp-content/uploads/2018/11/sdg-14-life-below-water-review-of-research-needs-1.pdf>
15. Transport Research Wing, Ministry of Ports, Shipping and Waterways, Govt. of India Circular for the Revised length of India's coastline, (MR-14011/1/2024-TRW(S). https://shipmin.gov.in/sites/default/files/Length%20of%20Indias%20Coastline%20Circular_0.pdf
16. Zreik, M. (2024). Synergizing trade and sustainability: Advancing SDG 14 through international trade dynamics. *Marine Development*, 2(1), 13. <https://doi.org/10.1007/s44312-024-00025-2>
17. <https://dashboards.sdgindex.org/profiles/india/indicators>
18. <https://dashboards.sdgindex.org/static/profiles/pdfs/SDR-2024-india.pdf>
19. <https://sdgindiaindex.niti.gov.in/#/ranking>
20. <https://sdgs.un.org/goals>
21. <https://unstats.un.org/UNSDWebsite/undatacommons/goals?p=Y291bnRycS9JTkQmZGMvdG9waWMvdW5kYXRhL3NkZyY>

≡

BUILDING SUSTAINABILITY COMPETENCIES THROUGH EXPERIENTIAL COMMUNICATION PEDAGOGY

Ms. Amrita Nambiar

Assistant Professor, Department of Business Communication,
Tolani College of Commerce (Autonomous), Andheri (East), Mumbai - 400093.

Abstract

This paper explores the transformative potential of experiential communication pedagogy in fostering essential competencies, particularly those aligning with sustainability education. Drawing on constructivist learning theories and the principles of Education for Sustainable Development (ESD), this study investigates the impact of diverse practical activities, including cultural exhibitions, drama-based evaluations, and collaborative projects, on student learning and skill development. Through an analysis of student and term-end faculty feedback, the research demonstrates how hands-on, memorable, and skill-building experiences enhance confidence, oral communication, teamwork, critical thinking, cultural understanding, and empathy. The findings highlight a significant perceived connection between these experiential activities and real-life application, indicating their effectiveness in preparing students for complex global challenges. This paper advocates for integrating innovative pedagogical approaches within higher education curricula to cultivate a holistic understanding of sustainability and equip learners with the transdisciplinary skills necessary for a green future.

Keywords: Experiential Learning, Sustainability Competencies, Communication Pedagogy, Education for Sustainable Development, Student Engagement, Practical Assessment, Higher Education.

Introduction

The 21st century presents unprecedented global challenges, from climate change and resource depletion to social inequality, demanding a new generation of learners equipped with not only knowledge but also adaptive and collaborative skills. Higher education institutions are increasingly tasked with cultivating "sustainability competencies" that enable individuals to understand, engage with, and contribute to sustainable development. Traditional didactic teaching methods often fall short in fostering the complex, interdisciplinary skills required for this endeavour. This paper posits that experiential communication pedagogy, by immersing students in hands-on, real-world, relevant tasks, offers a powerful framework for developing these crucial competencies.

Drawing on an innovative approach implemented within communication-focused courses, this study examines how diverse experiential activities contribute to student learning, skill acquisition, and a deeper connection to real-life applications. We aim to demonstrate that by shifting from conventional assessment to practical, engaging experiences, educators can significantly enhance student participation, cultivate key sustainability competencies, and elicit overwhelmingly positive feedback from learners. The findings underscore the value of pedagogical innovation in preparing students to navigate and lead towards a sustainable future with an emphasis on sustainability in education and curriculum development.

Literature Review

Experiential Learning and Education for Sustainable Development

The theoretical underpinnings of this pedagogical approach are rooted in established learning theories. David Kolb's Experiential Learning Theory (ELT) provides a foundational framework, positing that learning is a continuous process derived from experience. ELT emphasises a cyclical process involving concrete experience, reflective observation, abstract conceptualisation, and active experimentation. This cycle underscores the importance of hands-on engagement and subsequent reflection for meaningful learning to occur (Kolb, 1984). In the context of communication pedagogy, this translates to moving beyond rote

memorisation of theories to practical application, fostering a deeper understanding of communicative processes and their real-world implications.

Parallel to this, the concept of Education for Sustainable Development (ESD) has gained prominence, particularly championed by UNESCO. ESD aims to equip learners with the knowledge, skills, values, and attitudes needed to address interlinked global challenges. It emphasises critical thinking, problem-solving, systems thinking, collaborative decision-making, and an understanding of cultural diversity – all of which are critical for achieving the Sustainable Development Goals (SDGs) (UNESCO, 2017). Specifically, SDG 4, which champions quality education, explicitly includes targets related to education for sustainable development and global citizenship. ESD moves beyond simply teaching *about* sustainability; it focuses on *how to live* sustainably and *how to contribute* to a sustainable future.

The intersection of experiential learning and ESD is particularly potent. Experiential methods inherently hero the active, participatory learning crucial for developing ESD competencies. By engaging students in real or simulated scenarios, they grapple with complexity, develop empathy for diverse perspectives, practice ethical decision-making, and learn to communicate effectively across cultural boundaries – all vital for addressing sustainability challenges (Sterling, 2001). For instance, understanding environmental challenges or social inequalities requires more than theoretical knowledge; it demands an ability for critical inquiry, collaborative action, and effective communication, which experiential pedagogies are uniquely positioned to foster.

Previous research has demonstrated the efficacy of experiential learning in various disciplines. Studies have shown its positive impact on student engagement, motivation, retention of knowledge, and the development of transferable skills such as critical thinking, problem-solving, and communication (Boud & Walker, 1990; Dewey, 1938). More specifically, in communication pedagogy, practical applications have been shown to enhance skill acquisition (Thistlethwaite & Ridgway, 2006). The connection between experiential learning and the development of critical thinking skills is also well-documented (Sokhanvar et al., 2021), as is its role in fostering empathy and cross-cultural understanding (Nicols, 2015). However, there remains a need to specifically explore how diverse experiential communication pedagogies can cultivate the nuanced "sustainability competencies" essential for a comprehensive approach to global challenges. This paper addresses that gap by presenting empirical evidence from a series of classroom interventions.

Methodology

Designing Experiential Learning Interventions

This study employs a qualitative and quantitative descriptive approach to assess the impact of various experiential learning interventions implemented within undergraduate communication-focused courses. The pedagogical design was guided by the principles of ELT and ESD, aiming to move beyond traditional lecture-and-exam formats towards active, participatory, and reflective learning experiences. The interventions were integrated into core communication subjects, including "Communication Skills in English (CSE)," "Presentation Skills," "Personality Development," and "Literature electives."

The experiential activities included a diverse range of formats designed to engage students in real-world communicative tasks:

"Around the World" Cultural Exhibition: Students of CSE researched and presented a specific country's culture, including aspects of their economy, environmental practices (e.g., ESG - Environmental, Social, and Governance), and social customs. This involved extensive research, group collaboration, public speaking, and presentation design, culminating in an interactive exhibition for peers and faculty.

Drama-based Evaluation: Students adapted and performed plays based on literary texts, requiring collaborative interpretation, script adaptation, character development, and performance skills.

Group Discussions: Structured discussions focusing on diverse topics, encouraging active listening, critical argumentation, and collaborative problem-solving.

Presentations: Regular individual and group presentations on various subjects, honing public speaking, content organisation, and visual communication.

Writing and Posting Letters to Classmates: An activity designed to foster empathetic communication, reflective writing, and understanding interpersonal dynamics.

Making Informational Videos: Students created short videos explaining complex concepts, developing digital literacy, creative communication, and content synthesis skills.

Reflective Term Diary: Students maintained personal journals to reflect on their learning experiences, skill development, and personal growth throughout the term.

Role Play in Class: Short, impromptu role-playing scenarios to practice communication skills in various real-life contexts.

Storyboarding: A pre-production activity for visual presentations, enhancing organisational and visual communication skills.

Data Collection: To evaluate the effectiveness of these interventions, two primary sources of feedback were collected:

Student Feedback Survey: In July 2025, a Google Forms survey was administered to 50 students who had participated in these activities during their first-year and were now in their second and third years. The survey included questions about the most impactful activities, skills developed, connection to real-life learning, and suggestions for improvement. Students were encouraged to provide detailed qualitative responses.

Term-End Faculty Feedback Forms: These anonymous institutional forms are routinely collected from students at the end of each academic term to assess teaching performance. The author's performance ratings and open-ended comments from these forms were reviewed for relevant insights into the impact of the interactive teaching style and practical evaluations.

Data Analysis: The survey data were analysed descriptively. For multi-select questions (impactful activities, skills developed), the frequency of each chosen option was counted. Qualitative responses regarding real-life connections and suggestions for improvement were analysed thematically to identify recurring patterns and salient points. The term-end faculty feedback was reviewed for consistency with the student survey findings and to highlight overall satisfaction with the pedagogical approach.

4. Results And Discussion

The feedback unequivocally indicates that experiential learning interventions significantly enhance student engagement, skill acquisition, and the perceived relevance of classroom learning. The results are presented in two main categories: student feedback and faculty feedback.

4.1. Student Feedback: Transformative Activities and Skill Development

The analysis of student survey responses, collected from 50 respondents, revealed a clear appreciation for and profound impact of the diverse experiential activities. These innovative pedagogical approaches, implemented across various communication-focused courses, consistently offered students hands-on, memorable, and skill-building learning experiences that moved beyond conventional assessment formats.

Most Impactful Activities: When asked to recall the most memorable and impactful activities from their first-year, students highlighted a range of diverse experiences. These included the immersive "Around the World Exhibition" where students researched and presented global cultures, and collaborative drama-based evaluations. In particular, for students in an open elective class, often without a literature background, these drama evaluations required them to critically engage with literary texts and collectively present a whole play.

This visual and experiential approach allowed all students to perceive the text in a new light, fostering deeper understanding and significantly aiding retention through visual learning.

Other impactful activities students cited comprised engaging group discussions, dynamic presentations, flipped classrooms, and "think-pair-share" exercises. Creative endeavours like making informational videos to explain complex concepts, practising empathetic communication through writing and posting physical letters to classmates, and real-life simulations such as developing dummy profiles for potential overseas jobs and pitching them as part of a Human Resource Management in Global Perspective course were also highly valued. This latter activity allowed students to deeply understand the intricacies of international recruitment and expat training by stepping into the role of both recruiter and trainer. Additionally, activities like role-play in class, maintaining an observational diary, and storyboarding were noted for their practical benefits.

The common thread across these varied activities was their capacity to provide a sense of ownership over learning and encourage active participation from even the most reserved students. The feedback consistently showed a recurring appreciation for learning that felt "hands-on," "memorable," and "fun yet skill-building," rather than being confined to a specific subject or rigid format. These findings confirm that students value activities that provide hands-on experience and opportunities for active participation over traditional lecture-based learning. The prominence of "Around the World Exhibition" suggests that large-scale, collaborative projects with a public display component are particularly effective in creating memorable and impactful learning experiences.

Skills Developed: Students overwhelmingly reported gaining a wide array of skills through these simple games and activities, emphasising their profound and lasting impact. The most frequently identified skills in the order of their occurrence were:

- **Confidence**
- **Oral communication skills**
- **Teamwork and collaboration**
- **Critical thinking and problem solving**
- **Presentation design skills**
- **Cultural understanding and global awareness**
- **Empathy**
- **Sustainability awareness**

These results powerfully demonstrate that by moving away from traditional assessments, these experiential methods fostered a much broader and deeper set of competencies. Students described overcoming inhibitions about public speaking, building strong connections with peers during group tasks, and developing a more nuanced understanding of complex real-world challenges. The strong emergence of skills like critical thinking, cultural understanding, and empathy showcases how these practical, engaging experiences transcended mere subject matter learning to cultivate truly impactful and transferable skills, including those vital for a holistic understanding of sustainability. These results go beyond traditional communication skills, demonstrating the development of competencies that are directly relevant to ESD. The impact on confidence and oral communication validates the direct improvement in communicative abilities. Crucially, the development of critical thinking, cultural understanding, and empathy highlights the broader developmental scope of these experiential methods. While sustainability awareness was explicitly mentioned by students, its presence indicates a direct connection for some, and the other highly-rated skills (critical thinking, cultural understanding, empathy) are foundational to building a comprehensive sustainability mindset.

Connecting Learning to Real Life (Qualitative Insights): The qualitative feedback (verbatim) on how these activities connected learning to real life provided rich insights into the perceived relevance and transformative nature of the pedagogy. Recurring themes included:

Bridging Theory to Practice: Students consistently articulated how activities "bridged theory and practice," allowed them to "apply theoretical knowledge to practical situations," and offered a "real-life scenario that if some work is there or project then how it works." This indicates a successful transition from abstract concepts to tangible application.

Personal Growth and Self-Discovery: Many students expressed significant personal development, noting they "gained confidence," "overcame stage fear," "recognise my skill which I was not knowing," and had "an opportunity to portray my skill and ability." This speaks to the profound impact on self-efficacy and personality development.

Enhanced Interpersonal Skills: The collaborative nature of activities fostered abilities like "learning how to work in groups," "how to lead the team," and "collaborating with others as a form of team spirit."

Professional Readiness: Several students highlighted the utility of skills gained for their future careers, mentioning that activities improved "communication, confidence, and real-world readiness through hands-on experience" and were "crucial for academic presentations, interviews, and workplace success."

Holistic Learning Experience: Some students described the overall experience as "fun," "memorable," and helping them "acknowledge more about the subject," fostering a "positive thinking" mindset.

These qualitative responses powerfully underscore the core claim that well-designed experiential tasks can significantly enhance both engagement and the practical application of learning, leading to deeper, more enduring understanding and skill acquisition.

4.2. Faculty Feedback

Term-end faculty feedback forms, which anonymously assess teaching performance from the student's perspective, consistently revealed high levels of student satisfaction with the pedagogical approach. This consistent positive reception of innovative teaching methods was further corroborated by qualitative comments. Notably, the 'Communication Skills in English' course, among others, received exceptionally high ratings in multiple divisions, a strong indicator of the perceived effectiveness of these teaching methods.

Open-ended comments from these forms frequently appreciated the interactive teaching style, the emphasis on practical evaluations, and the creation of a 'non-repetitive' learning environment. Such consistent positive feedback from students, expressed through formal institutional channels, provides robust evidence that innovation in pedagogy not only improves direct classroom participation and skill development but is also highly noticed, valued, and formally recognised by the learners themselves. This directly counters common misconceptions that shifting from conventional teaching is either too difficult, cannot be effectively implemented with a substantial number of students, or is merely 'eyewash' without real benefit. It demonstrates that such efforts are met with significant positive comments and appreciation, enhancing both profound learning outcomes and student satisfaction.

5. Limitations

While this study offers compelling insights into the effectiveness of experiential communication pedagogy, it is important to acknowledge several limitations that could inform future research and pedagogical design:

Sample Size and Generalizability: The primary findings on overall impact are based on feedback from a survey of 50 students who reflected on their experiences. While the qualitative depth is rich, the generalizability of these results to other academic contexts, larger student populations, or different cultural settings may be limited. However, it is noteworthy that a specific activity, the "Around the World" exhibition,

received substantial engagement with **184** feedback responses, demonstrating the capacity for these methods to engage a larger student body. Future studies could benefit from larger, more diverse participant pools across multiple institutions and broader data collection across all activities.

Self-Reported Data: The primary data source consists of self-reported student feedback. While valuable for capturing perceptions and experiences, self-reported data can be subject to recall bias or social desirability bias, where students might report what they believe is expected. Future research could incorporate observational data or more objective measures of skill development.

Lack of Control Group: This study did not employ a control group receiving traditional instruction. Without a comparative group, it is challenging to definitively attribute all observed positive outcomes solely to the experiential pedagogy. A more robust experimental design in future research could provide stronger causal evidence.

Qualitative Depth vs. Statistical Significance: While the study highlights frequently reported activities and skills, it does not employ advanced statistical analyses to determine the statistical significance of relationships between different variables (e.g., student program and perceived impact). The focus was on identifying common themes and strong qualitative indicators of success.

Long-Term Tracking Beyond First Year: While feedback was collected from students in their second and third years reflecting on their first-year experiences, a more sustained, longitudinal tracking of their skill application and retention throughout their entire academic journey and into their careers would provide a more comprehensive understanding of the long-term impact of these interventions.

Acknowledging these limitations is crucial for contextualising the findings and identifying clear avenues for more rigorous and expanded research in the future.

6. Conclusion And Recommendations

This study demonstrates the profound impact of experiential communication pedagogy in fostering a comprehensive set of competencies essential for navigating the complexities of the 21st century and contributing to sustainable development. By prioritising hands-on, collaborative, and reflective learning experiences, institutions can move beyond traditional education models to cultivate confident students, skilled communicators, critical thinkers, empathetic collaborators, and globally aware citizens. The overwhelming positive feedback from students, spanning both direct surveys and formal term-end assessments, provides compelling evidence of the efficacy and student appreciation for such innovative approaches.

The high impact reported for activities like the "Around the World Exhibition," coupled with the development of skills such as "Cultural understanding and global awareness," "Empathy," and "Critical thinking and problem solving," directly aligns this pedagogical model with the goals of Education for Sustainable Development. These findings suggest that experiential learning is not merely a supplementary method but a central pillar for building the "sustainability competencies" required for a "Green Horizons."

Recommendations for Future Practice and Research:

Integrate Experiential Learning Across Disciplines: Given its demonstrated success, experiential pedagogy should be systematically integrated beyond communication-focused courses into other disciplines, especially those directly related to sustainability (e.g., environmental science, business, social studies), to create a more holistic and transdisciplinary learning environment.

Refine Assessment Rubrics for Experiential Tasks: Develop clear, robust rubrics that effectively assess the diverse skills fostered by experiential activities, ensuring that assessment aligns with the learning outcomes and provides meaningful feedback to students.

Address Disciplinary Specificity: While interdisciplinary skills are crucial, future iterations should explore how experiential learning can be tailored to specific disciplinary needs and student aspirations. There is a need for a flexible design that maintains relevance for diverse academic paths while still fostering core competencies.

Promote Reflection and Reward: Continue to emphasise structured reflection post-activity to solidify learning. Additionally, considering rewards beyond marks after winning or excelling at such activities could further enhance motivation and perceived value.

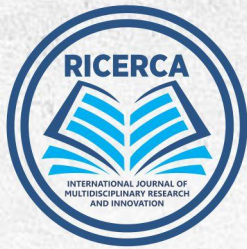
Longitudinal Studies: Conduct longitudinal studies to track the long-term application and evolution of these sustainability competencies as students progress through their academic careers and enter the professional world.

Comparative Studies: Future research could involve comparative studies between institutions employing different pedagogical approaches to further validate the unique contributions of experiential learning to sustainability education.

By embracing and continually refining experiential communication pedagogy, higher education can truly empower students to be active, informed, and effective agents of change for a sustainable future.

References

1. Boud, D., & Walker, D. (1990). Making the most of experience. *Journal of Experiential Education*, 13(3), 6-13.
2. Dewey, J. (1938). *Experience and education*. Collier Books.
3. Kolb, D. A. (1984). *Experiential learning: Experience as the source of learning and development*. Prentice-Hall.
4. Nicols, A. L. (2015). *Experiential empathy: The impact of service-learning immersion experiences on college students' cross-cultural empathy* (Master's thesis, Taylor University). Retrieved from <https://pillars.taylor.edu/mahe/32>
5. Sokhanvar, S., Smits, S. J., & Van Der Veen, J. T. (2021). Advantages of authentic assessment for improving the learning experience and employability skills of higher education students: A systematic literature review. *Higher Education Research & Development*, 40(6), 1210-1226.
6. Sterling, S. (2001). *Sustainable education: Re-visioning learning and change*. Green Books.
7. Thistlethwaite, J., & Ridgway, G. (2006). *Making it real: A practical guide to experiential learning*. Radcliffe Publishing.
8. UNESCO. (2017). *Education for Sustainable Development Goals: Learning objectives*. UNESCO. Retrieved from <https://unesdoc.unesco.org/ark:/48223/pf0000247444>



TARAN PUBLICATION

INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH AND INNOVATION

ISSN: 2583-083X | Peer Reviewed Journal | Impact Factor 7.52

www.rijmri.com

