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Editor-In- Chief

Dr. Sucheta Joshi

Associate Professor, Head Department of Economics
HVPS R. J. College of Arts, Science and Commerce,
Ghatkopar, Mumbai

Dr. Subodh Barve

Associate Professor, Head Department of Commerce
HVPS R.J.College of Arts, Science and Commerce,
Ghatkopar, Mumbai

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From the Editor's desk...

India is the fifth largest economy and the most populous country in the world. Consequently, it faces the task of growing needs of the population with the existing finite resources at its disposal. Additionally, being peculiarly a 'developing' nation, its various sectors require continuous investment at a massive scale to sustain a robust rate of growth. However, the recent volume and erratic patterns of rain and the resultant floods severely affected agriculture and destroyed human settlements. Such occurrences have exposed systemic weaknesses and highlighted faulty models of growth and urbanisation adopted in the nation. In addition, these events reiterated the limitations of measuring economic development solely in terms of GDP or GNP and ultimately, proved that climate resilient growth will pass the test of time. The current world scenario, with reference to energy crisis, has underlined the pressing need of innovating alternative forms of green and clean domestic energy sources. Integrating technology would provide us with the sustainable solutions to the unique problems of the Indian economy.

The theme of the conference "Sustainable economy and beyond" suggests going beyond mere economic growth and addressing the social and human dimensions of the society. Aligning with this scope, the selected research papers in this special issue bridge the gap between the policy framework and grassroot level behavioural changes. Some of the selected research papers focus on the evolution of specific industries and the integration of small-scale enterprises into the formal economy such as the case study of expanding pet care industry in the Mumbai Metropolitan Region, strategies for integrating MSMEs into India's economic growth. Further, the issue acknowledges the significance of the circular economy in ensuring sustainable growth and hence case studies illustrating Chindi markets of Kurla and Ghatkopar food waste by the Kirana shops of Mumbai suburbs. Tourism is one of the vibrant sunrise sectors of the Indian economy. Recognising this fact, studies on greening tourism, balancing heritage and sustainability in Jaisalmer and Udaipur, environmental sustainability in temple towns are incorporated in this issue.

Creating environmental awareness in higher education for developing climate-responsible youth, health and inclusive cities under SDG3 and SDG 11 are some of the indicative research contributions included in this issue focusing on the inclusive economic growth. Ultimately, changes at the micro level essentially drive the sustainable development of a country. Illustrating this perspective, the special issue includes research on sustainable consumption practices in Mumbai and study of the ethical and sustainable consumption among urban households. Completing these practical insights, research on transformative power of language in sustainable development, sustainable ethical leadership – a perspective from the Bhagwad Geeta delves into the theoretical and regulatory foundations required to drive sustainable change.

We sincerely value the painstaking contributions of all the researchers in writing these quality research papers.

In order to ensure high standards of research, we appointed a peer review committee of distinguished academics. Their rigorous reviewing ensured only high impact and methodologically sound research was accepted for publication. We are greatly indebted to the committee for their invaluable efforts and time.

We, the editors of this special issue, extend our heartfelt gratitude to the management of HVPS, Director, Academics of HVPS Dr. Usha Mukundan, Principal Dr. Himanshu Dawda for providing this opportunity and serving as consistent pillars of support and strength to us throughout this journey.

Finally, it gives us immense pleasure to present this collection of research and we trust that this issue will be a body of good research and would be a productive contribution to the field of socio-economic research.

We hope this work inspires future research.

Editors

Dr. Sucheta Joshi

Dr. Subodh Barve

An International, Peer Reviewed, & Refereed Quarterly
Scholarly Research Journal for Interdisciplinary Studies

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GREENING TOURISM IN INDIA: RESPONSIBLE PRACTICES FOR SUSTAINABILITY**Dr. Sangeeta Dubey**

Associate Professor HOD, Department of Economics, Sophia College for Women

(Empowered Autonomous) Mumbai. Maharashtra Email:- sangeeta.dubey@sophiacollege.edu.in

Abstract

Tourism plays a vital role in India's economic development by generating employment, promoting regional development, and contributing to foreign exchange earnings. Tourism has become highly diversified, with people interested in exploring newer scenic places and experiences. Modern life stresses often encourage people to visit religious places and centres of rejuvenation and therapy. In recent years, tourism trends have shifted towards rise of short, experience-oriented trips, taken during long weekends, with travellers increasingly visiting nearby tourist destinations or attending cultural festivals across states. Hence, tourism is no longer 'once a year' phenomena like previously. Rising tourism demand has led to mushrooming of hotels and resorts, each of them offering attractive scenic location and novel staying experiences. All of this has an environmental cost- both on resources and tourist spaces. The rapid growth of tourism has resulted in increasing environmental stress, particularly in ecologically sensitive regions such as hill stations, coastal areas, wildlife habitats and heritage destinations. Issues related to over-crowding, waste generation, water scarcity, biodiversity loss, and environmental pollution have raised serious concerns about the sustainability of tourism-led growth. In this context, the concept of responsible tourism needs to be emphasized and promoted, as a strategy of promoting environmentally sustainable tourism development. This paper examines the challenges of growing tourism and explores the means for responsible tourist practices that can be adopted, in greening the tourism sector in India. Responsible tourism also creates scope for community participation, enabling local communities to economically benefit from tourism activities. This paper examines responsible tourism strategies in India for promoting economic and environmental sustainability.

Keywords: Responsible tourism, Eco-friendly tourism practices, Sustainable tourism, Green tourism
"Travel responsibly. Leave nothing but footprints"

Introduction

India has become a popular tourist destination worldwide. The diverse geographical topography and rich cultural heritage offer travellers a wide variety of tourist destinations and experiences. Extending from the snow-clad Himalayas to the southern coastline, India's vast tourism landscape encompasses heritage structures, wildlife sanctuaries, wellness, spiritual and cultural experiences, making it one of the most diverse tourism destinations in the world.

The tourism sector in India has been growing and has a potential to act as a catalyst in the economic growth process. According to the International tourist arrivals (ITAs) data, India ranked 20th worldwide with 20.57 million visitors in 2024. In 2024-25, the travel and tourism sector in India contributed around 9.1 percent to the total employment in the country (Economic survey). Domestic tourism remained the backbone of the sector, with 2,948 million visits in 2024-25. Tourism directly and indirectly supported 84.6 million jobs and contributed 5.22% to India's GDP. Thus, by generating employment and income across sectors, tourism has a multiplier effect in the economy. Indian tourism industry is undergoing transition, both quantitatively and qualitatively. There is a growing trend of both domestic and international visitors. Nature of tourism is transforming drastically due to the presence of social media. People engage in short duration travels not once but frequently, which is often to easily accessible destinations. Rising per-capita incomes, affordable tour packages, personal well-being, celebrations of life events or milestones and showcasing of one's status are all factors influencing travel

choices and frequencies. Travel journalism, blogging and creation of YouTube videos have further expanded the scope of tourism.

Indian tourism sector is also experiencing transformation, and the tour companies are forever trying to satiate the demands of consumers in terms of - novel experiences, touring to ‘unexplored scenic natural ecosystems’, adventure travels, spiritual, experiential and cultural explorations. Besides leisure, India has also emerged as a destination for health tourism, yoga and wellness. These trends in the tourism sector, has intensified pressure on the natural ecosystem, environmental resources and the socio-cultural spaces. This growing footprint of tourism reinforces the need for responsible and sustainable tourism practices; that balances economic growth with environmental conservation and community well-being. In this context, greening tourism emerges as a critical strategy to promote resource efficiency, minimize ecological impacts, waste management and ensure the long-term sustainability of India’s tourism sector.

The concepts of ‘*greening tourism*’ and ‘*responsible tourism*’ have gradually gained prominence in both environmental discourses and policy frameworks. These concepts are also closely aligned with the Sustainable Development Goals (SDGs)—notably SDG 12 (Responsible Consumption and Production), SDG 13 (Climate Action), and SDG 15 (Life on Land). In the Indian context, the relevance of greening tourism is particularly significant given the country’s biodiversity richness, tourism-based livelihoods, and regional disparities in tourism development. The government of India has introduced several initiatives, including sustainable tourism guidelines, eco-tourism, and community-based tourism programmes. Despite these efforts, the adoption and implementation of green tourism practices remain far-fetched in India.

This research paper examines the concept of greening tourism in India, identifying key challenges, government policies, and proposing responsible tourism practices that can be undertaken by various stakeholders for greening tourism in India.

Objectives of the Study

1. Examine the various concepts related to greening tourism.
2. To identify the key challenges of the Indian tourism sector.
3. To briefly present the policy initiatives undertaken by government for promoting sustainable and responsible tourism.
4. To propose strategic recommendations for achieving green tourism goal for long-term sustainability of the tourism sector in India.

Methodology Adopted

This study adopts a descriptive and exploratory framework based entirely on secondary sources available. Secondary data has been taken from academic journals, government publications, and reports of international organisations like United Nations World Tourism Organization (UNWTO), and other relevant agencies. Examples of green initiatives from select Indian destinations is illustrated. Given its reliance on secondary data, the study is subject to certain limitations like dependence on the availability of existing policy documents. Nevertheless, the methodology provides a comprehensive and policy-relevant understanding of greening tourism practices in India.

Literature review

The accelerated expansion of tourism has become a major driver of economic development and cross-cultural interaction globally. At the same time, unchecked tourism growth has contributed to

environmental stress, ecological imbalance, and socio-cultural disruptions. In response to these concerns, the discourse on “greening tourism” has gained prominence within sustainability studies.

Greening tourism is increasingly positioned within the broader paradigm of sustainable development. It emphasizes prudent resource utilization, ecosystem preservation, waste minimization, and equitable community participation.

Ecotourism, as conceptualized by Fennell (1999), refers to nature-based travel that is ethically managed, educational in character, low in ecological impact, and supportive of conservation objectives. Sustainable tourism, as articulated by the United Nations Environment Programme (UNEP) and the United Nations World Tourism Organization (UNWTO), encompasses tourism development that integrates economic viability, environmental stewardship, and socio-cultural responsibility while addressing both present and future stakeholder needs (UNEP & UNWTO, 2005). Similarly, the World Travel and Tourism Council (WTTC) underscores the importance of embedding environmental considerations into planning, infrastructure development, operational systems, and conservation strategies. It advocates energy efficiency, waste education, biodiversity protection, and sensitivity toward ecologically fragile areas. Thus, greening tourism may be understood as an operational strategy within sustainable tourism that prioritizes environmental responsibility while integrating economic inclusivity and social equity.

Discussion and Analysis

I. Conceptual Perspective of Greening Tourism

Greening tourism, Ecotourism, Responsible tourism, Sustainable tourism- are different terms and concepts used in various dimensions, although they all intend to convey the same objective. Responsible tourism refers to the behaviour adopted by an individual traveller while on a leisure travel. A responsible tourist is a person who aligns his behaviour to make a positive impact on the destination, is careful that his actions do not disturb the surroundings or impacts them negatively. Sustainable and Green tourism have almost a similar connotation, both are words used to describe tourism which is sustainable in all forms, preserving the environment, promoting responsible practices, one which is in harmony with the nature and cultural surrounding; so that the impact of tourism will be sustainable for current and future generations. Greening tourism specifically focuses on minimizing environmental impacts through eco-friendly practices such as energy efficiency, waste management, water conservation, and biodiversity protection. Researchers argue that greening tourism extends beyond environmental concerns to include social responsibility and economic viability (Bramwell and Lane). Greening tourism is thus a broader term that can be applied to all the stakeholders- travellers, hospitality industry, local communities and government. Greening tourism entails responsible action at all levels of travel, thus addressing the challenges and negative impact of tourism.

II. Need for Greening the tourism sector in India

The growth of the Indian tourism sector has intensified pressure on natural ecosystems, heritage sites, and physical infrastructure, necessitating the adoption of greening and responsible tourism practices essential to ensure long-term sustainability of the sector.

III. Emerging Challenges in India's Expanding Tourism Sector

The expansion of tourism has contributed significantly to economic development simultaneously raising sustainability concerns. News channels are often flooded with footages of over-crowding and long

traffic jams at hill stations, sky-rocketing prices of hotels and transport modes, and excess waste accumulation. Some of the most common negative externalities of over tourism can be stated as follows-

a) Environmental Effects- Excessive tourism causes environmental degradation through increased waste, plastic pollution, overuse of water and energy resources, ecosystem damage, and biodiversity loss. In many Indian hill destinations, deforestation, conversion of hilly terrains into flattened surfaces for tourism infrastructure has led to irreversible ecological damage, increased soil erosion and landslide vulnerability thus increasing environmental and disaster risks. Waste mitigation is a major challenge in most of the tourist location particularly religious places. Visuals of plastic wrappers, bottles littered on snow clad mountains and forest trails are very common. Shimla attributed excess tourist responsible for its acute water crisis in 2018. Similarly, Goa currently generates around 2700 tons of non-recyclable waste per month (majorly plastic) despite clean-up campaigns.

b) Overstressed Infrastructure -The tourist destinations particularly the hilly regions often have narrow roads and are incapable of handling excessive vehicular movement. Increased flow of tourists especially during peak season, leads to severe traffic congestion and overcrowding, reducing mobility and stress to visitors and locals alike. Transport systems, sanitation facilities, water supply, and other public services often become overstretched. Additionally, India also lacks quick emergency disaster management systems as is often realised during sudden occurrences of natural calamities like landslides or flash floods (2023 Himachal Pradesh).

d) Socio-Cultural Effects - Erosion of local culture and traditions, commercialisation of cultural practices, overcrowding at religious and heritage sites adversely affect the quality of life for local residents.

Excessive tourism often results in illegal construction activities particularly in ecologically sensitive and restricted areas creating environmental vulnerabilities. Wild life tourism often disturbs the forest flora and fauna. To accommodate excessive vehicular movement, particularly in the hilly regions road construction and widening activities are undertaken, with complete disregard of the ecological disturbances. Hence flooding and landslides, during monsoons are becoming very common and intense. The incidences of man-made disasters are becoming very common destroying local properties and creating hardships to visitors and locals alike.

Over-tourism is contributing to environmental degradation, climate change, particularly through transportation-related carbon emissions at tourist destinations. Environmentalist and social activists are raising concerns, and demanding greening tourism policies and practices for long term sustainability of tourist destinations.

Greening tourism involves all the stake holders belonging to the tourism sector- tourists, hospitality industry, transport, policy makers and local communities. Researchers argue that effective greening tourism strategies require strong governance frameworks, destination-level planning, and integration with national sustainability policies (Gössling).

IV. Government of India's Policies for Greening Tourism

Recognizing sustainability as central to tourism-led growth, the Government of India has introduced multiple initiatives aimed at mainstreaming environmental responsibility within the sector. In 2022, the Ministry of Tourism unveiled the National Strategy for Sustainable Tourism and Ecotourism, envisioning a resilient, inclusive, and resource-efficient tourism framework aligned with long-term development

goals. The strategy aspires to position tourism as a key contributor to India's economic transformation, targeting a substantial expansion of its GDP contribution by 2047. Major initiatives include:

1.Travel for LiFE (2021): Designed as a behavioural change campaign, this initiative encourages tourists and tourism enterprises to adopt environmentally conscious practices, reduce waste generation, and support local economies through mindful consumption patterns. The logo of this initiative is self-explanatory as depicted below:



2. Swadesh Darshan Scheme (Phases I & II): Initially launched to develop thematic tourism circuits across the country, the scheme has evolved into a destination-centric model that integrates sustainability parameters, infrastructure quality, and community participation.

3.PRASHAD Scheme: Aims at upgrading pilgrimage destinations by strengthening infrastructure while maintaining ecological balance and cultural authenticity.

4.Sustainable Tourism Criteria for India (STCI): Establishes benchmarks and certification standards for tourism enterprises in areas such as environmental management, heritage conservation, local employment generation, and responsible governance.

Additionally, under the Sustainable and Responsible Tourism initiatives, several state-level projects have been financially supported to enhance green infrastructure and strengthen destination resilience.

Besides the above policies, the Ministry of Tourism has formulated a National Strategy for Sustainable Tourism. It has identified 6 strategic pillars for sustainability:

1. Promoting Environmental Sustainability
2. Promoting Economic Sustainability
3. Promoting Socio-Cultural
4. Scheme for Certification of Sustainable
5. IEC and Capacity Building Governance

In the financial year 2024-25, under the Sustainable and Responsible Tourism (SASCI) initiative, 40 projects in 23 states were sanctioned for ₹3295.76 crore, with 100% central funding.

V. Responsible Tourism Practices for Sustainability by Tourists and Hospitality Industry

Tourism in India suffers from inadequate funds and inconsistent implementation. The success of these strategies hence, lies in the behavioural attitudes of the two important stakeholders involved in the tourism market viz- the 'Tourist' and the 'Hospitality Industry'.

In the foregoing Sections- A will discuss the actions that can be adopted as a 'Responsible Tourist' & in B the policies that can be implemented by the 'Hospitality Industry' in India.

A. Behavioural Responsibilities of Tourists

Greening tourism begins with tourists whose preferences shape markets, and pressure suppliers toward environmental responsibility. Consumer preferences, generate market signals that incentivise producers to modify resource use, operational processes, and service design (UNEP, 2011; OECD, 2002). Consumer demand encourages sustainable operations, ethical sourcing, and waste reduction. The behavioural changes that can be adopted as a 'responsible tourist', is listed as follows:

- i. Choosing certified eco-friendly accommodations and authentic homestays strengthens sustainable production. Tourists should value local traditions and lifestyles instead of demanding luxury amenities that undermine environmental balance and socio-cultural integrity.
- ii. In adventure and experiential tourism—such as trekking, paragliding, snorkelling etc. we must make environmentally sensitive choices, that does not compromise ecological integrity or disturb wildlife and natural habitats, ensuring that adverse impacts on ecosystems and biodiversity are minimised.
- iii. As a responsible tourist, visitors must try to minimise their ecological footprint by consciously avoiding use of plastic products. In instances where their use is unavoidable, at least ensure proper disposal.
- iv. A core principle of responsible tourism is the adoption of 'minimalism' and mindful consumption patterns. Tourists should refrain from demanding unnecessary toiletries and disposable amenities, thereby reducing resource exploitation, operational waste, and the environmental burden on host destinations.
- v. Indulging in walking, cycling, shared or electric transport, carrying personal disposal bags, and choosing traditional cuisines to reduce carbon emissions, and support community livelihoods.
- vi. Pilgrims must adopt eco-friendly practices while disposing ritual offerings. Sacred destinations often face filth and unhygienic practices. Non-biodegradable materials should be avoided, and immersion of offerings in rivers such as the Ganges must be minimized. Maintaining clean riverbanks and temple premises is a shared moral responsibility.

The above given list is only indicative of practicing a responsible tourist behaviour. People need to be pro-active and consciously make choices which are eco-friendly.

B. Responsible behaviour of the hospitality Sector

The hospitality sector includes several stakeholders who are the service providers to the tourists. Their actions, commitment and attitudes will play a definitive role in the achievement of greening tourism goal.

- The first and foremost step would be to honestly adhere to greening tourism policies, acquiring green certifications.
- Hotels should adopt renewable energy sources such as solar panels, implement rainwater harvesting, and promote waste-water recycling and reuse. Eco-friendly waste management systems must be institutionalized.
- Environmentally destructive construction—such as deforestation, building on riverbanks, forest reserves, or on mountain slopes—must be avoided. Conversion of plantation estates into hospitality ventures must be ecofriendly.

- Hotels should adopt plastic free policy, avoid disposable toiletries, by providing sustainable alternatives without compromising service quality.
- Eco-friendly and low-emission transport options should be adopted for local sightseeing and tourist mobility.

The implementation of the above given suggestions, can contribute towards greening tourism by the hospitality sector.

VI. Models of Greening Tourism in India

The following states are emerging as pioneers in promoting sustainable tourism practices.

- ❖ Kerala is a role model, having implemented comprehensive initiatives such as responsible waste management systems, conservation of natural resources, and the promotion of eco-friendly accommodations. The state's Green Leaf-certified hotels exemplify sustainable infrastructure. By encouraging the use of locally sourced products and services, these establishments not only reduce carbon footprints but also enable tourists to experience authentic local culture while supporting community livelihoods
- ❖ Kaziranga National Park promotes eco-friendly, community-run lodges that support biodiversity conservation.
- ❖ Sikkim which is recognised as India's first fully organic state, blends tourism with its green practices.
- ❖ Meghalaya and Nagaland are homes to Asia's cleanest village, practicing ecofriendly mode of life and community-led conservation.
- ❖ Matheran in Maharashtra, operates as an automobile-free hill station.
- ❖ Ooty has imposed plastic ban and introduced permit system (2025) to manage overtourism.

While these examples reflect meaningful progress toward greening tourism, sustained efforts, stricter enforcement, and wider replication across destinations remain essential to achieve the goal of greening tourism.

Conclusion

Tourism is a growing sector hence it is going to be extremely challenging to achieve the objective of greening tourism in all destinations completely. Greening tourism requires a innovative and practical ideas, strong political will, community support, removal of corruption, political favouritism in implementation. Besides, it requires businesses to think beyond 'excessive profit' goal. Greening tourism will offer unique and authentic travel experiences to the visitors, allowing them to connect with nature and local communities, without burdening the local communities. Cooperation, collaboration and commitment amongst all stakeholders of the tourism sector is necessary for achieving this goal, along with provision of funds. It is a fact that tourism in India suffers from inconsistent policy implementation, lack of ecologically sensitive and sustainable infrastructure. Considering the growing menace caused every year due to over tourism, greening tourism is a necessity for sustaining tourism sector. Green tourism emphasizes environmentally responsible travel practices aimed at minimizing ecological

footprints. Ultimately, greening tourism can foster a resilient, inclusive, and environmentally conscious industry that contributes meaningfully to long-term sustainability of the tourism sector. I will end the paper with this meaningful quote:

‘May your actions today shape a greener tomorrow’

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SUSTAINABLE URBAN ECONOMIES AND THE EXPANDING PET CARE INDUSTRY: CONSUMER INSIGHTS FROM MUMBAI METROPOLITAN REGION

Dr. Sushma Singh

Assistant Professor

Subiksha Yadav

Postgraduate Research Scholar

Department of Zoology, R. J. College of Arts, Science & Commerce (Empowered Autonomous Status)

Opposite Ghatkopar Railway Station, Ghatkopar (W), Mumbai 400 086.

Corresponding author e-mail: subikshayadav17@gmail.com

Abstract

We have seen an evident rise in the prevalence of pets as companion animals (canine and feline), which has created a specialized service-provider segment and shifted household consumption patterns, promoting service-led economic activity in other sectors that is now reflected in pet care services in Indian metropolitan regions. This study aims to investigate the contribution of the pet service sector in generating jobs and business opportunities in pet services and consumables in the study area, with a particular focus on the Mumbai Metropolitan Region. Primary data were collected through a questionnaire considering population characteristics, types of residence, pet ownership patterns, category (dog or cat), and duration of ownership. The survey examines the key services utilized by pet owners and their frequency of use. These services include veterinary care, grooming, boarding, training, and pet food. Monthly household expenditure on pet care was also studied. Determinants for the selection of service providers, such as cost, quality, reachability, and convenience, are also analyzed along with preferred modes of booking and demand for home-based services. Service accessibility and performance are assessed using satisfaction ratings. The study further explores readiness to pay for premium services. Out of the total respondents, the majority have owned dogs as pets for not more than five years. A significant proportion of respondents reported spending Rs. 3000–6000 per month. Most respondents buy food for their pets and visit veterinary clinics quarterly. More than 50% of respondents avail grooming services for their pets. Gaps were identified in infrastructure and the need for better digital platforms, which is in sync with SDG 9, indicating key areas for improvement. Strengthening these can help the pet services sector grow into an urban mini-economy, creating jobs, improving local services, and fostering a sustainable service sector in the Mumbai Metropolitan Region.

Key Words: *Pets, Mumbai, SDG 9*

Introduction:

Dogs are recognized as one of the earliest domesticated animals and have been the best friend of man since ages. As people started to domesticate them, they were trained to play multifaceted roles in a man's family life and society like hunting, guarding and even companionship.[1]

Many pet owners have experienced immediate joy by sharing their lives with companion animals. Studies indicate that interaction with companion animals contribute to physical, psychological and social well being. It is only with recent studies and contemporary research that this interaction has gained increasing academic interaction evaluating implications of this relationship.[2][3]

The Mumbai Metropolitan Region (MMR) is one of India's most versatile urban economies, with growth observed in finance, services, real estate, and a rapidly growing and changing demography mainly of the middle class.

The growth of dual-income households in metropolitan areas has significantly altered family structures and spending behavior, with a rise being observed in consumption seeking more convenience,

personalized services, and lifestyle-oriented expenses. This demographic shift and changing household structure have also transformed the role of companion animals especially dogs and cats; earlier their role was to guard the farms or houses; now they are treated as family members, which has generated a sustained demand for a wide range of pet-related products and services. This has resulted in a growing demand in veterinary care, grooming, boarding facilities. Day-care training services are now becoming more in demand in Mumbai as well as in nearby cities. This expansion of the pet care industry is a cultural and lifestyle phenomenon which has created a new niche within sustainable urban economies.

Businesses related to pet-care creates local employment, a demand for specialized skills, and promotes micro-enterprises across MMR, from high-income groups to rapidly growing suburbs. There are a lot of disparities in access, affordability, and service quality which need to be addressed about inclusiveness, urban infrastructure. There are issues like uneven distribution of veterinary clinics and grooming centers, concerns expressed by pet owners about the transparent information on service standards, lack of uniformity in animal welfare and environmental practices, therefore not much clarity is observed about the sector's contribution to sustainable development.

Industry reports highlight significant growth trends within India's organized pet care sector. There is insufficient empirical evidence despite market growth examining types of services assessed by pet owners in Mumbai, how much they spend, what factors constrains their choices, and which services are in demand. The present study, titled "Sustainable Urban Economies and the Expanding Pet Care Industry: Consumer Insights from Mumbai Metropolitan Region," addresses this gap by examining pet-care consumption patterns, preferences, satisfaction levels, and expenditure trends across different regions of MMR. By identifying distinct consumer segments, spending capacities, and service gaps, the research conceptualises the pet care industry as an emerging urban micro-economy and explores its potential to support more inclusive resilient, and sustainable development pathways in the Mumbai Metropolitan Region.

According to Kasondra et al. (2023)[4], research on canine health in India suggests that a significant proportion of stray dogs lack regular veterinary care, posing risks to both public & animal health contributing to risks for both animal welfare and human communities. This elevates the risk of zoonotic disease transmission, while several rabies, canine diseases are poorly studied. Better awareness of vaccination, health management, and other infectious diseases in both stray and pet dogs is essential.

Objectives of the Study

1. To categorize pet owners in the MMR by age, gender, location, and type of residence, and relate these characteristics to patterns of pet ownership (type, number, breed, and years of ownership).
2. To examine the frequency with which pet owners utilize various pet services and to analyze their monthly expenditure on pet care.
3. To identify most frequently used pet services and to measure their satisfaction levels after usage.
4. To identify factors influencing the choice of pet service providers and their preferences for home-based services and preferred modes of booking.
5. To assess pet owners' awareness of available pet services in their locality and document the main difficulties they face in accessing these services.
6. To explore demand and likelihood for new or improved pet services in their location in future, and the willingness to pay extra for premium for better services.

7. To interpret the respondent's data in order to identify gaps in local service development, employment potential and digital platforms in the pet services sector in MMR, in line with SDG.

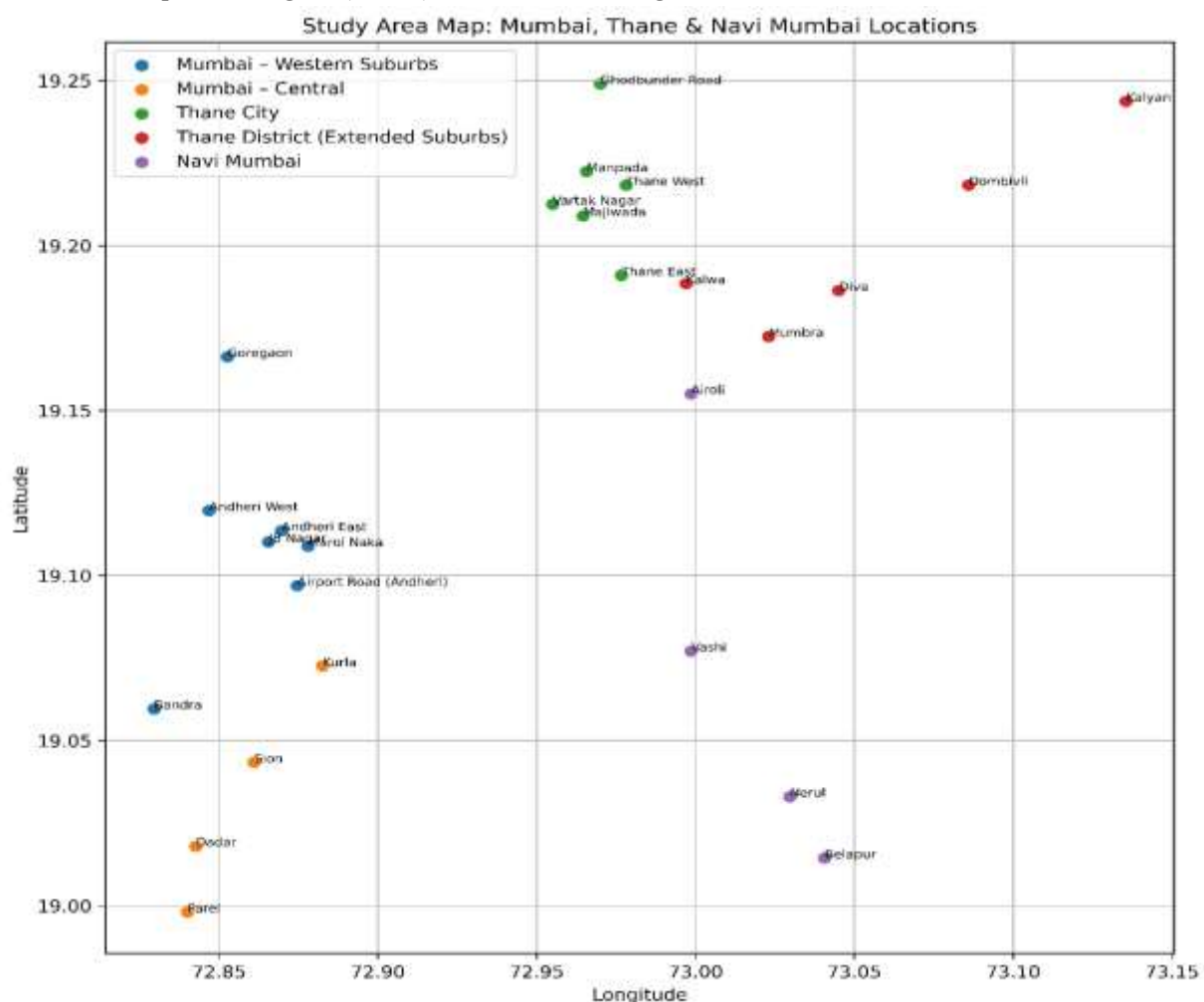
8. To explore emerging business opportunities within the pet care sector beyond currently established service segments.

Methodology

Primary data were collected through structured questionnaires. The sample size for the study consisted of 100 respondents. The collected data were systematically tabulated and analyzed using simple statistical techniques, primarily percentage analysis, to interpret demographic patterns, from Mumbai's residents across three geographically distant regions like core Mumbai (Island City & Western Suburbs), Thane region and Navi Mumbai region. Secondary data were obtained from credible sources, including government statistics, reports from organizations such as private market research and consulting firm & international business advisory firm, investor reports, and other research articles.

Study Area

The study was conducted across selected locations in Mumbai, Thane, and Navi Mumbai within the Mumbai Metropolitan Region (MMR), as shown in the figure below..



Observation & Results

As per the data analysis, the majority of respondents were from Thane District (42%), followed by Thane City (30%). Dogs were the preferred pets (46%) compared to cats (36%). Apartment residents constituted 66% of the respondents. Among female respondents, 56% were pet owners. Ownership of pets was observed to be for more than 5 years among a considerable number of respondents.

The preferred food for pets was a combination diet (a mix of home-cooked and commercial food), accounting for 48%, followed by commercial packaged food (31%).

Monthly expenditure was observed to be above ₹3000 for most pet owners (36%), while 29% reported spending between ₹3000–6000, representing a significant amount spent on pets. Veterinary clinic visits were reported at regular intervals.

Table 1: Shows residential location of respondents

Location	%
Thane District (Extended Suburbs)	42%
Thane City	30%
Mumbai Central	10%
Mumbai Western Suburbs	6%
Navi Mumbai	2%
Other	10%
Total	100%

Table 2 : Shows various services availed by pet owners

Service segments	% of Pet Owners
Pet Boarding / Day-care	37%
Pet Sitting / Dog Walking	32%
Pet Training	27%
Pet Insurance	19%
Pet Recreation Events	19%
Pet Taxi / Transport	12%

Most of the respondents rated veterinary services as “Satisfied” (Score 4); however, many highlighted the limited availability of government veterinary clinics in their area and noted that private clinics are often expensive. Boarding, training and grooming services were rated as moderate satisfaction (Score 3–4). Pet Food Availability was rated as high satisfaction (Score 4–5 range). New services desired in the locality were 24/7 Veterinary Care (47%), followed by Pet Recreation Parks (38%). The most common difficulty faced by respondents (43%) was the high cost of services followed by lack of trained professionals (36%). Likelihood of using improved services in future was taken as very likely by (44%), followed by likely (32%) of the pet owners. 54% i.e. majority showed readiness to pay extra for premium quality service. At grassroot level actually a requirement for less highlighted facilities were found to be in demand like recreational facilities, affordable and hygienic services, 24/7 emergency care, pet ambulance support, and trained professionals, revealing significant gaps in infrastructure, affordability, and service quality was observed.

Discussion:

According to *India's Pet Care Economy 2025* (Dezan Shira & Associates) [5], the global pet care industry, valued at US\$320 billion in 2023, is projected to reach nearly US\$500 billion by 2030, with India emerging as one of the fastest-growing markets. India's pet care sector reached about US\$3.6 billion in 2024, due to fast rise in urban pet ownership. There are changing preferences among millennials and Gen Z. Increased spending on premium food, wellness, grooming, and tech-enabled services, supported by both domestic and global brands is strengthening India's evolving pet care ecosystem.

India's pet care market is concentrated in metro and Tier-1 cities like Delhi NCR, Mumbai, Bengaluru, Hyderabad, and Chennai, driven by rising pet adoption among nuclear families and working professionals and supported by organized clinics, retail stores, online platforms, and grooming services.

Current study aligns with above data as 58% (40% + 18%) of respondents belonged to the Millennial and Gen Z age groups within the Mumbai Metropolitan Region. As per IMARC – India Companion Animal Health Market Size & Share 2033[6] Quantifies the companion animal health market (vaccines, medicines, diagnostics) and discusses government initiatives, funding, and regulation affecting veterinary infrastructure. India's companion animal health market was valued at USD 895.6 million in 2024 and is projected to reach USD 1,695.63 million by 2033, growing at a CAGR of 7.4% (2025–2033). The growth is driven by increasing pet adoption, rising awareness of veterinary care, higher demand for vaccinations and preventive treatments, expanding pet food and healthcare services, and supportive government initiatives.

The current study observed a considerable level of awareness regarding veterinary clinics among respondents. Some participants also expressed the need for government-run veterinary clinics. Furthermore, an increased awareness and demand for pet food services were evident.

As per a News18 report (2023) titled “*Mumbaikars or Delhiites, Metros Go Big on Petcare; This Much They Spend Monthly on Pets,*” [7] pet owners in metropolitan cities such as Mumbai, Bengaluru, and Delhi are spending around ₹3,000 or more per month on pet-related products and services. Increasing use of digital platforms for bookings, consultations, and purchases, was also observed which reflects the steady expansion of the urban pet care market.

The current study also observed that a considerable number of respondents are already using online services, and this trend is expected to grow in the near future, indicating increased demand for digital

service involvement. Economic Times / Mars Petcare Homelessness Index India's Pet Care 2025: Premiumisation, Innovation, and the Race to Lead a \$Billion Opportunity.[8] According to Euromonitor International, India's pet care market continued strong retail value growth in 2024 and is expected to maintain momentum in 2025, supported by urbanization and rising focus on pet wellness. The pet population grew by 5% in 2024 and is projected to reach 39 million by 2025. Demand for premium products, especially wet and specialized diets, is increasing, with small dog breeds driving tailored nutrition trends. Sustainability, eco-friendly packaging, and rising interest in pet insurance are also shaping a more responsible and evolving pet care ecosystem in India.

The current study did not observe significant demand for pet insurance among respondents which means another sector for innovative business here.

In his study on Consumer Perception and Preferences towards Pet Care Industry in India, Shaikh, M. E (2023) [9] finds a strong pet ownership base, with 87% of respondents owning or having owned pets, and a growing level of consumer spending, as 20% spend over ₹3000 per month on pet care. Most respondents buy pet care services through different platforms. There is also rising demand for value-added services, with convenience and value for money emerging as key expectations in the evolving pet care market.

As per current study monthly expenditure was observed to be >3000 by most of the pet owners (36%) and 3000-6000 (29%). Preferred mode of booking walk-in (44%), followed by phone call (32%). For home service preference demand was (approx. 49%), followed by Maybe (32%).

Except for the regular pet service segment growth, there were few other unmet demands of pet owners that were realized during the current study like development of pet parks and recreational infrastructure. Affordable pricing structures for services. Enhancement of professional standards and hygiene practices. Pet-friendly cafés and social spaces. Swimming facilities for pets. This reflects a strong unmet demand for recreational facilities within the study zone. Pet ambulance facilities. Introduction of 24/7 emergency veterinary services This indicates perceived gaps in emergency healthcare accessibility. There was clearly a demand for trained and certified groomers, skilled trainers. This suggests expectations for improved service quality and standardized care.

Limitations

Following were the limitations of study - Sample size, methodology could have been more diverse and intense like personal interviews, direct phone calls to pet owners and service providers.

Future scope

With the growing number of dog owners, certain epidemiological concerns related to common and emerging diseases are to be monitored, Vaccination and pet health care at affordable price has to be provided in the study area. Pet recreation zones are a challenge in an already highly populated city. Also dogs living in apartments have health issues related to their physiological adaptation and environmental challenges which are overlooked by pet owners in a race to buy more decorated dog breeds like huskies.

Conclusion

The findings indicate that pet ownership in the study area is largely concentrated in Thane District and Thane City, with dogs being the most preferred pets and apartment living being common among owners. Respondents demonstrate significant financial commitment, with many spending over ₹3000 monthly and showing preference for a mixed diet of home-cooked and commercial food. While veterinary services are

generally rated satisfactory, concerns remain regarding high costs and limited access to government clinics. There is clear demand for improved infrastructure, especially 24/7 veterinary care and recreational spaces, with a majority expressing willingness to use enhanced services and pay extra for premium quality, highlighting strong growth potential for the urban pet care sector.

Most of the respondents are from urban areas and are aged 18–35 years, which means young customers will be using the services and other products for a greater number of years to come.

The data indicate a steady increase in demand within the pet care industry in the Mumbai Metropolitan Region (MMR). This expansion suggests the need for a more structured, service-oriented urban mini-economy that supports employment generation and consumer spending, contributes to human well-being, and, if aligned with sustainable production and innovation practices, can contribute to the broader framework of sustainable urban development.

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PRIORITY SECTOR LENDING: ANALYSIS WITH GROWTH PERSPECTIVE**Mr. Atul Gupta**

UG Student (Economics), Ramnarain Ruia Autonomous College

Mobile no. :-7304167120 Email Id: atulmumbai24@gmail.com

Abstract

Priority Sector Lending (PSL) represents a central regulatory mechanism within India's banking architecture designed to ensure institutional credit access to agriculture, MSMEs, education, housing and weaker sections of society. Developed in response to historical imbalances in credit distribution, PSL has evolved into a structured framework balancing developmental policy objectives with commercial banking practices. This study evaluates the effectiveness and economic relevance of PSL between 2002 and 2021, focusing on whether expansion in agricultural PSL credit translated into higher Agricultural Gross Value Added (GVA). Using a mixed-method approach combining descriptive credit analysis and time-series econometric modelling with control variables including rainfall variability, capital formation and fertilizer usage, the study examines the relationship between credit expansion and output growth. Empirical results show no statistically significant relationship between PSL credit growth and agricultural GVA growth even after incorporating lag effects. Findings indicate that PSL has successfully expanded financial inclusion and stabilized credit access but does not function as a direct productivity driver. Structural inefficiencies, climatic volatility and regional disparities weaken the transmission from credit availability to output growth, suggesting a need for outcome-oriented policy reform.

Keywords: Priority Sector Lending, Financial Inclusion, Agricultural Credit, Directed Lending, Banking Policy, Development Finance.

Introduction

Priority Sector Lending (PSL) is a regulatory mandate of the Reserve Bank of India that requires scheduled commercial banks, regional rural banks, small finance banks and urban co operative banks to allocate a specified share of lending to sectors considered critical for inclusive and balanced socio economic development. Rooted in the post 1969 nationalisation agenda and formalised through successive committee recommendations and RBI Master Directions, PSL was designed to correct historical urban bias in credit allocation and to create a reliable channel of institutional finance for agriculture, MSMEs, housing, education, renewable energy and weaker sections. The central policy objective is to ensure a steady flow of affordable institutional credit to economically productive but underserved segments in order to promote financial inclusion, regional equity and employment generation. At the same time PSL introduces a structural tension because a regulatory obligation is imposed on profit seeking banks. This affects portfolio choices, incentives for direct lending, and the use of market based compliance instruments such as PSLCs, which together influence asset quality and profitability outcomes.

The core empirical question examined in this study is whether the expansion of PSL credit, particularly within the agriculture sub target, has translated into measurable sectoral output gains reflected in agricultural GVA growth over the period 2002 to 2021. The research design adopts a mixed method empirical framework combining descriptive analysis of sectoral and regional PSL distribution with formal econometric modelling. RBI, NABARD and MOSPI data series are converted into real terms using CPI AL deflators and analysed through OLS specifications that model agricultural GVA growth as a function of PSL credit growth including lag structures of one and two years. Control variables include rainfall

deviation, gross capital formation in agriculture and fertiliser consumption. Time series diagnostics such as ADF stationarity testing, VIF multicollinearity checks and Granger causality analysis are employed to validate model robustness. The research problem therefore evaluates whether directed credit expansion leads to measurable production outcomes while identifying transmission constraints such as inefficient utilisation, structural bottlenecks, climatic shocks and institutional incentives that weaken the credit productivity linkage..

Literature Review

Early scholarship on Priority Sector Lending focused on documenting its developmental rationale and operational performance. Bhatt (1986) and Chawla, Uppal and Malhotra (1988) analysed early credit distribution trends and emphasised the importance of directed lending in expanding institutional finance to underserved populations. Subsequent research during the post reform period including Das (2001), Shete (2002) and Sharma (2008) examined PSL's adaptation within a liberalised financial system and highlighted variations in lending behaviour between public and private sector banks. Contemporary empirical studies adopt more quantitative approaches and present mixed findings. Kaur, Chitsimran and Mahajan (2023) apply non parametric efficiency analysis and find that PSL frequently operates as a compliance driven framework with persistent operational inefficiencies and relatively high NPA exposure. Kumar, Batra and Deisting (2016), Panda et al. (2017) and Gaur and Mohapatra (2021) identify a positive association between deposit mobilisation and PSL allocation capacity, suggesting that liquidity conditions influence mandated lending volumes.

At the same time several studies highlight risk related outcomes. Bag, Ray and Roy (2022) and Kaur, Mukherjee and Ekka (2018) report a positive relationship between PSL exposure and net NPA ratios, indicating that banks often continue priority lending despite elevated credit risk. Policy focused research by Rao (2006), Uppal (2009) and Roy (2006) suggests that regulatory mandates combined with appropriate incentives can improve both compliance and socio economic impact. Micro level causal evidence from Burgess, Pande and Wong (2005) indicates that directed credit expansion can contribute to poverty reduction through improved financial access for small enterprises and disadvantaged households. Overall the literature presents a nuanced evaluation in which PSL improves credit outreach and financial inclusion but shows limited evidence of sustained productivity gains or consistent sectoral output growth. This body of work motivates the present econometric analysis of the PSL credit and agricultural GVA relationship and emphasises the importance of evaluating outcome effectiveness rather than input expansion alone.

Priority Sector Lending Framework

Emerging from the post-nationalisation financial inclusion agenda, PSL was designed to address structural imbalances in credit distribution and ensure that formal institutional finance reaches productive but historically underserved segments. The framework is structured around overall lending targets and sub-targets calculated as a percentage of ANBC or CEObse, supported by operational channels including direct lending, PSLC trading and RIDF deposits. Conceptually PSL acts as a quasi-developmental policy embedded within the banking system, combining social objectives with market-based financial intermediation.

The operational architecture can be understood through three interacting layers. The regulatory layer determines mandated targets and compliance thresholds. The delivery layer includes lending mechanisms

such as direct bank credit, co-lending arrangements and PSLC markets that allow surplus lending certificates to be traded without transferring underlying credit risk. The absorptive layer reflects ground realities such as borrower capability, rural infrastructure, institutional credit assessment and policy distortions like loan waivers. Empirical observations within the document indicate strong aggregate compliance levels but persistent regional disparities, differences in bank strategies, and elevated NPA risks within priority portfolios. These structural elements produce a key policy tension between meeting regulatory mandates and maintaining profitability and asset quality.

From a conceptual standpoint the PSL framework assumes a transmission chain where mandated credit expansion leads to higher productive investment and ultimately sectoral output growth. However, institutional bottlenecks, climatic variability and inefficiencies in credit utilisation can weaken this linkage. Therefore PSL must be analysed not only as a credit allocation policy but also as a system whose effectiveness depends on absorptive capacity, market incentives and complementary infrastructure.

Table 1: Conceptual Structure of PSL Framework

Layer	Components	Functional Role	Observed Issues
Regulatory Layer	Targets, sub-targets, RBI guidelines	Ensures mandated credit flow	Compliance focus over outcomes
Delivery Layer	Direct lending, PSLCs, co-lending, RIDF	Mechanism of credit distribution	Strategic substitution across channels
Absorptive Layer	Borrower capacity, infrastructure, climate factors	Converts credit into productivity	Utilisation inefficiency, NPAs

Methodology

The empirical strategy evaluates whether growth in PSL agricultural credit is associated with agricultural GVA growth during 2002–2021 using a time-series econometric framework based solely on variables described in the document. Annual data series are converted into real terms using CPI-AL deflation to maintain comparability across years. The dependent variable is agricultural GVA growth, while the principal explanatory variable is PSL agricultural credit growth. Control variables incorporated into the analysis include rainfall deviation, gross capital formation in agriculture and fertiliser consumption. Three OLS specifications are estimated to test both contemporaneous and lagged relationships between credit expansion and output growth

Econometric Model

Agricultural productivity function:

$$GVA = \alpha + \beta_1(PSL\ Credit_t) + \beta_2(Rainfall_t) + \beta_3(Capital\ Formation_t) + \beta_4(Fertilizer\ Use_t)$$

Lagged models:

$$GVA = \alpha + \beta_1(PSL\ Credit_{t-1}) + \beta_2(PSL\ Credit_{t-2}) + \beta_3(Controls) + \epsilon$$

Augmented Dickey–Fuller (ADF) Stationarity Test:

$$\Delta y_t = \rho y_{t-1} + \sum \phi y_{t-i} + \mu + v_t$$

Multicollinearity Test (Variance Inflation Factor):

$$VIF_j = \frac{1}{1 - R_j^2}$$

Granger causality tests examine directional predictability between PSL growth and agricultural output. Robustness procedures include heteroskedasticity-robust standard errors, serial correlation testing and sensitivity checks across lag structures and deflation assumptions. The document reports that PSL coefficients across estimated models were statistically insignificant with low explanatory power, highlighting weak direct transmission

Table 2: Economics Variable Structure

Variable	Type	Transformation	Expected Sign
Agricultural GVA Growth	Dependent	Real growth rate	—
PSL Agricultural Credit Growth	Independent	Real growth rate	Positive
Rainfall Deviation	Control	Standardised deviation	Positive
Gross Capital Formation (Agriculture)	Control	Real log change	Positive
Fertiliser Consumption	Control	Growth rate	Positive

Results

Table 3: Estimation and Diagnostic Workflow

Stage	Test / Model	Purpose	Interpretation Focus
Stationarity	ADF Test	Validate time-series properties	Determine differencing need
Model Estimation	OLS Models 1–3	Estimate credit–output linkage	Significance of PSL coefficients
Multicollinearity	VIF	Identify correlated regressors	Stability of coefficients
Causality	Granger Test	Directional influence	Predictive dynamics
Robustness	HAC errors, lag sensitivity	Reliability checks	Model consistency

This section presents the econometric estimates, diagnostic tests, and a compact, journal-style interpretation of what the numbers imply for the transmission from PSL agricultural credit to agricultural GVA. All results and tables below are drawn exclusively from the uploaded document and its embedded data and diagnostics.

Table 1 reproduces the paper's Table 6 and reports coefficients, p-values and standard goodness of fit measures for the three estimated OLS specifications: Model 1 (base, contemporaneous PSL), Model 2 (lagged PSL), and Model 3 (full controls).

Table 4: Regression Results

Variable	Model 1 (Base)	Model 2 (Lagged)	Model 3 (Full)
Constant	4.0091 (p = 0.001)	3.2864 (p = 0.007)	7.5132 (p = 0.242)
PSL Credit Growth (%)	-0.0267 (p = 0.674)	—	—
PSL Credit Growth (Lag 1)	—	0.0179 (p = 0.833)	0.0227 (p = 0.775)
PSL Credit Growth (Lag 2)	—	0.0197 (p = 0.817)	—
Rainfall Deviation (%)	—	—	0.1204 (p = 0.195)
GCFA (Real lakh cr)	—	—	1.3250 (p = 0.581)
Fertilizer (LMT)	—	—	-0.0349 (p = 0.477)
R-squared	0.011	0.017	0.188
Adjusted R-squared	-0.048	-0.105	-0.043
Prob (F-statistic)	0.674	0.869	0.538

The striking empirical regularity is that coefficients on PSL growth, whether contemporaneous or lagged, are uniformly statistically insignificant (all $p > 0.6$, many > 0.8). The signs are small in magnitude and unstable: Model 1 yields a small negative point estimate, while lagged specifications produce small positive estimates, none of which clear conventional significance thresholds. Goodness of fit is negligible. Model 1 and Model 2 explain essentially none of the cross-year variation in agricultural GVA growth, and even the full model (Model 3) produces a low R-squared of 0.188 and a negative adjusted R-squared, indicating overfitting relative to sample size and regressors.

Diagnostics and time-series cautions

Two diagnostics substantially constrain inference. First, the sample is small: annual observations $n = 20$ (2002–2021), which reduces power to detect modest effects and increases sensitivity to outliers. Second, multicollinearity is severe between GCFA and fertilizer use: reported variance inflation factors exceeded 200 for those regressors, indicating near collinearity and instability of coefficient estimates. The document explicitly flags trending regressors and cautions that level regressions on nonstationary series may be misleading. ADF unit-root testing and stationarity checks were applied in the workflow and the authors recommend difference-stationary specifications or structural identification for stronger causal claims.

Formally, multicollinearity was assessed with

$$VIF_j = \frac{1}{1 - R_j^2},$$

and the reported VIFs above 200 imply $R_j^2 \approx 0.995$ for the offending regressors. Such values make standard errors and t-ratios unreliable without reparameterisation or orthogonalisation.

Auxiliary tests and inference (Granger/ADF)

The analysis included ADF stationarity testing and Granger causality checks as part of the estimation checklist. The document reports that diagnostic exercises did not reveal robust Granger causality from PSL growth to agricultural GVA in the sample. Given the combination of small sample size, trending behaviour and multicollinearity, the Granger tests cannot overturn the primary finding of insignificance in level OLS regressions. The authors therefore treat the null hypothesis H_0 (no relationship) as not rejected in this empirical exercise while signalling limited power and identification threats.

Quantitative interpretation and econometric takeaway

Quantitatively, the OLS evidence does not support the simple credit volume to output channel over 2002–2021. The implied point estimates are economically small and statistically indistinguishable from zero. Combined with the diagnostics, the robust conclusion is conditional: within level OLS specifications on 20 annual observations using the document's variable set, PSL agricultural credit growth is not a significant predictor of agricultural GVA growth. The lack of statistical association does not prove absence of any beneficial effect in other specifications or at different aggregation levels. The document advances plausible mechanisms for the weak link: inefficient utilisation of credit, structural constraints such as farm fragmentation and weak market linkages, climatic shocks, political interventions (loan waivers) and the higher NPA incidence in priority portfolios. These structural explanations are used to move from statistical description to policy implications.

Tables reproduced and data availability

The underlying time-series used for estimation (AgriGVA growth, PSL growth and controls for 2002–2021) are tabulated in the source document and were the basis for all reported regressions. Readers wishing to replicate or re-estimate with alternative time-series treatments (first differences, error-correction, or instrumental strategies) should start from that table.

Policy Discussion

The empirical evidence in this study indicates that an expansion in PSL agricultural credit alone has not produced a detectable increase in agricultural GVA over 2002–2021. Policy must therefore shift from an input centric posture to an outcome oriented approach that treats mandated credit as one element in a broader set of interventions required to raise productivity and value added. **First**, redesign compliance incentives so that banks face partial outcome-linked targets in addition to volume quotas. For example, a fraction of the PSL requirement could be met through loans that meet predefined outcome metrics such as project completion, adoption of investment in irrigation, or measurable yield improvements within an agreed gestation period. This would align the regulatory layer with final objectives rather than purely with credit volume.

Second, strengthen the absorptive layer that converts credit into productive investment. The document highlights credit utilisation inefficiencies and last mile constraints, therefore targeted public investment in rural infrastructure, aggregation and storage, and extension services is necessary alongside credit. Co-ordinated packages that combine finance, technical assistance and market linkages will increase the likelihood that PSL flows translate into measurable output gains. Public agencies such as NABARD and state agricultural departments should be tasked with designing and financing bundled interventions in high-potential districts where credit penetration is high but productivity gains are low.

Third, improve risk sharing and credit assessment to reduce disincentives for banks. The growing use of PSLCs and co-lending shows banks prefer market or partnership routes that limit direct exposure. Policy can augment these instruments with explicit risk mitigation such as partial credit guarantees for investment credits, scaled indexed weather insurance to protect investment returns against climatic shocks, and targeted credit guarantee funds that lower the effective capital charge on banks. Such measures preserve bank profitability while encouraging longer maturity, productive investment lending.

Fourth, refine monitoring, data and evaluation. The analysis revealed weak statistical association in part because of aggregation and data limitations. Implementing better outcome tracking at district and loan cohort levels will allow regulators to distinguish effective uses of PSL from compliance driven lending. Mandate standardized reporting on use of funds, project completion, and linkages to productivity metrics for large PSL loans. Finally, adopt phased pilots of these reforms in a subset of districts and bank groups, evaluate impact with rigorous designs, and scale what works. These policy actions would prioritise absorptive capacity, risk mitigation and outcome measurement so that PSL becomes a more effective instrument for raising sectorial productivity and inclusive growth.

Limitation

Several limitations constrain the study's inference and hence should temper policy prescriptions. The sample is short and annual with only twenty observations from 2002 to 2021 which reduces statistical power and sensitivity to detect moderate effects. Important regressors show trending behaviour and severe multicollinearity, with reported VIFs above conventional thresholds that make coefficient estimates unstable and standard errors unreliable. Stationarity concerns necessitate differencing or alternative identification strategies; level OLS estimates can therefore be misleading if not interpreted cautiously.

Aggregation bias is another key limitation. National annual aggregates mask heterogeneity across districts, crops and bank types. The PSL→output linkage may hold in specific crops, regions or borrower cohorts but be invisible at the national aggregate. Data quality and measurement issues also matter. Distinguishing direct lending from market-based compliance such as PSLCs is essential because the economic transmission differs, yet the document's series do not always permit clean separation. Finally, endogeneity and reverse causality remain possible because credit supply can respond to expected output changes. These limitations justify treating the empirical null finding as conditional and motivate more granular and causal research designs

CONCLUSION

Using the document's time series for 2002–2021, the econometric analysis finds no statistically significant association between PSL agricultural credit growth and agricultural GVA growth in standard annual OLS specifications. Coefficients on contemporaneous and lagged PSL growth are small and indistinguishable from zero, and model diagnostics highlight low explanatory power together with multicollinearity and limited sample size. These results do not prove that credit is ineffective in all contexts but rather that credit volume by itself, measured at national annual aggregate, does not adequately explain agricultural output growth in the sample.

Policy implications are clear. PSL should be restructured toward outcome orientation, stronger absorptive capacity building, and explicit risk sharing so that banks can finance longer gestation productive investments without incurring disproportionate risk. Improvements in monitoring and data at disaggregated levels are essential before large scale reallocation of mandates. Future research should

prioritise district or borrower level panels, instrumental variable or experimental strategies, and longer high frequency series to address endogeneity and identify causal pathways. Implemented carefully, these reforms would increase the probability that PSL meets its social objective of raising productivity and inclusive rural growth.

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REUSING INDUSTRIAL TEXTILE WASTE FOR SUSTAINABLE FASHION: A CASE STUDY OF THE CHINDI MARKET IN MUMBAI

Dr. Sucheta Joshi

Associate Professor and Head, Department of Economics, R.J. College of Arts, Science & Commerce (Empowered Autonomous) Email: suchetajoshi@rjcollege.edu.in

Ms. Bharti Dalai

UG student (Economics) R.J. College of Arts, Science & Commerce (Empowered Autonomous)

Ms. Sumaiya Ansari

UG student (Economics) R.J. College of Arts, Science & Commerce (Empowered Autonomous)

Abstract

Transformation from the linear economy to the circular economy is the need of the hour due to the pressing environmental concerns. Circular economy is a model that emphasises sharing, leasing, reusing, repairing, refurbishing and recycling existing materials and end products enabling minimisation of waste. Chindi (i.e. waste fabric) market exhibits the circular economy of waste fabric resulting in value addition and minimisation of waste. Different types of fabric waste such as natural as well as artificial are sourced from export-oriented garment factories, Kurla Industrial area as well as Lower Parel and Bhiwandi. Over production, size cancellations, quality issues, size problems are few of the reasons for fabric rejection resulting in their sale in this market. Chindi is utilised predominantly for education & skill development and small-scale tailoring or stitching businesses. Respondents confirm a growing demand for waste fabric over the past years. Findings indicate that chindi plays a dual role - it is used for value-addition (sustainable fashion, design and education) and for functional applications. Operational and infrastructure constraints, material standardisation barriers, supply chain predictability Issues and market development gaps have emerged as the major barriers in upscaling the chindi market. The study is based on primary data collected through questionnaire method by conducting surveys in Kurla Chindi Market and Ghatkopar Chindi Market. Samples are selected using a convenient sampling method. Thematic analysis is used for data analysis as the data is primarily qualitative in nature.

Key words: Circular economy, sustainability, minimisation of waste, educational and skill development, affordability

Introduction:

Our current economic system is linear i.e. extracting raw material from nature, converting them into products and then discarding them as waste. Only 7.2% of the total products are recycled and thus, reused. It creates a burden on the environment and leads to pollution, climate and bio diversity crisis. (What Is Circular Economy and Why Does It Matter? 2022) On the other hand, the circular economy is a model that incorporates sharing, leasing, reusing, repairing, refurbishing and recycling existing materials and end products enabling minimisation of waste. (Circular Economy: Definition, Importance and Benefits | Topics | European Parliament, n.d.) With the growing seriousness of environmental issues, the circular economy is becoming even more important. It is estimated that India generates approximately 7.8 million tonnes of textile waste annually and contributes to approximately 8.5% of total global textile waste generation. (Rawshot.ai, 2025) Chindi (i.e. waste fabric) market serves as the platform of value creation through the reuse of the textile waste.

Chindi is a fabric remnant that is a small piece of leftover or unused fabric. They can come from old clothes; scraps left from a clothing factory or a sewing project. Their size can range from a few inches to

over a yard. (*What Are Fabric Remnants?* 2019) There are dedicated markets for chindi sale all over India including Mumbai. Such markets enable recycling and reusing of waste fabric leading to further value addition as well as minimisation of waste. Chindi markets are usually informal and the processes involved are labour intensive. The chindi markets represent a notable example of a circular economy in practice, making their study essential for understanding sustainable approaches to textile waste management.

The study examines the following objectives:

Objectives of the research:

1. To identify the types and sources of industrial cloth waste available in the chindi market.
2. To understand the reasons for rejection of fabrics by the textile and garment industry
3. To examine the process of collection, sorting, and distribution of industrial cloth waste in the chindi market.
4. To analyse the major end uses of chindi cloth
5. To identify the primary buyers and their primary purpose of buying chindi
6. To explore the pricing mechanism in the chindi market
7. To examine factors Influencing demand and sustainability of chindi cloth
8. To identify the challenges and limitations in scaling the chindi market as a formal sustainable fashion system.

Literature review:

Md. Shamsuzzaman, et al (2025) examine how remnant fabric from textile manufacturing can be transformed into sustainable luxury fashion products through circular economy practices. Researchers analyzed three small and medium enterprise (SME) factories in Bangladesh that manufacture floor mats, ladies' handbags, and bedding items from textile waste. The research demonstrates significant environmental benefits through waste reduction, economic benefits through new revenue streams and job creation, and social benefits through employment opportunities. The study advocates for circular economy models in the fashion industry to reduce environmental impact while generating profitable business opportunities.

Lau (2015b) in his paper addresses pre-consumer textile waste in the fashion industry, where 10-20% of textiles are wasted during manufacturing. The research highlights environmental advantages of reusing textile waste including diverting waste from landfills, conserving natural resources, providing low-cost raw materials, and reducing processing costs. The study emphasizes that textiles are nearly 100% recyclable and that reusing waste causes minimal environmental, health, and social damage compared to virgin material production. The research also discusses integrating sustainability education through student projects involving upcycling pre-consumer textile waste into marketable products.

Krishnaraj & Elangovan (2023) address the ever-growing consumer demand for clothing and the alarming rate of textile waste generation in their study. The study explores how this situation can be controlled by adopting sustainable waste management practices such as reuse and recycling. The paper highlights the importance of a circular economy in the textile industry, which promotes the repair, regeneration, and reuse of used products. The study further emphasises consumer education in the environmental effects of clothing waste disposal, and emphasizes that textile knowledge and environmental concern are key factors influencing consumers' sustainable waste management behaviour.

Ijraset (n.d.-b) explores the shift towards eco-friendly waste fabric management, emphasising sustainability and recycling as key elements in reducing environmental impact. The study investigates the perspectives of tailors and youngsters regarding sustainable practices in the textile industry. Primary research was conducted with tailors at T-Nagar Tailors Street in Chennai and youngsters at Saveetha College of Architecture and Design, Chennai.

Research design:

The study is based on the primary data collected by conducting surveys in the chindi markets of Kurla and Ghatkopar. A convenient sampling method is used and a survey of 27 chindi sellers is conducted. A questionnaire incorporating open ended questions is used as a tool for data collection. Thematic data analysis is used for analysing the responses as the data is primarily qualitative and non-numerical in nature.

The study aims to explore how industrial cloth waste contributes to sustainability through the chindi market.

Results and Discussion:

Objective 1: To identify the types and sources of industrial cloth waste available in the chindi market

In the chindi markets of Kurla and Ghatkopar, cotton-based fabrics are predominantly sold (n=15, 55.6%). Other fabrics include cambric, poplin, voile and printed cotton. It indicates diversity within the cotton category. Another notable secondary category of sold clothes comprises blended and mixed fabrics (n = 6, 22.2%). Synthetic and semi – synthetic fibres such as rayon (n = 4), polyester blends (n = 3) constitute approximately 26% of the total chindi sold.

Cutting waste emerges as the dominant waste form (n = 12, 44.4%) in the market under study. This observation highlights that most of the chindi consists of usable fabric left over from manufacturing processes rather than defective material.

Chindi sold in this market originates predominantly from export-oriented garment factories as source industries (n = 9, 33.3%) with six respondents (22.2%) categorising them as “export quality waste”. This suggests that the chindi market may possess higher quality standard materials as export production maintains stringent quality control.

Above findings suggest that there is an organised system where chindi collection and trade are concentrated in specific regions with suppliers focusing on particular material types and quality levels.

The following frequency table exhibits the details of the above analysis.

Table 1: Types of industrial cloth waste and their origins

FABRIC TYPE	Frequency (n)	Percentage
Cotton (pure & variants)	15	55.6%
Blended/Mixed Fabrics	6	22.2%
Rayon	4	14.8%
Polyester/Polyester Blends	3	11.1%
Linen	3	11.1%
Denim	2	7.4%
WASTE FORM	Frequency (n)	Percentage
Cutting Waste	12	44.4%
Scraps	3	11.1%
Hosiery Waste	2	7.4%

INDUSTRY ORIGIN	Frequency (n)	Percentage
Export/Garment Factories	9	33.3%
Kurla Industrial Area	3	11.1%
Lower Parel & Bhiwandi	1	3.7%
QUALITY DESIGNATION	Frequency (n)	Percentage
Export-Quality	6	22.2%
Premium	1	3.7%

(Source: Field Survey, January, 2026)

Objective 2: To understand the reasons for rejection of fabrics by the textile and garment industry

Analysis of the responses brings out a difference between process-inherent waste versus quality – based rejection. Post cutting waste appears to be the predominant reason for fabric classification as waste (n = 11, 40.7%), incorporating cutting leftovers, remnants from bulk garment production and pieces generated during the cutting process. Quality and manufacturing defects constituted the second largest category (n = 9, 33.3%), including colour variations, printing defects, weaving faults, machine defects and texture issues. The respondents frequently termed the defects as ‘minor’ suggesting that rejection criteria must be stringent and hence fabrics possessing marginal defects also are considered as unsuitable for primary markets. Size related issues (n=7, 25.9%) represented the third significant reason for fabric rejections. They were rejected for being too small, irregular or uneven, failing to meet the factory requirements. Overproduction and excess stock (n = 6, 22.2%) reflected supply chain inefficiencies. Surplus from export production and cancelled orders are significant causes resulting in excess stock. In this category, fabrics are rejected due to market factors rather than material properties.

Figure 1 presents the main reasons for fabric rejection.

Fig.1: Causes of fabric rejection



(Source: Field Survey, January, 2026)

Objective 3: To examine the process of collection and sorting of fabric waste in the chindi market.

The sources of the fabric waste mentioned by the respondents comprise factory agents, traders, auctions, textile mills, export houses, power loom units. It indicates an organised sourcing network before sorting the waste fabric (n = 13, 48.1%), thus comprising structured sourcing channels.

In the chindi market from the study area, a large proportion of respondents (n = 7, 25.9%) indicate that sorting is done manually either in the market or after bulk purchase. Thus, manual labour plays a central role in the categorisation of chindi. Colour based grading is found as a key categorisation method (29.6%). The next important criteria used for categorisation is type of thickness of the fabric (25.9%) i.e. indicates material based classification. Some respondents (n=5, 48.1%) state that they purchase already sorted bundles from traders or factories. Thus, the sorting process involves informal labour-intensive processes.

Table 2: Criteria of sorting process in the Chindi market

Sorting process and criteria	Number of Respondents	Percentage (%)
Manual sorting	7	25.9%
Fabric type / Fibre-based sorting	6	22.2%
Colour-based sorting / grading	8	29.6%
Texture / Quality / Thickness grading	7	25.9%
Pre-sorted bundles / bulk purchase	5	18.5%

(Source: Field Survey, January 2026)

Objective 4: To analyse the major end uses of chindi cloth

Analysis of the responses of the 27 participants revealed the themes which are presented in table 3 along with the respective frequencies.

Table 3: Major end uses of chindi cloth

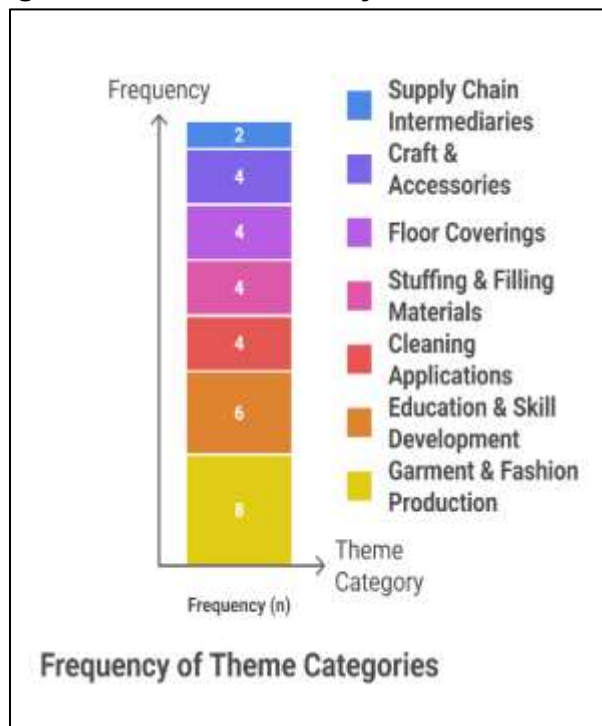
Theme / category of end uses of chindi	Frequency (n)	Percentage
Garment & Fashion Production	8	29.6%
Education & Skill Development	6	22.2%
Cleaning Applications	4	14.8%
Stuffing & Filling Materials	4	14.8%
Floor Coverings	4	14.8%
Craft & Accessories	4	14.8%
Supply Chain Intermediaries	2	7.4%
General Recycling	1	3.7%

(Source: Field Survey, January, 2026)

Garment and fashion production emerge as the dominant end use of the waste fabric. A particular emphasis is on sustainable fashion initiatives and customised garments. Five respondents specifically mentioned sustainability suggesting environmental consciousness.

Education and skill development is the next significant end use of the chindi. Consumer use the waste fabric for stitching practice, pattern learning and training for fashion design students. It presents chindi as low cost material for skill acquisition.

The remaining 4 categories i.e. cleaning applications, stuffing & filling Materials, floor coverings and craft & accessories have equal distribution. A small proportion of respondents identified their role as supply chain intermediaries helping tailors and learners and only one respondent mentioned recycling without giving any specification. Analysis of end uses of chindi reflects the versatility in its uses ranging from value - added fashion clothing to household uses.

Figure 2: Classification of major end uses of chindi

(Source: Field Survey, January 2026)

Objective 5: To identify the primary buyers and their purpose of buying chindi

Response analysis reveals certain segments of primary buyers of chindi as illustrated in table 4. The dominant segments of the buyers were from education and skill development and Small-scale tailoring or stitching businesses. This fact reveals chindi's role as the affordable learning material and low-cost production input for small enterprises.

The next major categories of the buyers are from sustainable / eco-conscious fashion consumers as well as industrial / commercial users. Respondents explicitly mentioned “eco-friendly”, “sustainable” and “conscious” highlighting the growing awareness of sustainable fashion among the buyers. The industrial and commercial uses category encompasses hotels, factories, workshops, etc. This category highlights another aspect of chindi usage that is utility oriented.

The recycling sector mentions both domestic and export-oriented recyclers. It integrates waste fabric into circular economy framework. Individual or unique design seekers find utility in chindi to create unique patterns and designs.

Designers (Fashion/Product), manufacturing (non-garment), social enterprises / community organizations and artisan / Handloom Units are the next segments which have equal distribution. Social enterprise and Self-Help Groups (SHGs) reveal chindi's role in livelihood generation and social entrepreneurship initiatives.

Thus, findings indicate that chindi has a dual role: On the one hand it is used for value-addition (sustainable fashion, design and education) and on the other hand, for functional applications.

Table 4: Primary buyers and purchase purposes of chindi

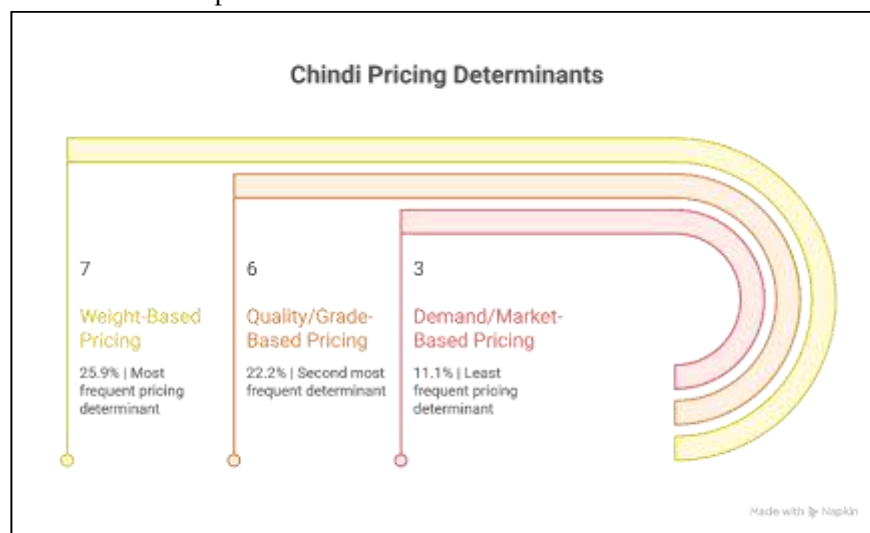
Buyer Category	Frequency (n)	Percentage
Education & Skill Development	5	18.5%
Small-Scale Tailoring/Stitching Businesses	5	18.5%
Sustainable/Eco-Conscious Fashion Consumers	4	14.8%
Industrial/Commercial Users	4	14.8%
Recycling Sector	3	11.1%
Individual/Unique Design Seekers	3	11.1%
Designers (Fashion/Product)	2	7.4%
Manufacturing (Non-Garment)	2	7.4%
Social Enterprises/Community Organizations	2	7.4%
Artisan/Handloom Units	2	7.4%

(Source: Field Survey; January, 2026)

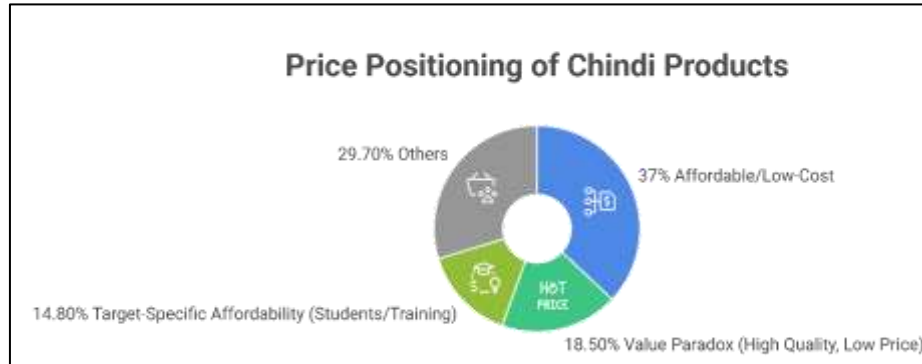
Objective 6: To explore the pricing mechanism in the chindi market

There is a dual pricing mechanism observed in the chindi market, namely, weight-based pricing (n=7, 25.9%) and quality / grade-based pricing (n = 6, 22.2%). The latter shows an organised market system rather than basic waste disposal. Widespread affordability (n=10, 37%) with terms such as ‘low’, ‘affordable’, ‘economical’ and ‘budget friendly’ dominated participants' responses. This makes chindi an accessible material for buyers from the lower income backgrounds or who are resource – constrained such as students and small – scale entrepreneurs. Five respondents (18.5%) revealed a contradiction in the form of ‘value paradox’ i.e. high value and low price. Respondent’s observation that prices remain “low and affordable despite the fabric being export quality” demonstrates this phenomenon. Respondent’s distinction between “low raw material cost” and “premium finished products” reveals opportunity to add value and generate profit. Demand and seasonal variations in pricing appear a secondary factor in price determination to weight and quality considerations.

Figure 3: Determinants of chindi prices



(Source: Field Survey; January, 2026)

Figure 4: Price level of chindi products

(Source: Field Survey; January, 2026)

Objective 7: To examine factors Influencing demand and sustainability of chindi cloth

Response analysis demonstrates themes or categories of factors influencing demand and sustainability of chindi cloth are displayed in Table 5.

Table 5: Factors influencing demand and sustainability of chindi cloth

Theme Category	Frequency (n)	Percentage
DEMAND PATTERNS		
Increasing/Growing Demand	8	29.6%
Steady/Constant Demand	5	18.5%
ECONOMIC DRIVERS		
Rising Fresh Fabric Prices	1	3.7%
Cost-Saving/Low-Cost Alternative	3	11.1%
Value Conversion	1	3.7%
SUSTAINABILITY DRIVERS		
Sustainable/Eco-Conscious Fashion	4	14.8%
Recycling Business Growth	1	3.7%
EDUCATIONAL DRIVERS		
Learning/Training Needs	4	14.8%
ENVIRONMENTAL IMPACT		
Waste Diversion/Avoiding Disposal	7	25.9%
Reuse/Second Life	6	22.2%
Efficient/Zero-Waste Utilization	4	14.8%
OTHER FACTORS		
Design Exclusivity/Uniqueness	1	3.7%
Export Demand	1	3.7%
Industrial Applications	1	3.7%

Note: Total exceeds 27 due to multiple factors mentioned by some respondents (n=27 total respondents)

(Source: Field Survey; January, 2026)

The factors influencing chindi cloth demand reveal a dual narration: Nearly 62% responses address dynamics of market demand while the remaining address environmental and waste management outcomes.

Growing market demand is the dominant trend as all the participants confirmed this fact. Three primary drivers of this trend are: 1. economic factors including rising fresh fabric prices and hence rising demand for low-cost alternatives; 2. Sustainability consciousness mentions ecologically conscious consumer behaviour. 3. Educational infrastructure satisfying training and skill development needs. Observations of the respondents view chindi as a substitute good. Thus, demand for chindi material is linked to textile market fluctuations.

Nearly 37% of the respondents reframed the question emphasising the environmental impact of the chindi market. Waste diversion emerged as the strongest theme (n=7, 25.9%), with assertions that "large quantities of usable fabric are saved from being dumped" (R18) and "almost zero leftover waste" (R27). The reuse/second life concept (n=6, 22.2%) reflects circular economy principles, with one of the respondents noting "the fabric gets a second life instead of being thrown away." There is emphasis on efficient utilization (n=4, 14.8%) revealed from two responses - "almost every piece gets reused", "even small pieces are used efficiently".

Objective 8: To identify the challenges and limitations in scaling the chindi market as a formal sustainable fashion system.

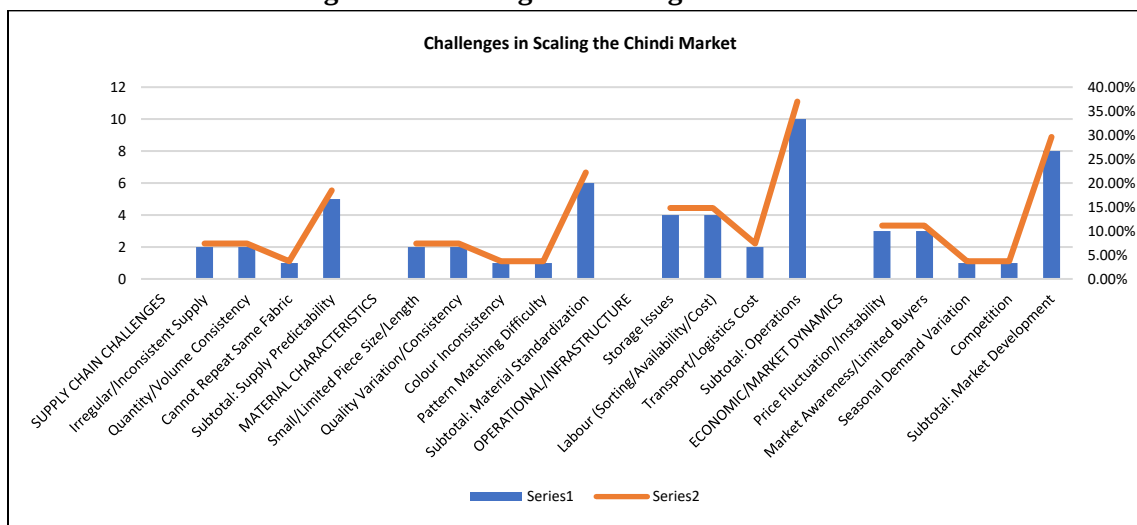
Four constraint categories emerged after analysing the responses.

Operational and infrastructure constraints (37%): Storage (n=4, 14.8%) and labour issues (n=4, 14.8%) representing equal-weight constraints in this category. The storage challenge includes both physical space limitations and climate-related preservation concerns. Labour constraints encompass physical demands, availability of labour and cost pressures. They also reveal the chindi processing as a labour – intensive process and difficult to mechanise. Transport costs escalate further the operational constraints.

Material standardisation barriers (22.2%): Limited piece sizes (7.4%), Quality variation (7.4%), Colour inconsistency (3.7%), pattern matching difficulty (3.7%) are the contributing factors in this category.

Supply Chain Predictability Issues (18.5%): Supply irregularity stems from chindi's dependence on factory production cycles, creating demand-supply gaps. It also positions chindi as a secondary market sensitive to primary industry fluctuations. Quantity consistency challenges escalate this unpredictability, making inventory planning and large-scale order fulfilment difficult.

Market Development Gaps (29.6%): Economic challenges include price instability (n=3, 11.1%), reflecting the market's informal nature and vulnerability to supply shocks. Limited market awareness (n=3, 11.1%) indicates demand-side constraints that prevent market expansion. Figure 5 reveals challenges in the scaling chindi market.

Figure 5: Challenges in scaling chindi market

(Source: Field Survey; January, 2026)

Conclusion:

The study of the chindi market in Kurla and Ghatkopar reflects an informal market performing the functions of a circular economy. The chindi market gathers fabric waste before it is dumped in a landfill or gets destroyed. It routes it towards useful purposes like fashion, craft and education. It also makes fabric available to a wide range of users at affordable prices. Thus, it achieves what a circular economy aims to achieve, that is keeping materials in use for as long as possible and extracting maximum value from them before they are finally discarded.

There are diverse end uses of chindi revealed in this study – sustainable fashion, craft, education, handloom, cleaning and stuffing. From a few responses it becomes clear that circular economy thinking exists even among chindi sellers, though they may not be aware of the formal vocabulary.

The textile industry is one of the largest polluting industries globally. Informal systems like chindi market facilitate diversion of fabric waste from landfills. To conclude, the chindi market is a model of textile circularity which is informal in nature. Still, it produces the outcomes that align with the sustainability goals of waste reduction, material recovery, livelihood creation, and affordable access to resources. Hence, it becomes essential to recognise and support such an informal system to build a more sustainable textile economy in India.

Limitation: The limited geographical scope of the study restricts the generalisation of the results.

Future scope: Similar studies can be conducted in the various parts of India.

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A STUDY ON CONSUMER ATTITUDES AND BUYING BEHAVIOUR TOWARDS ETHICAL AND SUSTAINABLE CONSUMPTION

Ms. Bhumika Jaikumar Chourasia

Assistant Professor, K.E.T's V.G. Vaze College of Arts, Science & Commerce (Autonomous),
Mulund- East, Mumbai- 400081. E-mail: bhumika.chourasia02@gmail.com

Abstract

As awareness of environmental and social responsibility grows, understanding the gap between ethical attitudes of consumers and their actual behaviour while buying has become increasingly important. Motivated by the desire to explore how personal values, responsibility, and practical constraints shape sustainable consumption, this study examines consumer behaviour toward ethical products. Data were collected from 228 respondents in the Mumbai Metropolitan Region using a structured questionnaire and analysed with correlation and Chi-square tests to explore the relationship between attitudes and actions. The findings from this study provide valuable insights for businesses and policymakers to encourage responsible consumption and help bridge the gap between consumer awareness and real-world behaviour.

Keywords: Ethical consumption, Sustainable buying behaviour, Consumer attitudes, Sustainability, Responsible consumption, Consumer behaviour.

INTRODUCTION

Ethical consumption refers to the practice of purchasing goods and services in manners consistent with moral, social, and environmental values, emphasizing the impact of consumer choices on global issues such as sustainability, labour rights, and ecological health. (Turlapati, 2025) (N.A., 2024) In recent years, this movement has become increasingly popular as consumers recognize their potential to drive positive change through informed purchasing decisions. Ethical consumption is especially notable in India, where a rich tapestry of cultural and social influences shapes the demand for sustainable and ethically sourced products, impacting millions of workers and communities. (Madhwani, 2025) (BHARADWAJ, 2024) In India, ethical consumption practices encompass a variety of approaches, including fair trade, sustainable sourcing, and support for local artisans. Brands like Amul and Organic India exemplify this shift by partnering directly with farmers to ensure fair pricing and equitable treatment. (Irwin, 2015)

The future of ethical consumption in India appears promising as the momentum for this movement continues to grow, influenced by various factors including cultural norms, increased digital engagement, and rising educational levels among consumers (Madhwani, 2025). Internal motives such as moral beliefs, along with external influences like social media and pricing, are shaping consumer behaviour towards more ethical choices (Madhwani, 2025) (R, 2025). As Indian consumers become increasingly aware of ethical issues, the demand for ethically sourced products is expected to rise significantly. Over 70% of millennials globally prioritize brands with transparent and sustainable sourcing practices, a trend that is mirrored in India where domestic brands are adapting to cater to this new consumer ethos (N.A., 2024). Furthermore, technology plays a crucial role in promoting ethical consumption, as mobile apps and online platforms enhance transparency in product origins and sustainability ratings, thus fostering consumer trust. (N.A., The Ripple Effect: How Conscious Consumerism Drives Sustainable Change in India, 2025) However, challenges remain, particularly in terms of affordability, as sustainable materials often come with higher costs (N.A., Inside the rise of ethical shopping among young Indian consumers, 2025). To

navigate these hurdles, brands must innovate in their production processes and possibly seek government incentives to make ethical products more accessible to a broader audience (N.A., Inside the rise of ethical shopping among young Indian consumers, 2025).

Additionally, there is a growing interest in organic products, particularly in sectors such as textiles and agriculture, which are vital for both the economy and environmental sustainability. (Souza, 2025) The motivations behind ethical consumption in India are multifaceted, influenced by personal values, social media engagement, and cultural trends. Millennials and Generation Z, in particular, are driving this change by favouring brands that demonstrate transparency and social responsibility. (Sehrawat, 2024) While awareness of ethical issues has increased, significant obstacles such as economic constraints and inadequate infrastructure for sustainable practices remain, complicating the landscape of ethical consumption. (N.A., 2021) As demand for items supplied ethically and consumer awareness continue to grow, the future of ethical consumption in India looks promising. With increasing access to information and technology facilitating transparency, there is potential for a broader shift toward conscientious consumerism that balances affordability and ethical considerations. (N.A., The Ripple Effect: How Conscious Consumerism Drives Sustainable Change in India, 2025) This evolving trend not only reflects a changing marketplace but also empowers consumers to contribute to a more sustainable future. Overall, the transition towards ethical consumption in India signals a shift from niche practices to mainstream mandates, heralding a new era of conscientious consumerism. (N.A., Inside the rise of ethical shopping among young Indian consumers, 2025)

STATEMENT OF PROBLEM

Rising environmental concerns and corporate sustainability pledges have heightened consumer awareness of ethical and sustainable consumption, yet a persistent attitude-behaviour gap undermines actual green purchasing. While consumers increasingly express positive attitudes toward eco-friendly and ethical products, actual buying behaviour often falls short due to barriers like price sensitivity, availability, scepticism about greenwashing, and habitual resistance. Available research provides fragmented insights into this disconnect, particularly within emerging markets where cultural values and economic constraints uniquely shape consumption patterns. Businesses struggle to translate consumer sustainability rhetoric into profitable ethical product demand due to unclear links between stated preferences and purchase actions. This study is essential as it systematically analyses consumer attitudes toward ethical and sustainable practices alongside their actual behaviours, providing actionable insights to bridge this critical gap and guide effective green marketing strategies.

REVIEW OF LITERATURE

Madhwani (2025) investigates how sustainable growth in India is fueled by ethical consumption and customers' social responsibility. Heightened awareness, cultural values, and digital exposure boost preferences for eco-products despite affordability and scepticism barriers. Informed consumers align personal accountability with ecological goals, revealing intention-behaviour gaps. The study advocates transparency, education, and policy support for marketers to foster genuine sustainable practices. (Madhwani, 2025)

Medapati Jyothi and Prof V. Krishna Mohan (2025) explore green consumerism among Gen-Z in Tier-II Indian cities like Visakhapatnam, revealing how demographics (age, education), social influences (peers, media), and psychological factors (environmental awareness, behavioural control) predict

sustainable purchase intentions despite attitude-behaviour gaps. Integrating TPB and VBN frameworks, the study highlights Gen-Z's eco-consciousness and moral drivers, urging marketers and policymakers to improve affordability and access for broader adoption. (Medapati Jyothi, 2025)

Arie Indra Gunawan, Ratih Hurriyati, Lili Adi Wibowo and, Hilda Monoarfa (2025) explores characteristics of value-based planned consumption that incorporate the Theory of Planned Behavior and consumption ideals, looking at how social compassion, environmental consciousness, and responsible behaviour drive sustainable behaviours among Indonesian consumers. Their Partial Least Squares (PLS) modelling confirms these factors significantly enhance responsible consumption as a pathway to sustainability goals. The study offers policymakers and businesses frameworks to promote ethical choices beyond general SDG support. (Arie Indra Gunawan, 2025)

Consumer motivations, behaviours, and ethical challenges in sustainable consumption amid digital platforms and online ecosystems were the aspects of the study conducted by **Dr. Pinto(2025)** Their framework reveals how algorithms, influencers, and communities shape eco-conscious choices among Gen Z and Millennials, blending psychosocial drivers with practical dilemmas like greenwashing. Digital tools boost awareness and social recognition of sustainable purchases but face barriers in translating intent to action. The study urges transparent digital strategies for ethical, accountable consumption in modern markets. (Dr. Oshma Rosette Pinto, 2025)

The study by **Halibas et. al. (2025)** maps evolving research themes from sustainability awareness to circular economy and materialism among Gen Z consumers. Keyword clusters link responsible, ethical, and sustainable consumption, highlighting rapid growth and shifts toward systemic and psychological factors. The review identifies underexplored areas like sharing economy while noting Gen Z's ethical values often conflict with social pressures. (Alrence Halibas, 2025)

Research conducted by **Magano et. al. (2022)** examines Portuguese consumers' ethical preferences for cruelty-free cosmetics using Theory of Planned Behavior, integrating altruism, environmental awareness, attitudes, and social norms. The analysis reveals strong connections between awareness, peer influence, and purchase intentions, with weaker perceived control effects. It links these patterns to opportunities for female leadership in ethical cosmetics strategy and marketing. (José Magano, 2022)

The study by **Tran and Paparoidamis (2021)** is about self-accountability's role in bridging ethical consumption's intention-behaviour gap. Consumers often rationalize unethical choices despite pro-ethical intentions, but internal reflection or external cues activate self-monitoring, enhancing moral consistency and sustainable purchases. This reduces justifications, aligning attitudes with green actions. The findings advise marketers to deploy triggers like public commitments to promote genuine ethical behaviours over hypocrisy. (Thi Thanh Huong Tran, 2021)

Researchers led by **Monica-Maria Tomşa, Andreea-Ioana Romonţi-Maniu, and Mircea-Andrei Scridon (2021)** examine if sustainable consumption translates to ethical behaviour, focusing on environmental, social, and economic factors among Romanian consumers. Structural equation modelling shows sustainability awareness boosts ethical intentions across domains, but costs and habits limit action. The study urges transparent ethical integration to build trust and close the intention-behaviour gap. (Monica-Maria Tomşa, 2021)

Study conducted by **Alsaad, Saif-Alyousfi, and Elrehail (2021)** analyse how idealism and religion influence moral obligation and perceived customer effectiveness (PCE) in ethical consumption among

Muslim consumers in Saudi Arabia. Their structural equation modelling shows religiosity boosts perceived customer effectiveness but not moral obligation, while idealism drives both mediators, ultimately enhancing ethical purchase intentions. PCE emerges as a key bridge for both influences, guiding sustainable marketing to leverage religious and ideological appeals for authentic green behaviours. (Abdallah Alsaad, 2021)

The study on the gap in ethical consumption conducted by **Carrington (2016)** critiques how the attitude-behaviour gap in ethical consumption ideologically sustains neoliberal capitalism. Drawing on Althusser and Žižek, they argue this gap promotes consumer sovereignty and individual responsibilities, masking structural capitalist forces while preserving destructive market logics. The analysis urges redirecting research from consumer failings to systemic critiques that challenge consumerism's dominance. (Michal Jemma Carrington, 2016)

LIMITATIONS OF THE STUDY

While this study provides useful insights, it has some limitations that should be considered. The results are based on 228 respondents, which may not represent all consumers in the Mumbai Metropolitan Region or beyond. Using convenience and snowball sampling may have led to a biased sample, limiting the general applicability of the findings. The study relied on self-reported responses, which can sometimes be inaccurate or influenced by what participants think is the “right” answer. The survey focused mainly on ethical buying in specific product categories, so the findings may not apply to all products. Finally, the study measured attitudes and behaviour at one point in time, so it may not cover changes in the behaviour of consumers over time.

OBJECTIVES OF THE STUDY

1. To examine how demographic factors influence ethical consumption behaviour.
2. To identify the relationship between consumer attitudes and actual buying behaviour.

HYPOTHESES

H0₁: There is no significant positive attitude among consumers towards ethical and sustainable consumption practices.

H0₂: There is no significant association between demographics and actual ethical buying behaviour levels.

RESEARCH METHODOLOGY

This study uses both primary and secondary data to examine ethical buying behaviour. Primary data was collected from 228 respondents in the Mumbai Metropolitan Region (MMR) through a Google Form survey using convenience and snowball sampling. Opinions were recorded on a 5-point Likert scale, and the data was analysed in Microsoft Excel using correlation and Chi-square tests. The table below summarizes the key details of the research methodology:

Table 1: Summary of Research Methodology of the Study

Particulars	Details
Type of data	Primary and Secondary
Data Collection Method	Survey method: Google Form
Sampling Method	Convenience and Snowball Sampling
Sample Size	228 Respondents
Survey Area	Mumbai Metropolitan Region
Tool for Data Analysis	Microsoft Excel
Statistical Techniques Used	Correlation and Chi-square Test

ETHICAL CONSIDERATIONS

1. Participants were informed of the voluntary and anonymous nature of the study.
2. Data was securely stored and used only for academic research purposes.

ANALYSIS, INTERPRETATION OF STUDY AND FINDINGS

Data analysis and hypothesis testing were carried out using correlation and Chi-square techniques to examine relationships between consumers' attitudes, demographics, and ethical buying behaviour.

- **Correlation Analysis**

Table 2: Correlation Analysis

Behaviour Attitudes	Choosing Ethical Brands	Willingness to Pay More	Checking Eco Labels	Buying Local Products	Avoiding Unethical Products
Environmenta l and Social Responsibility	0.48	0.26	0.35	0.38	0.44
Importance of Ethical Buying	0.51	0.55	0.43	0.42	0.42
Support Fair- Trade Brands	0.65	0.53	0.55	0.50	0.56
Support Local Products	0.44	0.40	0.30	0.65	0.36
Satisfaction with Ethical Purchases	0.63	0.40	0.59	0.56	0.66

Interpretation

Although there exists a positive correlation between consumers' ethical attitudes and their buying behaviour, actual behaviour shows some deflection from these attitudes.

Strong correlations: Consumers who support fair-trade brands and feel satisfied with their ethical purchases tend to choose ethical brands and avoid unethical products more consistently. For example, support for fair-trade brands correlates strongly with choosing ethical brands (0.65), and satisfaction with ethical purchases is strongly related to avoiding unethical products (0.66). This indicates that ethical awareness and satisfaction encourage consistent actions in these areas.

Moderate correlations: Variables like the importance of ethical buying, support for fair-trade brands, and support for local products show moderate correlations (0.42- 0.56) with other aspects of ethical behaviour. This suggests that while consumers recognize the value of ethical buying and support certain ethical practices, it does not always fully translate into consistent behaviour across all purchase decisions.

Weak correlations: Willingness to pay more, checking eco-labels, and some aspects of buying local products have weaker correlations (0.26- 0.44) with other ethical behaviour factors. This reflects that although consumers have positive attitudes, practical constraints such as price sensitivity, convenience, or limited awareness often prevent them from fully acting on their ethical intentions.

The analysis shows that consumers are ethically conscious, but a gap exists between attitudes and actual buying, with strongest alignment in satisfaction and fair-trade support, moderate alignment in general importance and local support, and weakest alignment in price- or effort-based actions.

- **Chi-Square test**

Table 3: Chi-Square test

Sr. No.	Relationship Tested	Degrees of Freedom (df)	Calculated χ^2 Value	Critical Value ($\alpha = 0.05$)	Decision ($\alpha = 0.05$)
1	Gender- Choosing ethical products	4	12.41267	9.488	Reject H_0
2	Age Group - Choosing Ethical Products	24	107.62	36.415	Reject H_0
3	Education Level - Choosing Ethical Products	12	32.46	21.026	Reject H_0
4	Occupation -Choosing Ethical Products	16	38.15	26.296	Reject H_0

Interpretation

Gender - Choosing Ethical Products: The Chi-Square test revealed the calculated value of 12.41, surpassing the Critical Value of 9.488 ($df = 4$, $\alpha = 0.05$). This allows the researchers to reject the null hypothesis, indicating a significant association between gender and consumers' choice of ethical products.

Age Group - Choosing Ethical Products: The calculated chi-square value for age group was 107.62, which being higher than the critical value of 36.415 ($df = 24$, $\alpha = 0.05$) suggests that consumers' choice of ethical products varies significantly across different age groups.

Education Level - Choosing Ethical Products: The Chi-Square test gave a calculated value of 32.46, exceeding the Critical Value of 21.026 ($df = 12$, $\alpha = 0.05$). Thus, the null hypothesis is rejected, which shows that a significant relationship exists between education level and the tendency to choose ethical products.

Occupation - Choosing Ethical Products: The analysis produced a chi-square value of 38.15, surpassing the critical value of 26.296 ($df = 16$, $\alpha = 0.05$). This results in rejecting the null hypothesis, indicating that consumers' occupation has a significant influence on their ethical buying behaviour.

RECOMMENDATIONS AND SUGGESTIONS

On the basis of findings of the study, following recommendations are suggested to encourage ethical and sustainable consumption:

- The study suggests that making ethical and sustainable products more affordable and easily available can encourage greater adoption, as price and convenience are key factors affecting consumer decisions.
- Increasing awareness through clear and trustworthy product labels, educational campaigns, and simple messaging can help consumers understand the social and environmental impact of their purchases and make responsible choices.
- Promoting locally made products and fair-trade brands, along with small incentives such as discounts, loyalty points, or recognition for ethical purchases, can motivate consumers to consistently choose sustainable options.

- Encouraging consumers to practice mindful consumption, including reducing unnecessary purchases, reusing, recycling, and upcycling, can help align everyday behaviour with ethical and environmental values.
- Firms and policymakers should focus on creating easy, transparent, and practical ways for consumers to adopt ethical buying, ensuring that doing the right thing is convenient, accessible, and rewarding.

SIGNIFICANCE OF THE STUDY

This study provides insights into consumers' attitudes and behaviour toward ethical and sustainable products in the Mumbai Metropolitan Region. It highlights how awareness, personal values, and demographics influence buying decisions and identifies gaps between positive attitudes and actual practices. The findings can help businesses and policymakers design strategies to promote responsible consumption, support local and fair-trade products, and encourage more sustainable consumer behaviour.

CONCLUSION

The study shows that while consumers generally value ethical and sustainable products, their actions often do not fully reflect these attitudes, especially when higher costs or extra effort are involved. Factors related to age, education, and occupation influence both attitudes and behaviour, and most respondents prioritize ethical buying in principle but not consistently in practice. These insights can guide strategies to make ethical choices easier, affordable, and more appealing to consumers.

AREA FOR FURTHER RESEARCH

The sample size of 228 respondents, mostly young and educated, restricts the findings' ability to be applied generally. Future research could include a broader demographic and geographic range, investigate factors like pricing and availability, and study long-term consumer behaviour. Research can also explore the effectiveness of awareness campaigns and incentives in encouraging sustained ethical buying practices.

DISCLOSURE OF AI USAGE

The author employed ChatGPT and Perplexity to help improve the study's language, organization, and readability. The author takes full responsibility for the accuracy and integrity of the final text and critically evaluated and revised all of the content.

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SOFT POWER THROUGH CINEMA: IMPLICATIONS FOR INDIA'S INTERNATIONAL TRADE AND SUSTAINABLE ECONOMY

Mr. Swayam Dilip Gawade

UG student (Economics), Email: swayamgawade619@gmail.com

Ms. Hardika Suchit Shinde

UG student (Economics), Email: hardikashinde210@gmail.com

Mr. Vedant Balkrishna Fadale

UG student (Economics), Email: vedantbfadale2004@gmail.com

RJ College Arts, Science and Commerce (Empowered Autonomous)

Ghatkopar (West), Mumbai - 400086

Abstract

In the modern world, a country's power is not just about its military or wealth; it is also about "soft power," which is the ability to influence others through culture and lifestyle. Cinema is powerful because films can easily cross borders and reach global audiences. While countries like the United States, South Korea, and Japan have used movies and animation to grow their economies and increase their global influence, India has not yet reached its full potential in this area. This paper looks at how cinema acts as a tool for international trade. It examines how foreign content, such as Hollywood blockbusters, Korean dramas, and Japanese anime, has become very popular in India. These foreign films and shows change what Indian consumers buy, from fashion and beauty products to food. This creates a "fandom economy" where money is spent on streaming subscriptions, toys, and events. However, much of this profit flows back to the foreign countries that produced the content. This study is exploratory in nature and has used secondary data gathered from government reports, international trade databases, and industry research to analyze the current media landscape. The study finds that although India produces the most films in the world, it follows "transactional" model where money is mostly made only from ticket sales and digital rights. India often acts as a "service provider," doing technical work like animation for foreign companies without owning the stories or characters. This leads to a significant loss of long-term economic value, as India contributes to global production but captures limited returns due to weaker intellectual property ownership.

Keywords: Cinematic Soft Power, Fandom Economy, Monetization Gap, International Trade, Sustainable Development

1. Introduction

In today's global economy, power is not only about military strength or economic size. It also comes from soft power shaped by culture, ideas, and lifestyle that attract people rather than force them (Nye, 2008). Cinema plays a major role in this. Films and digital content cross borders easily and reach global audiences (Paksiutov, 2021).

In the last two decades, countries such as the US, South Korea, and Japan have used cinema to expand global influence and earn economic gains. Hollywood leads through box office, streaming, merchandise, tourism, and related industries (Gupta et al., 2018). South Korean films and dramas support exports, tourism, and global recognition. Japanese anime builds strong fan communities, merchandise markets, conventions, and tourism (Hur & Kim, 2020).

India watches a huge amount of global content including foreign films, series, and anime through OTT and social media, which shapes audience taste. But most of the economic returns go back to the original producers. At the same time, India has strong cultural assets such as the Ramayana and Mahabharata, a

large film industry, rich regional cinema, and a growing digital sector with untapped soft power potential. What is missing is a clear and structured global economic approach.

Cinema also connects closely with sustainable development. Creative and cultural industries create jobs, support innovation, preserve culture, and have lower environmental impact than resource heavy sectors. Expansion of audiovisual exports, growth of film tourism, and stronger creative ecosystems can support inclusive growth and long term development. This paper studies cinema as a tool of soft power, its trade impact for India, the current gaps, and possible strategies for economic development.

2. Literature Review

The idea of soft power was introduced by Joseph Nye. He described it as the ability of a country to influence others through attraction rather than force. Culture, media, and values are key sources of soft power. Cinema has become one of the strongest cultural tools in the modern global era (Saaida, 2023). Many studies show how countries like the United States, South Korea, and Japan used film and digital media to expand cultural reach and global influence. Hollywood's worldwide presence (Uğuş, 2022) and the global spread of Japanese anime show how cinema shapes global perception and creates economic value (Andreas & Dimitrios, 2021).

Most research studies cinema from a cultural or diplomatic view. They focus on identity, globalization, and cultural exchange (Chen, 2024). Work on OTT platforms and digital distribution explains how content moves across borders and shapes viewing habits (Vlassis, 2020). Some research looks at the economic side of creative industries such as trade in audiovisual services, digital platforms, and the role of intellectual property in cultural exports.

In the Indian context, scholars accept that India has strong cinematic and cultural potential . (Mukherjee & Mukherjee, 2003). But very few studies explain how cinema driven cultural influence turns into structured economic value, trade connections, and long term development strategy. There is also limited work on how foreign content earns revenue that flows back to the producing countries. This study builds on past research by linking cultural influence with measurable economic outcomes and trade impact.

3. Research Objectives

The objectives of this study are:

1. To examine the spread of foreign cinematic culture in India and its influence on consumer preferences and fandom formation.
2. To analyze how cinema-driven cultural influence generates economic value through revenue streams such as digital platforms, merchandise, tourism, and related activities.
3. To assess the role of cinema as a component of international trade, particularly in terms of trade in services, tourism exports, and investment flows.
4. To compare global cinematic soft power models with India's current approach in order to identify gaps in monetization and strategic utilization.
5. To explore India's potential for using cinema as a sustainable economic and trade strategy and to suggest policy measures for better global cultural and economic integration.

4. Methodology

This study uses a descriptive and analytical approach to study cinema as an economic and trade tool and to understand India's unrealized potential. The research relies mainly on secondary data from government

reports, international databases, industry publications, academic studies, and media sources linked to cultural consumption, trade in services, tourism, and the media and entertainment sector.

The study uses qualitative methods which includes cultural reach, growth of fandom, and patterns in how people in India consume foreign films and content. It also uses a comparative case approach and explains how the United States, South Korea, and Japan turned cinema into economic and trade gains. It then compares these models with India to find gaps and possible opportunities.

5. Cultural Penetration of Foreign Cinema in India

5.1. Major Foreign Cinemas in India

Foreign film cultures have a strong presence in India. This influence is led by Hollywood, followed by South Korean content, Japanese anime, and to a smaller level Turkish dramas. Hollywood leads both theatres and streaming through global franchises, dubbed versions, and strong promotion. It the highest earning foreign cinema at the Indian box office(Naidu, R. 2025, May 28)

South Korean content grew fast through OTT platforms and youth fandoms. It shaped fashion, music taste, and viewing habits (Centre, 2025). Japanese anime moved from a small niche to the mainstream. It built active fan groups and a growing market for merchandise (Bandyopadhyay, 2024). Turkish dramas keep a steady audience through dubbed digital releases and regular online viewing.

5.2 Distribution Channels

OTT platforms are the main channel for foreign films and series in India. Netflix, Amazon Prime Video, and Disney plus Hotstar provide subtitles and dubbing in local languages so more people can watch. India had over 600 million OTT users by 2025 (ET Bureau, 2025). Theatre releases still matter mostly for big Hollywood films in multiplexes. YouTube and Instagram help people find content, promote it, and build fan communities. Traditional television has declined as streaming has grown.

5.3 Change in Consumption Pattern

Foreign cinema consumption in India shifted from theaters/TV to streaming over the past decade. Pre-2015 access was limited to Hollywood in multiplexes and TV syndication. Global OTT entry around 2016 diversified content; COVID-19 lockdowns spiked international viewership. By 2025, streaming dominates, fueled by cheap mobile internet, smartphones, and localization reaching non-metro areas (Thompson, 2024).

5.4 Fandom Formation

Foreign cinema builds strong fan communities in India. Korean dramas shape youth interest in fashion, lifestyle, and culture. Japanese anime grows through streaming, fan events, cosplay, and merchandise. Hollywood franchises such as the Marvel Cinematic Universe keep urban fans engaged through film events and online groups. Turkish dramas maintain a loyal niche audience on OTT platforms. European and Spanish series such as Money Heist create short but intense waves of fandom and show active viewer participation (*THE ORMAX BOX OFFICE REPORT*, 2024).

5.5 Cultural Influence

Foreign cinema shapes Indian preferences in fashion, food, beauty, and language. Korean dramas boosted K-beauty product demand(C:\Users\Acer\Desktop\Supradita et al., 20200) and themed restaurants/imports. Anime and global content influence youth fashion, merchandise, and cosplay. Korean/Japanese viewership has raised language learning enrollments, underscoring cinema's lasting cultural impact.

6. Economic Impact of Cinema-Driven Fandom

6.1 Direct Revenue

Cinema-driven fandom is a key economic engine. It generates strong income through OTT subscriptions, box-office sales, and digital content (MPA & Deloitte, 2025). In 2024, India's film, television, and online content sector created about \$61.2 billion in economic impact, showing the industry's large size and influence (MPA & Deloitte, 2025). This growth is linked to digital platforms, with 111 million paid video subscriptions in 2024, showing how fandom is earning money through streaming (FICCI & EY, 2025). Even though domestic films lead, global fandom is still important. Hollywood and foreign films made up around 10% of India's ₹11,833 crore box office (Ormax Media, 2024). Big international franchises keep earning strong revenue from Indian multiplexes, proving that fandom brings steady income to the service sector and supports cross-border audiovisual trade (MPA & Deloitte, 2025).

6.2 Merchandise Economy

Cinema-driven fandoms create a powerful indirect revenue stream by driving demand for merchandise and consumer products. This "fandom economy" is expanding rapidly, with India's licensed merchandise market valued at approximately \$7.6 billion (₹64,000 crore) in 2024, growing at an annual rate of 8.3% (Business Standard, 2025). Apparel and collectibles linked to Hollywood, Anime, and Korean franchises drive significant retail and licensing income (Outlook India). Furthermore, the "Korean Wave" has transformed the beauty sector; the Indian K-beauty market reached \$406 million (₹3,400 crore) and is projected to grow at 10% annually as fans adopt lifestyles seen on screen. This consumption extends to food and digital, proving that cinema-driven loyalty acts as a vital bridge for international trade and service-sector growth (Times of India, 2025).

6.3 Evidence of Fandom Spending

Fandom participation creates direct economic value through events, subscriptions, and branded goods. In 2024, India's organized live events sector grew by 15%, generating ₹14,200 crore (\$1.7 billion) in revenue, driven largely by high-demand ticketed experiences (FICCI-EY, 2025). Major conventions like Comic Con India have become significant revenue hubs, with the Delhi 2025 edition alone drawing over 52,000 visitors and the company reporting a 28% revenue growth to reach ₹29.3 crore for the 2025 financial year (Mediabrief, 2025; Tracxn, 2026). Furthermore, the Indian anime market has surged to a valuation of \$1.8 billion, showing how niche interests convert into mainstream spending (Polaris Market Research, 2024). This trend confirms that fandom translates into consistent consumer spending across digital and physical economic channels.

6.4 Indirect Economic Effects

Beyond direct sales, cinema triggers a massive "multiplier effect" that strengthens the wider economy. In 2024, the total economic contribution of India's screen sector reached \$61.2 billion (₹5.14 lakh crore), which is nearly three times its direct revenue (MPA-Deloitte, 2024). This growth supports approximately 2.64 million jobs across production, hospitality, and retail (MPA-Deloitte, 2024). Cinema also acts as a powerful travel agent; successful films can increase local tourism by over 30%, as seen in regions like Ladakh and Rajasthan (FICCI-EY, 2025). Furthermore, the industry contributes significantly to the national treasury through GST on tickets and licensed goods. By fueling sectors like advertising and infrastructure, cinema serves as a long-term engine for industrial growth and community development.

7. Cinema & International Trade

7.1 Trade Structure: Services, IP, and Global Exchange

Cinema operates primarily as a **service under Audiovisual Services** within global trade frameworks governed by GATS, covering film production, distribution, and exhibition. At the same time, physical delivery formats such as hard drives and Blu-rays fall under **goods regulated by GATT** and may face tariffs. A major pillar of this trade is **intellectual property (IP)**, where cross-border licensing of copyrights, trademarks, and design rights enables global distribution and monetization (WTO | *Services: Audiovisual Services*, n.d.).

India is gradually transforming its film sector from a cultural by-product into a **high-growth service export industry**, with audiovisual exports reaching about **US\$1.67 billion in 2023(EY)**. Competitive advantages in VFX and animation—offering **40–60% lower production costs than Western markets**—position India as a global outsourcing hub, contributing to the expanding **Orange Economy** driven by creative services and IP-based franchises.

7.2 Trade Balance, Tourism, and Investment Dynamics

Despite strong domestic production, India remains a major importer of foreign audiovisual content, particularly from Hollywood, South Korea, and Japan, creating an **audiovisual trade deficit** as international content dominates urban multiplexes and OTT consumption. To counter this, India is leveraging cinema as an economic tool beyond entertainment. Film-driven visibility boosts **tourism and foreign exchange**, as seen in the “3 Idiots effect” in Ladakh, where cinematic exposure transformed locations into tourist hubs and increased local spending (Jana & Goswami, 2024)

Policy support through **Cinematic Corridors and the Film Facilitation Office** aims to attract foreign shoots and co-productions. Simultaneously, **FDI through OTT platforms such as Netflix and Amazon Prime** is modernizing India’s Media & Entertainment sector, strengthening digital infrastructure and expanding **AVGC (Animation, Visual Effects, Gaming, Comics)** capabilities, positioning cinema as a strategic component of trade, investment, and cultural exports.

8. Comparative Analysis Global vs India

8.1 Global Cinematic Soft Power Models

Leading film economies turned culture into organised economic systems through clear strategies. The United States follows a transmedia and franchise model where films open the door to wider commercial networks such as merchandise, theme parks, gaming, and global licensing (Uğuş, 2022). South Korea uses a state backed cultural export strategy known as Hallyu. Cinema and media promote tourism, fashion, and consumer industries. Japan focuses on intellectual property control so character ownership and merchandising create steady domestic returns (Andreas & Dimitrios, 2021). In these systems cinema works as an economic and trade tool, not just entertainment.

8.2 Monetization Ecosystem and Global Advantage

Global leaders use ecosystem based monetisation. Film content expands across many economic channels. Intellectual property is used through licensing, merchandise, gaming, and fan driven experience industries. Film tourism strengthens this system by turning shooting locations into global attractions. This approach extends value beyond box office income and builds long term cultural and economic influence.

8.3 India's Structural Gap and Underutilized Potential

India is one of the largest film producers in the world but still follows a transactional revenue pattern. Most income comes from theatres and digital distribution rather than long term ecosystem monetization (Ratnakaram et al., 2020).

This creates a gap between cultural strength and global economic outcomes. India lacks a strong trade linkage system to convert film influence into steady export income. India often works as a service hub in global VFX and animation without owning intellectual property. This leads to lost long term value and weaker global brand presence.

8.4 Institutional and Strategic Differences

A major difference lies in institutional coordination. Countries such as South Korea and Japan run central cultural export systems with dedicated funding that connects culture, trade, tourism, and industry (Otmazgin, 2011). India's approach remains fragmented with limited coordination and no single long term creative economy strategy. Support exists through subsidies, film festivals, and infrastructure, but the absence of a unified framework limits global cultural and trade gains.

8.5 Structural Gap Consumer Preference and Market Orientation

Consumer preference also shaped this gap. Over time the market shifted toward formula driven commercial cinema. This strengthened domestic success but reduced steady investment in globally scalable storytelling and franchise building. Short term revenue often receives priority over long term global positioning. This limits India's ability to convert cultural depth into lasting international cultural and economic influence.

9. India's Potential

9.1 Creative Economy and Global Cultural Position

India holds one of the richest cultural and storytelling traditions in the world. This gives it the capacity to become a strong force in cinematic soft power. Cinema now works not only as culture but as an economic engine. It creates jobs, supports tourism, and drives growth across creative industries (Kukreja et al., 2023).

9.2 Epic Narratives and Franchise Based Cultural Universes

A major untapped strength of India lies in its mythological and epic traditions such as the Ramayana and the Mahabharata. These stories offer deep characters, philosophy, and long connected narratives that can support large cinematic worlds over time. Many global franchises depend on fictional heroes, but Indian epics come from cultural roots and carry timeless themes. Turning these stories into films, series, animation, and digital formats can build long term global engagement and strong intellectual property value.

9.3 OTT Expansion and Digital Distribution Advantage

The fast rise of OTT platforms in India is driven by digital growth, smartphone access, and low cost internet. This created a strong base for global distribution of Indian content. India is now one of the largest digital content markets in the world, which allows wider global reach for cinematic and cultural exports (Fitzgerald, 2019)

9.4 Film Tourism and Cultural Spillover Effects

Film led tourism offers a major economic opportunity. Global cases show that films and series can increase visitors to shooting locations. This brings income to hotels, transport, local businesses, and regional infrastructure.

9.5 Intellectual Property, Merchandising, and Fandom Economy

Global cinema models depend heavily on intellectual property, merchandising, and fan driven economies. Japan's anime industry and major Hollywood franchises earn large revenue from licensed goods, branded products, and experience based industries, often beyond box office income. India has strong scope to grow in merchandising through licensed products, gaming, digital communities, and character based branding.

9.6 Technological Capability, AVGC Sector, and Future Growth

India has strong technical talent in animation, visual effects, and digital production. Indian creators already work on major global projects. Focused investment in the AVGC sector, better storytelling, and deeper links with global creative industries can improve India's position in global cinema.

Conclusion and Recommendation

This study shows that cinema works not only as culture but also as an economic and trade tool. Countries such as the United States, South Korea, and Japan turned cultural production into organized economic systems through intellectual property, global distribution, merchandising, and tourism. In India foreign cinematic cultures create strong cultural influence and economic activity, yet a notable share of this value flows back to the originating countries.

India holds rich cultural capital, a large film industry, growing digital reach, and expanding creative talent. Structural gaps still limit the conversion of cinematic influence into steady global economic outcomes. Stronger intellectual property protection, wider global distribution of Indian audiovisual content, and ecosystem based monetisation through digital platforms, merchandising, and film tourism can improve economic returns.

Cinema also supports sustainable development. It creates jobs, supports innovation, and preserves cultural identity with lower environmental impact than resource heavy sectors. With deeper integration of cinema into international trade strategy and stronger creative ecosystems, India can convert its cultural strength into long term economic value and wider global cultural influence.

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THE ROLE AND SIGNIFICANCE OF ENVIRONMENTAL AWARENESS PROGRAMS AND SUSTAINABILITY INITIATIVES IN HIGHER EDUCATION FOR DEVELOPING CLIMATE-RESPONSIBLE YOUTH

Pranali Karnik¹, Dan Bahadur Singh² & Anil Avhad³

¹Assistant Professor, Department of Economics, R.J. College, of Arts, Science and Commerce, Ghatkopar, Mumbai Mob: 9820516837, Email: pranalikarnik@rjcollege.edu.in

²Assistant Professor, Department of Botany, R.J. College, of Arts, Science and Commerce, Ghatkopar, Mumbai Mob: 9004199004, E-mail: danbahadursingh@rjcollege.edu.in

³Professor, Department of Botany, R.J. College, of Arts, Science and Commerce, Ghatkopar, Mumbai Mob: 9322270124, E-mail: anilavhad@rjcollege.edu.in

Abstract

Anthropogenic climate change, driven primarily by economic growth-oriented development over the past two centuries, has accelerated global warming and intensified its impacts on health, agriculture, livelihoods, and environmental security. Scientific consensus, including assessments by the Intergovernmental Panel on Climate Change, highlights the urgency of limiting global temperature rise to 1.5°C to avoid the most severe and irreversible consequences. In this context, higher education institutions play a pivotal role in cultivating climate-responsible youth who are equipped with knowledge, values, and skills to address sustainability challenges.

This study examines the role and significance of environmental awareness programs and sustainability initiatives in higher education for fostering climate-responsible behaviour among students. Adopting a primary data-based research design, the study assesses the influence of campus-based environmental programs, green policies, and sustainability action plans on students' awareness levels, attitudes, and pro-environmental practices. The research evaluates how experiential learning, participatory activities, and institutional support systems contribute to developing long-term environmental responsibility.

The findings indicate that structured environmental programs significantly enhance students' understanding of climate change, promote sustainable lifestyle choices, and encourage civic engagement in environmental action. However, challenges such as limited funding, inconsistent policy implementation, and lack of institutional coordination hinder the full potential of these initiatives. The study underscores the necessity of integrating environmental education into institutional frameworks and calls for strengthened collaboration between educational institutions, policymakers, and government agencies.

The paper concludes that well-designed and adequately supported campus sustainability initiatives can serve as transformative platforms for nurturing climate-responsible youth, thereby contributing meaningfully to broader climate action and sustainable development goals.

Keywords: Climate responsible youth, Sustainability initiatives, Campus based environmental programmes, Government

Introduction:

Anthropogenic climate change, driven primarily by economic growth-oriented development over the past two centuries, has accelerated global warming. It has its serious consequences on health, agriculture, livelihoods, and environmental security. Intergovernmental Panel on Climate Change, highlights the urgency of limiting global temperature rise to 1.5°C to avoid dire consequences on the environment. According to the 2019 report of UNICEF, Greenhouse gases (GHG) in India has lead to average temperature rise by about 0.7°C between 1901 and 2018. It further states that in 2019, India was the 7th most affected country by extreme weather events such as floods, droughts, and cyclones caused by climate change. Furthermore, providing relief to the sufferers has been a big challenge due to the

country's large population and limited resources. Children in India are most vulnerable among the climate change impacts. To avoid dire consequences, the adoption of climate-resilient behaviour and climate mitigation policies are essential. The adoption of climate resilient behaviour must begin at the early age for which education can be an effective medium.

Educational institutions can be very effective in creating awareness of environmental sustainability through green campus initiatives, activities and programmes. This may bring a huge impact in transforming students into responsible, environmentally active citizens. The National Education Policy (NEP) 2020 supports the environmental sustainability through its skill-based learning enabling students to address real-world ecological challenges. Institutes can further act on sustainability by installing solar panels, rainwater harvesting system. The institutional carbon footprint can be significantly brought down through adoption of strategies of plastic free zones, waste segregation and composting. For larger impact, awareness is necessary for which community cleanups can be organised. Such programmes can be implemented jointly with local authorities for better execution. Evaluating the impact of environmental actions is equally necessary because it helps determine whether the measures taken are actually improving environmental conditions.

Literature Review

In the analysis of climate change and sustainability the literature majorly focusses on the awareness of environmental sustainability, factors affecting climate change and solutions focussing on the sustainable practices and possible role of education in sustainability. Several studies state the importance of environmental education for the sustainability. Study by Nath S (2024), discusses that interdisciplinary approach of environmental education helps in the understanding of environmental issues. As per his study, the broad perspective of environmental education can lead to international sustainability efforts through adoption of sustainable practices.

Dey C (2015) highlights how environmental ethics maintain sustainability and develop responsible attitude towards the environment. The study reveals that the education may enhance the right use of scarce resources and is required for resilience of the world ecosystem.

As per the study by Rani S et al. (2023) education can develop responsible attitude for sustainability. Environmental education at all stages of life with technical and vocational education can build up the capacity for a sustainable future.

Fernando B (2023) using data of 17 countries has studied Citizens' climatic responsibility and willingness to pay taxes for environmental causes in the European Union. The study's main conclusions are that the human values in the growth dimension like self-transcendence and openness to change increase the responsibility towards climate change.

Literature analyses perceptions about climate change focussing mainly on environmental and agricultural aspects. Several studies point out the importance of climate mitigation policies as a solution to climate change. Moreover, the environmental consumption has become a relevant area in the literature. Study by Endre Tvinnereim et al. (2017) has made open ended survey to understand public opinion about climate change solutions. In the survey Norwegians strongly emphasized mitigation over adaptation and gave importance to policy changes. Moreover, Norwegians' women to a larger extent gave importance to better transportation and lifestyle changes for climate mitigations.

Another study by Fernando Mata et al. (2023) discusses importance of attitude and perceptions about climate change for sustainable future. Study shows that women have higher levels of self-responsibility. People who have more trust in scientist feel more responsible towards climate change.

The literature on environmental sustainability and climate change includes review of climate actions. Of these are the Climate Change Performance Index (CCPI) developed by German Watch to measure the climate mitigation efforts and Climate Action Tracker (CAT) to monitor the impacts of a country's climate policies and actions.

Gaps in Current Research:

The literature on sustainable practices though is easily available very few studies reflect an analysis of primary data revealing a specific impact of sustainability practices in higher education institutes. There is a scope for more longitudinal studies to assess the long-term impacts of green campus initiatives on environmental outcomes and student learning, and institutional culture. Comparative studies can be conducted across different universities and their academic curriculum can be drafted with reference to the integration of environmental sustainability to study specific impact across geographical locations.

Research Methodology

The present study uses primary data collected by using a questionnaire method. The study was conducted using a sample size of 109 respondents. Gap analysis was employed as a strategic analytical approach to compare the **current environmental behaviour of students with the desired level of climate-responsible action**. The analysis used the **Chi-square test** to determine associations between categorical variables and **Spearman rank correlation** to assess relationships between awareness, responsibility, and behavioural actions related to climate change.

Objectives of the study:

1. To assess the relationship between environmental awareness initiatives implemented on campus and the adoption of responsible environmental behaviour among students.
2. To study influence of academic faculty on environmental engagements of the students
3. To examine the relationship between total hours of work done in environmental projects and change of habits among students for environmental sustainability
4. To examine the relationship between age of the student and engagement in environmental actions

Profile of the respondents:

The study was conducted on UG and PG students of Ramniranjan Jhunjhunwala college of different streams. Gender distribution of respondents shows that 83.8% of the respondents were females and only 16.2% respondents were males. Largest number of students fall in the age category of below 20. Of the total respondents, 40.2% students were in the Second Year of graduation, 30.8% students were in the Third Year of Graduation and 28.2% were in the First Year of graduation. The responses received from PG students were only 1%. 65.5% of the respondents had a family income less than 3 lakhs annually and 25.3% respondents had a family income between 3-5 lakhs. Only 5% respondents had a family income between 5-10 lakhs and negligible percentage people had a family income between 10-30 lakhs.

Details of the research area:

An overview of various Environmental Initiatives and Programmes undertaken in the selected college campus to promote environmental sustainability

The study was conducted on the campus of Ramniranjan Jhunjhunwala College, where several environmental initiatives and programmes have been implemented over the years to safeguard the environment and promote sustainability. One of the major activities undertaken as part of sustainability initiatives was beach clean-up drives. The department of Botany and RJ NSS unit jointly organised several beach clean ups on regular basis at selected beaches in Mumbai. The clean-up drives were conducted along with the quantification of the waste collected. Each beach clean-up activity was conducted with an awareness session focused on the significance of safeguarding our water bodies. In the year 2025-26, total 13 beach clean ups were done at different places in Mumbai with the involvement of more than 200 student participants. As part of the nationwide campaign 'Swachh Sagar, Surakshit Sagar 2025', to mark International Coastal Cleanup Day 2025 college participated in beach clean-up at Juhu along with 100 students of Zoology, Botany and NSS. Despite heavy rains, students actively participated in the initiative, dedicating their efforts to removing plastic and other litter from the shoreline. Organised with the support of the National Centre for Coastal Research (NCCR), under Ministry of Earth Sciences, the drive formed part of a PAN-India initiative to raise awareness about marine pollution and coastal conservation. The college also organised several awareness sessions specifically for the protection of Mangroves. Mangrove cleaning was also conducted as a regular activity with the aim of creating a greater environmental impact and promoting ecosystem conservation.

Another major activity included tree plantation drives organised each year by nature club of the college and NSS unit. In the year 2025-26, more than 100 students participated in the tree plantation programme. Since 2023-24 more than 1500 trees were planted at different locations in Mumbai and outside.

The remarkable initiative of the college campus was collection of MLPs (Multi Layered Plastic). The large number of MLP collection was done under Safai bank where in students collected MLPs and deposited for recycling. Additional credits were given to the students for depositing more than 400 MLPs in each term. Likewise, college made a record collection of around 5 Lakh MLPs since the inception of the activity in October 2019. The number of students participation in this activity was seen increasing over the years.

The department of Botany and the nature club of the college designed special programmes for the celebration of the ecofriendly festivals. The workshops were organised for the celebration of ecofriendly Ganesh festival by making idols of clay with the usage of natural materials. NSS students were involved in the cleaning of Visarjan Ghats to reduce the impact on water bodies in the Ghatkopar city. In addition to this, Botany department every year organised Ganesh Patry and wild vegetable exhibition to create awareness about medicinal plants, traditional plant diversity, and the importance of wild edible vegetables.

Lantern-making workshops were organised by the department of Botany and nature club to promote the eco-friendly celebration of Diwali. Similarly, to encourage the eco-friendly celebration of Holi, workshops were conducted by Botany department to teach students how to prepare natural colours from plants, thereby helping to prevent pollution of water bodies caused by synthetic dyes. In addition, an event titled 'Vrikshabandhan' was organised by the Department of Botany in association with R J NSS unit on the occasion of Rakshabandhan, during which participants took an oath to protect and conserve trees.

NSS unit of the college organised several plastic collection drives and E waste collection drives where the collected waste was put for recycling through NGOs.

Nature club of the college along with NSS unit of the college organised several nature trails to explore local biodiversity and introduce students to understand native and invasive species in the vicinity.

Results and discussion:

1. To assess the relationship between environmental awareness initiatives implemented on campus and the adoption of responsible environmental behaviour among students.

Question: Does having large levels of awareness play a great role in bringing out great action?

Null Hypothesis (H0): We see no significant connection between a student's degree of climate awareness and their doings in sustainability (which are independent).

Alternative Hypothesis (H1): We see a very great connection between a student's degree of climate awareness and their doings in sustainability.

Contingency Table (Observed Frequencies):

Awareness Level	High Action	Low Action
High Awareness	47	15
Low Awareness	12	35

Test Statistics: P-value: 0.0000

Interpretation

Since the p-value is less than 0.05, the null hypothesis is rejected. This indicates a statistically significant relationship between climate awareness and environmental action.

Students who demonstrate higher levels of awareness about climate change are significantly more likely to engage in sustainable behaviours such as conservation practices, responsible consumption, and participation in environmental activities. This finding suggests that knowledge and awareness play an important role in shaping pro-environmental behaviour among students.

2. To study influence of academic faculty on environmental engagement

The study also examined whether a student's academic discipline influences their participation in environmental activities beyond the campus.

Contingency Table (Observed Frequencies):

Faculty	Extended Activities: Yes	Extended Activities: No
B.Sc. Students	61	29
B.A Students	5	7

Test Statistics: P-value: 0.1545

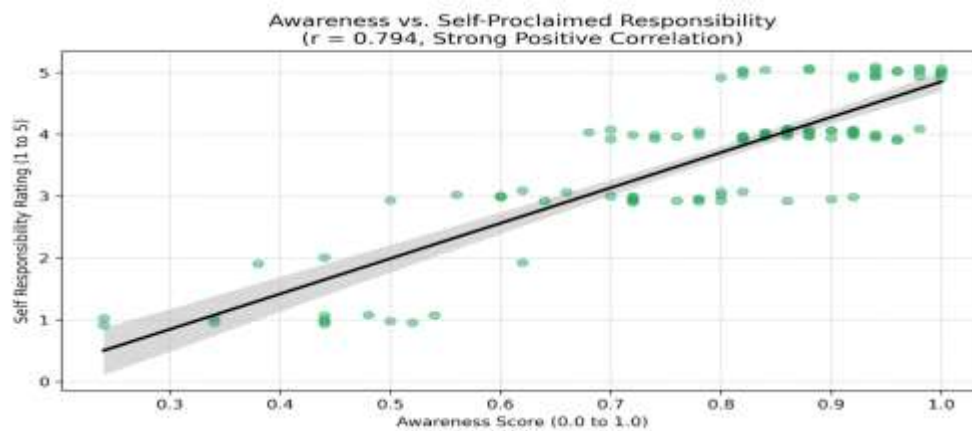
Interpretation

Since the p-value is **greater than 0.05**, the null hypothesis cannot be rejected. This indicates that **academic faculty does not significantly influence students' participation in environmental activities outside campus.**

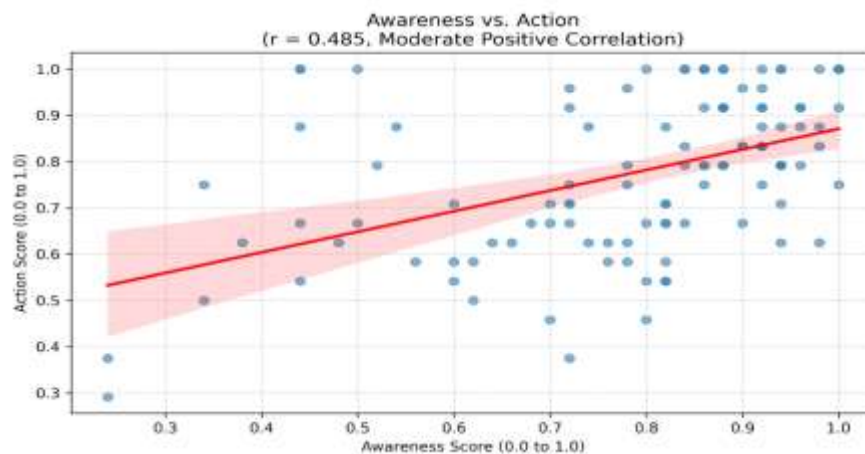
The findings suggest that environmental engagement is not limited to a specific academic discipline and that **students from both science and arts backgrounds demonstrate similar levels of participation in environmental initiatives.**

In the Correlation Plot Analysis (Spearman Rank) a non-parametric method assesses the monotonic relationship between two variables, measuring how well the relationship can be described using a monotonic function (whether linear or not).

1. Awareness versus Self-Declared Responsibility ($r = 0.794$) here the link has gotten stronger. There is a profound psychological link. Most students who know a lot about climate policies see themselves as "climate-responsible citizens."

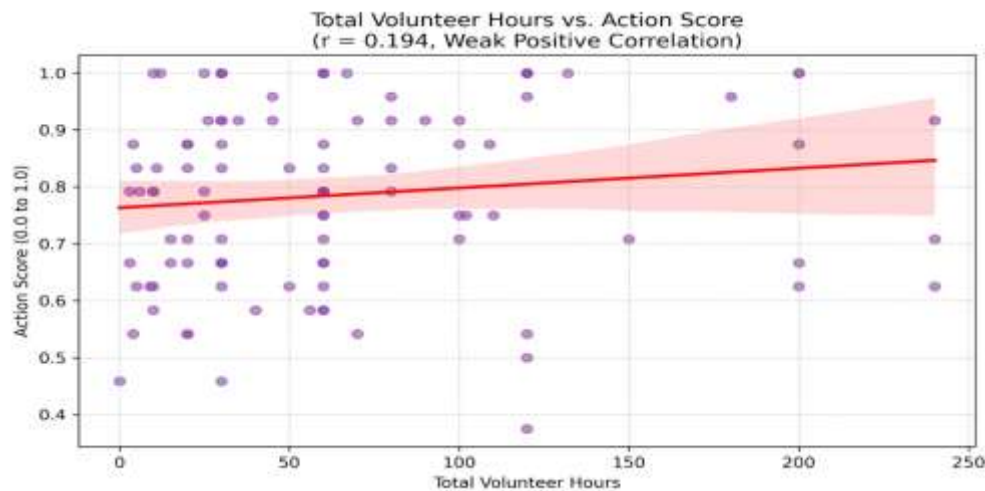


2. Awareness compared to Action ($r = 0.485$) The correlation went up a little bit. A student's climate awareness score and their practical action score both go up at the same time, but only slightly.



3. To examine the relationship between total hours of work done in environmental projects and change of habits for environmental sustainability

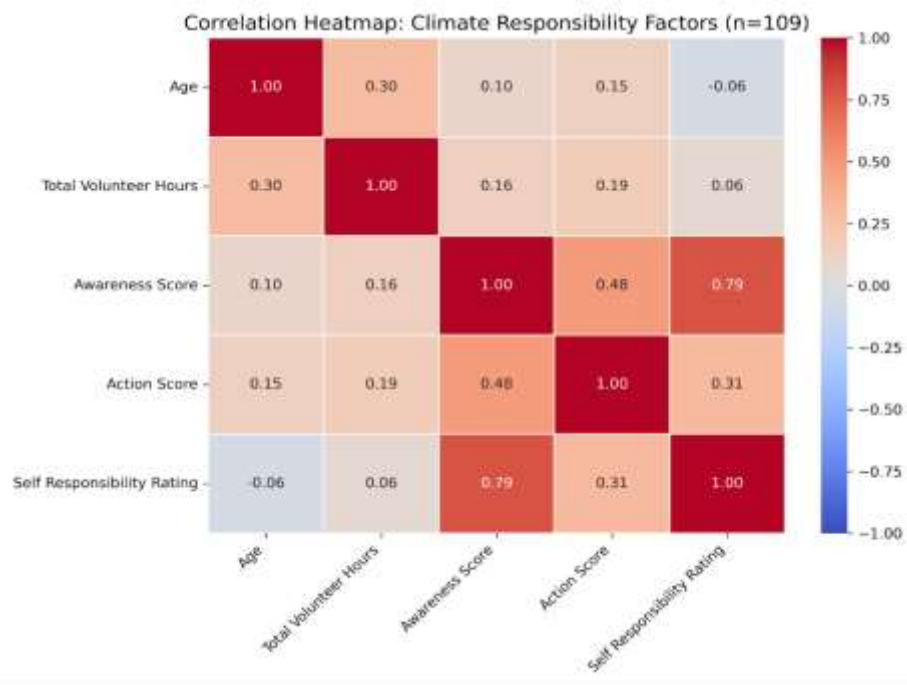
Total Volunteer Hours Compared to Action ($r = 0.194$) The relationship got a little stronger, but it's still weak at its core. The total number of hours a student spent working on environmental projects at college still doesn't mean that they will change their habits for the better.



4. To examine the relationship between age and engagement in environmental actions among youths

Age vs. Environmental actions

Everything Age still has almost no effect on any of the factors (between -0.05 and 0.14). Getting older in this group of college students does not mean they will act in a more sustainable way.



Conclusion

The present study provides valuable insights into the relationship between climate awareness, responsibility, and environmental behaviour among students in higher education.

The results demonstrate that climate awareness significantly influences environmental action, highlighting the importance of environmental education in shaping sustainable behaviour. Students with

higher levels of climate awareness tend to adopt more environmentally responsible practices and are more likely to perceive themselves as climate-responsible citizens.

However, the findings also reveal a notable gap between awareness and consistent behavioural change. While awareness shows a moderate relationship with action, participation in environmental volunteer activities does not strongly translate into sustainable lifestyle practices. This suggests that awareness alone may not be sufficient to ensure long-term behavioural transformation.

Furthermore, the study indicates that academic discipline and age do not significantly affect environmental engagement, implying that environmental responsibility can develop across diverse student groups irrespective of their field of study.

Overall, the study highlights the need for integrated environmental education, experiential learning opportunities, and institutional sustainability initiatives in higher education institutions. Such measures can help bridge the gap between knowledge, responsibility, and action, ultimately contributing to the development of climate-responsible youth capable of addressing global environmental challenges.

Limitations of the Study

Despite providing useful insights into the relationship between climate awareness and environmental action among students, the present study has certain limitations that should be acknowledged.

First, the study includes **self-reported responses obtained through a questionnaire**, which may introduce response bias. Students may sometimes overestimate their level of environmental awareness or their participation in sustainable practices.

Second, the study sample is limited to **students from a specific educational context**, which may restrict the generalizability of the findings to broader student populations across different institutions, regions, or socio-economic backgrounds.

Third, the analysis primarily focuses on **quantitative indicators such as awareness levels, participation in activities, and volunteer hours**, which may not fully capture the complexity of behavioural change related to sustainability. Environmental behaviour is often influenced by multiple psychological, cultural, and socio-economic factors that were not examined in this study.

Another limitation is that the study uses **cross-sectional data**, meaning the responses were collected at a particular period. As a result, it is difficult to determine long-term behavioural changes or causal relationships between awareness and action.

Therefore, while the findings provide meaningful insights into student climate awareness and behaviour, they should be interpreted within the context of these limitations.

Future scope of study

Future studies can expand upon the findings of this research in several ways.

First, future research could include larger and more diverse student populations across multiple universities and regions. This would help improve the generalizability of the results and provide a broader understanding of climate awareness and responsibility among youth.

Second, researchers may incorporate longitudinal study designs to examine how environmental awareness and behaviour evolve over time. Such studies can provide deeper insights into whether educational interventions or sustainability initiatives lead to lasting behavioural change.

Third, future studies can explore additional psychological and social variables, such as environmental values, attitudes, peer influence, and institutional support systems. These factors may significantly influence the transition from awareness to action.

Fourth, qualitative approaches such as interviews, focus group discussions, and case studies may complement quantitative data and provide deeper insights into students' motivations, barriers, and perceptions related to climate responsibility.

Finally, further research could focus on developing and validating Climate Responsibility Index (CRI) frameworks that measure awareness, attitudes, and behaviour simultaneously. Such indices can serve as valuable tools for monitoring the effectiveness of environmental education programs in higher education institutions.

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PUBLIC FINANCING OF QUALITY HIGHER EDUCATION IN INDIA: PATHWAYS TO SUSTAINABLE ECONOMIC DEVELOPMENT

Ms. Medhavini Khare

Assistant Professor, K J Somaiya College of Science and Commerce

Vidyavihar, Mumbai- 400077. E-mail id: medhavini1788@gmail.com

Abstract

Public financing of higher education plays a pivotal role in strengthening human capital formation and supporting sustainable economic development in emerging economies such as India. Over the past few decades, India has significantly expanded its higher education system through the establishment of universities, colleges, and technical institutions. Building on this expansion, the present study examines trends in public financing of higher education in India with a focus on quality-oriented expenditure and its contribution to long-term economic sustainability. Drawing on secondary data from government budget documents, policy reports, and national surveys, the paper analyses patterns of public expenditure on higher education, including investments in teaching quality, research capacity, infrastructure, and faculty development. The study also reviews recent policy reforms under the National Education Policy (NEP) 2020, which emphasise institutional autonomy, outcome-based funding, and improved financial governance in higher education. The analysis indicates that these reforms represent constructive pathways towards enhancing quality, accountability, and efficiency in public financing, while also encouraging innovation and competitiveness within the sector. The paper argues that sustained and well-targeted public investment in higher education can significantly enhance employability, research output, and productivity, thereby supporting India's transition towards a sustainable and inclusive growth trajectory. The study concludes by highlighting policy-relevant insights for aligning higher education financing with national development priorities and long-term sustainability objectives.

Keywords: Higher Education Financing, Public Expenditure, Quality Enhancement, Sustainable Economic Development, National Education Policy 2020

A] Introduction

Education has always been seen as a key factor in social and economic progress. The economics of education focuses on how education affects resource allocation, human capital development, and the growth of societies. Throughout history, the nature and purpose of education have changed, reflecting the philosophical, cultural, and economic priorities of each era.

The education system in the 21st century operates within a global, technology-driven economy. Today, education is often viewed through the lens of human capital theory. In modern economics, investing in education links directly to higher productivity, job creation, and innovation. Various stakeholders, including government policies, international organizations, and private institutions, influence education as a major sector that drives economic development. Yet, challenges such as unequal access, commercialization, skill gaps, and rising costs have led to significant socio-economic disparities.

B] Objectives of the study

- To analyse trends in public financing of higher education in India
- To evaluate the quality-oriented aspects of higher education financing
- To examine policy reforms under the National Education Policy (NEP) 2020
- To identify pathways through which public financing can contribute to sustainable economic development

- To offer policy recommendations for strengthening higher education financing in India

C] Research methodology

This is the exploratory research. Researcher has done the reference work mainly through the books, research articles, speeches given by scholars and so on. The researcher has also used information sources published by Government of India in the policy documents.

D] Literature Review

The role of education financing in economic development has been widely examined in economic literature.

Kautilya, in the Arthashastra, viewed education and training as essential responsibilities of the state for effective governance and economic prosperity. He emphasised state patronage of scholars, teachers, and institutions of learning, particularly in disciplines related to administration and public welfare. Education was treated as a public good that strengthened state capacity and long-term development, reflecting an early rationale for public financing of education.

Schultz (1961) and Becker (1964) defined education as an investment in human capital that increases individual productivity and earning abilities. These authors suggested that public and private outlays on education have long-run economic benefits through increased skills, efficiency, and innovation. This theoretical approach offered the economic basis for considering education spending as a catalyst for economic development rather than just consumption.

Hanushek and Woessmann (2015) highlighted the fact that cognitive abilities and learning outcomes have a stronger link with economic development than the simple number of years of education. The authors' cross-country study revealed that better economic benefits can be achieved through improved education quality compared to additional years of education. J. B. G. Tilak (2015) analysed public financing of higher education and identified persistent underinvestment and interstate disparities affecting quality outcomes.

The National Education Policy (NEP) 2020 emphasises increased public investment in education and reiterates the long-standing target of allocating 6 percent of GDP to the sector. It advocates efficient and outcome-oriented use of public funds, greater institutional autonomy, and improved financial governance to enhance quality in higher and school education.

E] Trends in Public Financing of Higher Education in India

- Public financing of higher education in India has evolved substantially over the past two decades, yet it remains below global benchmarks in terms of relative GDP share and efficiency.
- When viewed over a long-term horizon, central and state expenditures reveal both growth in absolute budgetary resources and persistent structural patterns.
- India's total public expenditure on education has fluctuated but generally remained well below the 6% of GDP target recommended in the National Education Policy (NEP) 2020 and by international frameworks such as the Education 2030 Framework for Action.
- Government of India estimates indicate that combined public spending on education has hovered between 2.7% and 2.9% of GDP in recent years, despite periodic increases in nominal outlays.
- Within this total, higher education accounts for a smaller share, typically around 1.0–1.4% of GDP in the early 2010s and into the 2020s.
- India's higher education budget allocation as a percentage of GDP has seen fluctuations over time. Specifically, it generally hovers around the 1-1.3% mark for higher education.

- The total education spending approaches the 4% mark, which remains below the recommended 6% target.
- However, recent budgets have shown increases in nominal funds for key institutions such as the IITs, UGC, and IIMs.
- Per-student expenditure varies significantly across institutions, with elite central universities receiving 2-3 times more per student than typical state colleges.
- Recent years show a modest increase in funding per student, particularly for research and innovation initiatives, aligning with the objectives of NEP 2020.
- These trends highlight the need for strategic, quality-focused investment in higher education to effectively support India's long-term economic development.

F] Quality-Oriented Aspects of Higher Education Financing in India

1. Focus on Institutional Quality:

- NAAC accreditation ratings indicate that ~35% of universities have A or A+ grades, showing progress in institutional quality.
- Funding is often tied to accreditation; higher-rated institutions typically receive 2–3 times more per-student funding than lower-rated colleges.

2. Research and Innovation Investment:

- Central government research grants (UGC, DST, DBT) account for 15–20% of total higher education expenditure, supporting PhD programs, faculty research, and innovation centers.
- The number of PhD scholars has increased from approximately 70,000 in 2010–11 to approximately 110,000 in 2022–23, reflecting higher research capacity.

3. Faculty Development and Teaching Quality:

- Investment in faculty training programs and professional development has grown to 10-12% per year over the last five years.
- NEP 2020 emphasizes continuous faculty skill development and performance-linked incentives.

4. Infrastructure and Digital Resources:

- Public funding for laboratories, libraries, ICT, and e-learning platforms has risen, with central universities receiving INR 10,000-15,000 per student annually for infrastructure development.
- Many state-level colleges continue to face underfunding, highlighting regional disparities in quality-related spending.

G] Policy Reforms under NEP 2020

1. NEP 2020 represents a major reform aimed at improving quality, equity, and efficiency in higher education financing in India.
2. Key focus areas include institutional autonomy, outcome-based funding, research promotion, and financial accountability.
3. NEP 2020 recommends enhanced public investment, targeting 2% of GDP for higher education in the medium term.

4. Institutions with greater autonomy can directly allocate funds to research, faculty development, and infrastructure, promoting efficiency.
5. NEP emphasizes outcome based funding mechanism, linking financial allocations to measurable outcomes such as graduation rates, research output (publications, patents), NAAC accreditation improvements and employability and skill development indicators.
6. Funding for research-intensive programs and innovation centres is increasing. Example- HEFA (Higher Education Financing Agency) supports infrastructure projects worth over INR 60,000 crore for quality enhancement.
7. National Research Foundation (NRF) aims to increase research output and support around 20,000 additional faculty-led projects over five years.
8. NEP 2020 allocates funds for ICT infrastructure, digital libraries, and online learning platforms, particularly in under-resourced institutions.
9. Public investment in digital initiatives has grown approximately 15% annually post 2020, supporting blended learning and MOOCs.

H] Public Financing in Higher Education and Sustainable Development

Public financing of higher education plays a pivotal role in promoting sustainable development by strengthening human capital, fostering innovation, and enhancing employability.

Over the past decade, India has significantly expanded higher education access, with total enrolment increasing from approximately 28 million in 2010 to 46 million in 2022 (AISHE, 2022).

During the same period, public expenditure on higher education rose from INR 90,000 crore to INR 1,70,000 crore, translating into an increase in per-student spending from INR 32,100 to INR 36,956. This growth reflects not only expansion in enrolment but also a strategic emphasis on quality enhancement, research, and infrastructure development.

Quality-oriented financing supports research and innovation through initiatives such as the Higher Education Financing Agency (HEFA) and the National Research Foundation (NRF).

UGC research grants and digital learning investments further strengthen faculty capacity, ICT integration, and innovation ecosystems. These investments directly contribute to the creation of skilled graduates, increase employability, and promote research outputs that address societal and economic challenges.

A well-planned higher education financing forms a critical pathway linking institutional quality to sustainable development outcomes, including SDG 4 (Quality Education), SDG 8 (Decent Work), and SDG 9 (Industry, Innovation, and Infrastructure).

I] Policy Recommendations for Strengthening Public Financing of Higher Education in India for Sustainable Development

1. Align Educational Funding Explicitly with Sustainable Development Goals (SDGs)-

Public education budgets should be explicitly mapped to SDG outcomes, particularly SDG 4 (Quality Education), SDG 8 (Decent Work), SDG 9 (Industry and Innovation), and SDG 13 (Climate Action). Dedicated funding windows should support programs that integrate sustainability, green skills, and social inclusion into curricula and research agendas.

2. Prioritise Human Capital Formation through Quality-Focused Investment-

Educational funding must shift from an access-only approach to a quality-driven investment strategy. Increased allocations should be directed towards improving teaching standards, faculty development,

research capacity, and learning infrastructure, which are essential for producing skilled graduates capable of driving sustainable economic and social development.

3. Adopt outcome-based funding linked to sustainability indicators

Governments should implement performance-linked financing mechanisms that reward institutions for measurable contributions to sustainable development, such as graduate employability in priority sectors, research on sustainability challenges, community engagement, and innovation outputs. This will enhance accountability and ensure efficient use of public funds.

4. Strengthen Research and Innovation Financing for Sustainable Solutions-

Dedicated public funding should support interdisciplinary research addressing climate change, public health, renewable energy, and inclusive growth. Long-term research grants and institutional research funding can enable universities to function as hubs for innovation and sustainable solutions.

5. Ensure Equity and Regional Balance in Educational Investment-

Sustainable development requires inclusive education systems. Targeted funding should support institutions in underdeveloped and marginalized regions, reducing disparities in access and quality. Special grants for digital infrastructure, faculty recruitment, and student support can promote balanced regional development.

6. Integrate Education Financing with Labour Market and Skill Development Policies-

Educational funding decisions should be coordinated with national employment and skill strategies to ensure alignment between educational outcomes and labour market needs. Emphasis on green skills, digital competencies, and entrepreneurship can enhance the sustainability impact of education spending.

7. Promote Financial Governance, Transparency, and Accountability-

Strengthening financial management systems in educational institutions is essential for sustainable development. Transparent budgeting, regular audits, and public disclosure of outcomes can ensure that educational funding generates long-term social and economic returns.

JJ Challenges in Implementing Public Financing Reforms in Higher Education

1. Fiscal Constraints and Competing Budgetary Priorities

Government resources are limited, and higher education must compete with sectors such as health, infrastructure, and social welfare. This often restricts sustained increases in public funding for higher education.

2. Inter-State Disparities in Financial Capacity

States vary significantly in revenue generation and fiscal capacity. Economically weaker states struggle to allocate adequate funds to higher education, leading to uneven quality and access across regions.

3. Institutional Capacity and Governance Limitations

Many public universities lack robust administrative and financial management systems. Weak governance structures reduce the effective utilisation of allocated funds and hinder outcome-based financing models.

4. Resistance to Performance-Based Funding

Linking funding to outcomes may face resistance from institutions and stakeholders due to concerns about autonomy, equity, and measurement fairness. This can slow the adoption of accountability-oriented reforms.

5. Inefficiencies in Fund Allocation and Utilisation

Delays in fund disbursement, bureaucratic procedures, and rigid financial rules often lead to underutilisation or misallocation of resources, reducing the impact of public investment on quality enhancement.

6. Mismatch between Educational Outcomes and Labour Market Needs

Public financing is not always aligned with emerging skill requirements and industry needs. This limits the contribution of higher education to employability and sustainable economic development.

K] Conclusion

Public financing of higher education plays a decisive role in strengthening institutional quality, fostering innovation, enhancing employability, and advancing sustainable development in India. While recent policy initiatives and increased public investment reflect a positive shift towards quality-oriented financing, persistent challenges such as regional disparities, fiscal constraints, institutional capacity gaps, and misalignment with labour market needs continue to limit the transformative potential of higher education. The findings underscore that merely expanding funding is insufficient; rather, the effectiveness of public expenditure depends on strategic allocation, outcome-based mechanisms, and equity-oriented interventions.

Looking ahead, India must adopt a long-term, integrated financing framework that aligns higher education funding with national development priorities and Sustainable Development Goals. Strengthening state universities, institutionalising performance-linked funding, expanding research financing, and enhancing financial governance are crucial for maximising the developmental impact of public investment. By transforming higher education financing into a strategic instrument of human capital formation and innovation, India can harness its higher education system as a powerful driver of inclusive and sustainable economic development.

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BALANCING HERITAGE AND SUSTAINABILITY IN TOURISM: A CASE STUDY OF JAISALMER AND UDAIPUR

Dr. Snehal Nagtilak

Assistant Professor, Department of History, HVPS's Ramiranjan Jhunjhunwala College of Arts, Science and Commerce, Ghatkopar (W), Mumbai – 400086. Email-snehalnagtilak@rjcollege.edu.in

Abstract

Rajasthan's colourful culture including its attire, songs, dance, artifacts and food have attracted domestic and international tourists for last five decades. Its magnificent forts and palaces reminiscent of history of more than eight centuries, a part of UNESCO's World Heritage monuments since 2013, occupy a significant place in the heritage tourism of the region. With the government as well as private sector both finding innovative ways to promote tourism at heritage sites, in many ways, it's an old wine in new bottle. Jaisalmer, the golden city, with its desert and sandstone palace offers a glimpse of Rajasthan's vibrant heritage. Udaipur, the city of lakes, in addition to the resplendent palace is dotted with various smaller heritage structures representing royal architectural style. This research is a case study of the two cities in the light of sustainable tourism. It will be based study of reports of various organizations and other published research literature on tourism in Rajasthan. Interviews with various stakeholders such as tourism agents, small business owners and tourists based on unstructured interview schedules and personal observation will serve as a primary source for the research. It explores the forms in which heritage tourism currently appears in Jaisalmer and Udaipur, with specific focus on monuments and culture. The paper aims to identify the factors negatively affecting the heritage value of the structures in the two cities. It will study activities conducted in both cities that promote sustainable tourism. The paper shall offer suggestions to achieve sustainability in tourism.

Keywords: Heritage, Responsible Tourism, Sustainability, Rajasthan

Introduction

Tourism is one of the factors that is breathing life in the heritage places. Heritage tourism engages the role of tangible and intangible cultural heritage as the highlight of tourists' attraction. It fosters a deeper understanding and appreciation of the past. It encourages collaboration between authorities and community members for the preservation of heritage.

An independent research report on sustainable tourism titled 'Heritage as a tool for Sustainable Tourism' (2024) enlists well conserved heritage sites as an important supply factor in heritage tourism. It states that heritage tourism incentivizes the restoration, preservation and management of cultural heritage sites. It throws light on the various schemes undertaken by the government in the last decade to promote heritage tourism. It enlists the programmes such as the Adarsh Smarak Scheme (2014), National Heritage City Development and Augmentation Yojana (HRIDAY) Scheme (2015), Swadesh Darshan Scheme and Adopt a Heritage schemes (2017) as efforts made by the central government to encourage cultural heritage tourism.

Objectives

1. To explore the forms in which heritage tourism currently appears in Jaisalmer and Udaipur, with specific focus on monuments and culture.
2. To identify the factors negatively affecting the heritage value of the structures in the two cities.
3. To study activities conducted in both cities that promote sustainable tourism.
4. To offer suggestions to achieve sustainability in tourism.

Limitations

This research is limited to the historical and cultural heritage of Rajasthan while the natural heritage is out of the scope of its study.

Research Methodology

Interviews with various stakeholders such as tourism agents, small business owners and tourists based on unstructured interview schedules and personal observation will serve as a primary source for the research. For the study three tourist agents in Mumbai and Rajasthan each were interviewed to understand the demand of heritage tourism in the cities of Jaisalmer and Udaipur. Five hotel owners and five local tourists guides in both these cities were interviewed to find out the profitability of tourism to them as stakeholders. Fifteen tourists who have visited the cities under study in the last five years were interviewed to know their experience of heritage.

Review of Literature

Bandopadhyay Ranajan (2006) in his doctoral thesis investigates the scene of heritage tourism at the beginning of the 21st century in India. By presenting the representation of heritage sites in the promotional literature of government agencies and private agencies and analyses their impact on the tourism of India, he concludes that the socio – political dynamics of the country have largely shaped the perspective through which heritage is presented to potential tourists.

Kumar Alok (2017) in his article states the importance of conserving the cultural heritage of a place to its growth as an asset for tourism. The article explores the introduction of activities at sites of cultural heritage to promote tourism. It also connects the promotion of sustainability to economic growth.

Farhan, S.L., et.al (2025) This article discusses one of the important debates of present times namely conservation versus development in the context of the historically and religiously important city of Old Najaf. Based on survey of local population and experts, the article tries to present a settlement to the problem by suggesting raising awareness among authorities and tourists to preserve the heritage of the region.

Vadhera, Kushal (2025) in his work explains the importance of creation of a strong skill-based workforce for the enhancement of tourism infrastructure. The work explores the role of local communities and authorities to various endeavours to develop tourism regions, create better promotional material and make tourism experience better.

Ajit Kumar Singh et. al ed. (2025) is a compilation of studies of tourism in various parts of the world to understand the role of various stakeholders in bringing together the resources for achieving sustainability in the existing unique cultural factors that attract tourism. Articles spanning from cashing in on the culinary heritage of Odisha to understanding the role of the communities and corporates in building a conducive environment give a ground level perspective of heritage tourism.

Sustainability in tourism

The importance of sustainable tourism is also highlighted in Sustainable Development Goals (SDGs) target 12.b. which aims to “develop and implement tools to monitor sustainable development impacts for sustainable tourism that creates jobs and promotes local culture and products”.¹ The UNESCO World Heritage and Sustainable Tourism Programme represents a new approach based on dialogue and

¹ <https://sdgs.un.org/topics/sustainable-tourism>

stakeholder cooperation where planning for tourism and heritage management is integrated at a destination level, the natural and cultural assets are valued and protected, and appropriate tourism developed.² Studies point out that the real challenge in encouraging tourism sites is sustaining the heritage value of these sites and devising such economic systems that are beneficial to the local communities. Cities like Fes in Morocco and Kyoto in Japan have come up with laws and infrastructure arrangements to maintain the aesthetic value of their heritage.³

Heritage tourism in Rajasthan: Observations of Case Study of Jaisalmer and Udaipur

Rajasthan has nine UNESCO listed World Heritage sites. Hill Forts of Rajasthan, Jaipur City and the Jantar Mantar are listed as cultural heritage sites while the Keoladeo National Park is listed as a natural heritage site.

According to the Tourism Policy 2025 of the Rajasthan government, it decided that the monuments constructed before January 1950 would be given the certificate of 'Heritage for Operating Heritage Hotels/Heritage Properties'.⁴ This made several havelis, residential places of royals, eligible to operate as hotels. Havelis provide an authentic royal experience to the travellers visiting Rajasthan just to get a taste of it. Under the policy, 3D LiDAR scanning and 3-D modelling of selected heritage monuments in the State such as the Jantar Mantar, Albert Hall, Hawa Mahal in Jaipur, Kumbhalgarh and many others was undertaken to create promotional material. They would also be used to enhance the tourist experience by developing augmented / virtual reality (VR) shows, 3D- walkthrough, digital museums, light & sound shows.⁵

In his October 2024 interview, Vijay Pal, Commissioner of Tourism of Rajasthan has ensured that modern facilities for tourists such as transport and electricity were introduced at the historical sites without altering their architectural aesthetics.

The Swadesh Darshan Scheme introduced by the Ministry of Tourism created a Heritage circuit theme to promote heritage tourism in the country. Rajasthan has been granted a budget of Rs. 99.60 crore in 2017 - 18 for the development project for its heritage circuit. The circuit includes the forts of Rajsamand in Kumbhalgarh, Nahargarh in Jaipur, Bala Quila in Alwar, Ranthambore Fort and Khandar Fort in Sawai Madhopur, Gagron in Jhalawar Fort, Kalibangan, Bhatner Fort and Gogamedi in Hanumangarh, the forts of Chittorgarh, Jaisalmer Jalore. It also has centres like Pratap Gaurav Kendra in Udaipur, Bagh-i-Nilofar and Purani Chawni in Dholpur and Meera Bai Temple in Nagaur.⁶ The project also includes the illumination of streets and heritage monuments in Jaipur city.⁷

² <https://whc.unesco.org/uploads/activities/documents/activity-669-7.pdf>

³ Farhan, S.L., et.al., 'Balancing Heritage Preservation and Sustainable Development in Historic Cities: A Case Study of Old Najaf in the Context of Global Best Practices' in *International Journal of Sustainable Development and Planning*, Vol. 20, No. 3, p.1045.

⁴ Rajasthan Tourism Policy 2025 document, Department of Tourism, Government of Rajasthan, p. 10.

https://www.tourism.rajasthan.gov.in/content/dam/rajasthan-tourism/english/pdf/Rajasthan_Tourism_Policy_2025.pdf (Accessed February 13, 2026)

⁵ *ibid.*, p. 14.

⁶ <https://www.pib.gov.in/Pressreleaseshare.aspx?PRID=1576518®=3&lang=2> Press release, Press Information Bureau, July 1, 2019, New Delhi. (Accessed February 13, 2026)

⁷ <https://swadeshdarshan.gov.in/index.php?Theme> (Accessed February 21, 2026)

Jaisalmer is known as the golden city of India, owing its moniker to the abundant use of sandstone in the city's architecture. The Jaisalmer Fort and adjoining monuments like the Nathmal ji ki Haveli, Patwon ki Haweli, Bada bagh, SalimSingh ki Haveli and the Gadisar Lake are centres of tourist attraction.

Desert camps in the heart of the Thar Desert offer a unique blend of natural and cultural experience to tourists. The camp accommodations are designed with all elements of the typical Rajasthani architecture such as the ornamental jharokas and colourful glass windows. They arrange for a cultural night offering live experience of local folk song and dance. All of this clubbed with adventure activities such as camel ride and jeep ride in the desert topped with a calm sunset view. Dilbar, a camel rider in one of the camps, lives in a village adjacent to the camp. Like other hundreds from the animal rearing pastoral tribes living on the edge of the desert, these desert camps have become the primary source of income for Dilbar.⁸ Some others like Iqbal, from the same tribe, work as the driver of a jeep at the same camp. He notes that male members of his community have found a livelihood that sustains for a few months, but brings food to their plate for the entire year since tourism has come to the desert in the form of camps. The female members of the tribe sometimes accompany them to the camp and ask tourists if they want to listen to a song. They then on the spot break into a folk performance, sometimes joined by their children as musicians or dancers.⁹

The Jaisalmer fort is taken over by commercial tourism. Its entrance is flanked by shops and street vendors. Its entry walls are covered with traditional Rajasthani patchwork textiles. Every lane and nook of the fort is a shop of clothes, jewellery, paintings and toys. The items are similar everywhere. Metal artefacts, especially animal figurines of camels, elephants, horses and peacocks are popular among tourists. Other metal items include mirrors, store cases, hairpins and decorative items. There are cafeterias built on almost every floor of the Fort accessible to the public. Without altering the structure of the Fort, they have cashed in on the existing balconies to provide a panoramic view of the city while enjoying a cheese omelette and a coffee.

Udaipur, the city of lakes, is the crown jewel of Rajasthan's royal experience. The lakes themselves, Fatehs Sagar and Pichola being the most famous, are pieces of the heritage of environmental sustainability of the royal family. They were built at various time periods of the last two centuries to combat water shortage and make the most of the limited monsoons that the region received. The City Palace is a living monument which allows the tourists a peek into the grandeur of the royal family of Mewar. Its recent renovations with additional painting and history galleries and glammed up glass decorations have made it all the more 'social media postable'. As it is a restricted area with heavy entry charges, hovering tourist guides do not go around urging visitors to hire them. The number of guides are few and all of them are government certified. The Jagish temple and adjoining market area is filled with tourists clamouring for souvenirs.

Several havelis in Jaisalmer and Udaipur, like elsewhere in Rajasthan, have been converted to hotels. Their demand during peak season soars to the extent that they are fully booked weeks before the season begins. In his work, Deepak Chhabra, an academician, has described havelis of Rajasthan as 'negotiated

⁸ Interview with Dilbar Khan, camel herder, Jaisalmer, January 6, 2026.

⁹ Interview with Iqbal Khan, Jeep driver, Jaisalmer, January 6, 2026.

cultural expressions'.¹⁰ As heritage monuments their value in tourism is high. In Jaisalemer fort, the upkeep of the havelis is done by a trust created by its present owners. It works in collaboration with the Archaeological Survey of India for its preservation and shares tourism revenue. All the five havelis are mere visit points and are not converted into hotels, which has helped maintain their heritage status.

On the other hand, several smaller havelis in the Udaipur city have been converted into hotels such as Karoli Haveli and Vasant Vilas Palace. They provide a royal experience to tourists. Vishwas Singh, a travel agent in Udaipur, stated that the tourists' demand for a haveli hotel on budget is higher than regular hotels.¹¹ To cater to this demand, new hotels in the suburban region of both the cities are also constructed similar to haveli architecture. Owner of Hotel Fifu, Om Prakash, who built the hotel in 1999, has made a new property in Jaisalmer a decade ago, states that haveli style interiors complete with royal style beds and

The approach of the royalty in both the cities is completely different towards conservation of heritage. The royal family of Jaisalmer has left it to the local government to take care of the Jaisalmer fort in which they live. Apart from their own palace building, they do not take responsibility for anything in the fort. The fort has a living village. The walls of the Fort are deteriorating and the conversion of houses to hotels within the Fort are adding to the pressure on its weak water supply system.¹² One of the most exasperating problems in the Fort that both the royalty and the local government have refused to address is that of open sewage. Walking is the only way one can go through the Fort and that experience is marred by the dirty stinking corners. Asif Patel, a local guide, confirms that this has not deterred tourists from thronging the Jaisalmer Fort in great numbers.¹³ He said that the Christmas season of 2025 saw the highest number of tourists.

Interviews with tourists have brought to light the interest of tourists to know more about the history of the heritage sites without a guide. While in places like Udaipur Palace and Jaisalmer fort, they preferred to hire a tourist guide, at smaller attractions like the Saheliyon ki Bari in Udaipur and Bada Bagh in Jaisalmer taking a guide was not felt worth it. As a result, they ended up knowing less about these places as there were no information kiosks or boards there. The majority of the interviewees pointed out that shopping for cultural items like clothes, jewellery, camel leather diaries, brass souvenirs etc. and their stay at a haveli hotel were the highlights of their travel that connected to heritage. Viewing a cultural show of Rajasthani folk dance and music was stated a must experience by majority.

Suggestions

Researchers on a global level have recommended solutions such as controlled visitor numbers, strategic tourism policies and community-led initiatives to ensure sustainability of heritage tourism sites.¹⁴ Both in Jaisalmer and Udaipur, where tourism is heavily seasonal, controlling visitor numbers seems to be counterproductive. Based on the views of stakeholders and personal observation, it can be suggested that

¹⁰ Deepak Chhabra, *Resilience, Authenticity and Digital Heritage Tourism*, E - Book, Taylor & Francis, UK, 2021. p. n.a.

¹¹ Telephonic Interview with Vishwas Singh, Travel Agent in Udaipur, January 10, 2026.

¹² Anika Gupta, *Endangered Site: Jaisalmer Fort, India*, Smithsonian Magazine, E copy, March 2009. (Accessed January 26, 2026)

¹³ Interview with Asif Patel, Local tourist guide, Jaisalmer, January 06, 2026.

¹⁴ Catherine Roberts, Blog, University of Manchester, UK, April 2025. (Accessed March 01, 2026)

there is a need to cultivate the understanding that heritage is a separate entity that needs to be taken care of. The local communities are a part of that heritage. Their mere token involvement in tourism will not improve their conditions unless they are treated as a formal component of the tourism sector.

Improve cleanliness: Responsible tourism has to be encouraged not only for cleanliness but also for awareness about the heritage that they are visiting.

Information display: Though heritage walks and guided tours are excellent ways of connecting tourists with the heritage, the lack of independent information boards on the sites themselves renders the travellers' experience incomplete. The Fatehsagar and Pichola lakes can become more than photogenic backgrounds when there will be boards explaining their origin and historical significance.

Better management of public museums: Public museums need to be maintained better so tourists can get a general overview of the city's history and heritage at affordable prices.

Formalize financial system for local artisan community: The trickledown effect of heritage tourism in both the cities does not seem to reach the local artisan communities effectively. A robust system has to be devised to formalize the involvement of these communities. The folk artists, textile and handicraft artisans have . A transparent financial rubric needs to be devised so the intangible heritage in the form of dance and songs that they are performing can be duly compensated for.

Highlight food heritage: Food as a part of the cultural heritage tourism of Jaisalmer is less explored. The city needs to highlight centres famous for its food speciality like sweets and *chaat* in its promotional material. This will encourage locals to set up food joints of local cuisine.

Conclusion

Heritage tourism is manifested in different forms in Jaisalmer and Udaipur. The balance between sustainable tourism and preservation of cultural heritage is not completely askew. It holds up in places such as maintaining the heritage elements enough to get a continued surging demand for tourism in both places. Udaipur fairs much better in preserving the aesthetic value of the heritage in terms of architecture and food where Jaisalmer lacks. While on the other hand, Jaisalmer has been able to encourage greater participation of local communities than Udaipur. The task of the administrative authorities assumes importance to align infrastructural development ensuring the heritage value of the cities. Rajasthan's cultural heritage can be better preserved in an organized manner supported by its upward growing demand for tourism.

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INTER-STATE VARIATIONS IN AGRICULTURAL PRODUCTIVITY IN INDIA: DETERMINANTS AND POLICY IMPLICATIONS

Dr Rajesh H. Bhoite

Asso. Prof. & HOD-Business Economics, AI' Akbar Peerbhoy College of Commerce and Economics,
Grant Road, Mumbai-08

Bikash Behera

Research Scholar, Symbiosis

Abstract

This study examines regional disparities in agricultural productivity across selected Indian states, focusing on key determinants such as irrigation coverage, fertiliser use, cropping intensity, the cultivator workforce, and agriculture's contribution to GSDP. Using secondary data from government sources, the analysis reveals that irrigation coverage has the strongest positive effect on productivity, while fertiliser use and cropping intensity have moderate effects. Conversely, a high proportion of cultivators in the workforce is negatively associated with productivity, reflecting limited mechanisation. The findings highlight how structural and regional differences shape agricultural outcomes, offering valuable policy directions to reduce disparities, promote sustainable productivity, and strengthen rural development strategies in India.

Keywords: *Agricultural productivity, disparity, Indian states, sustainability*

➤ INTRODUCTION:

➤ Agriculture Disparity in India:

As an agrarian economy, India has experienced considerable growth in the agricultural sector over recent decades. However, this growth has not been uniform, resulting in pronounced regional disparities in agricultural productivity. The primary cause is uneven development. States such as Punjab, Haryana, and Maharashtra possess advanced agricultural infrastructure and have benefited from the Green Revolution, while states like Bihar, Odisha, and Jharkhand continue to lag in both productivity and technology adoption. Irrigation in India largely depends on the monsoon. Punjab and Tamil Nadu have developed extensive irrigation systems, whereas regions in Bihar and Uttar Pradesh face chronic water scarcity. Soil quality and political factors further contribute to these disparities. Coastal states generally have fertile soils conducive to higher yields, while central and southern regions contend with soil degradation. Additionally, fragmented land-holding patterns among small and marginal farmers limit cultivation potential. Social factors, including caste and gender discrimination, also impede agricultural productivity and exacerbate income inequality among farmers.

Agricultural mechanisation, biotechnology adoption, and the use of digital tools are concentrated in a limited number of regions, while many states continue to face significant challenges in these areas. A persistent knowledge gap exists regarding the operation of modern agricultural practices, the availability of essential inputs, and access for marginal farmers. Furthermore, disparities are influenced by the distribution of government subsidies, beneficiaries' creditworthiness, and the degree of market connectivity.

➤ Significant Regional Challenges Faced:

Agriculture in India faces region-specific challenges arising from diverse geographical, climatic, and socio-economic conditions. The **northern region** experiences soil degradation due to excessive pesticide

use and landslides in hilly areas. The **eastern region** contends with inadequate irrigation, frequent flooding, and restricted market access. In the western region, drought, water salinity, and crop failures are prevalent, particularly in Vidarbha and Marathwada. The **central region** is characterized by rainfed agriculture, monsoon variability, and limited adoption of modern practices among tribal communities. The **southern region** faces water disputes, groundwater depletion, cyclones, and labour shortages resulting from migration. The **northeastern region** faces fragile ecosystems, steep terrain, inadequate infrastructure, and the adverse effects of climate change. Addressing these challenges requires regionally tailored solutions.

➤ **REVIEW OF LITERATURE:**

- **Deshmukh, M., & Patil, V. (2020)** evaluated the impact of irrigation on agricultural productivity through a case study of the state of Maharashtra, using a cluster sample of 10 districts. They found that irrigation significantly increases yield, whereas areas without irrigation are at a higher risk of crop failure.
- **Gowda, K., & Reddy, A. (2019)** studied the economic benefits of organic farming compared to conventional methods by using simple random sampling on 150 farmers as a comparative study. They found that organic farming is more profitable in the long term but needs suitable investments and training.
- **Kapoor, T., & Jain, N. (2022)** assessed water-use efficiency in drought-prone areas by sampling 50 villages. They observed that improved irrigation techniques have enhanced water-use efficiency and increased crop yields.
- **Kumar, A., & Sharma, J. (2013)** analysed the effects of climate variability on crop yield using panel data. Data were collected using purposive sampling between 1966 and 2010. They found that climate change has significantly affected crop yield, mainly wheat and rice, which are the most vulnerable.
- **Meena, R., & Gupta, P. (2021)** evaluated the impact of minimum support price policies on the income stability of the farmers by using secondary data analysis and econometric modelling. According to them, MSP benefits only big farmers, not marginalised farmers.
- **Mishra, S., & Panda, S. (2021)**. Examined the role and challenges faced by women in agriculture by using stratified random sampling on 200 women; the study was a mixed-method study. They observed that women are critical to agricultural labour and face wage disparities and limited land ownership.
- **Natarajan, K., & Pillai, R. (2021)** evaluated the role of cooperative illegal development using convenience sampling with a sample of 300 farmers. He observed that cooperatives improved market access and reduced dependence on middlemen.
- **Patil, R., & Joshi, S. (2018)** analysed the causes of farmers' suicide and proposed a solution for the same by using cluster sampling of 10 districts. They used a mixed-method approach. They found that debt, drop and lack of issues support our primary causes of farmer distress.
- **Rao, K., & Devi, L. (2019)** explored the use of technology in monitoring crop patterns using remote sensing and GIS analysis. They found that remote sensing improves crop forecasting accuracy and helps with water management.

- **Sharma, A., & Verma, P. (2020).** Studied agroforestry's economic and ecological benefits by using simple random sampling on 200 households through field service and case studies. They found that agroforestry enhances income diversification and maintains ecological sustainability.
- **Singh, R., & Kaur, P. (2018).** Assessed the adoption of sustainable farming practices among farmers using field surveys and structured interviews with 300 farmers using random sampling. They found limited adoption of permanent practices due to high costs, limited awareness, and fewer subsidies.
- **Yadav, S., & Singh, M. (2020)** assessed the relationship between soil health and agricultural productivity using stratified sampling of 100 farmers, including soil testing and productivity surveys.

➤ **OBJECTIVES OF THE STUDY**

1. To analyse the regional disparities in agricultural productivity among Indian states.
2. To evaluate the relationships among agricultural productivity, irrigation coverage, GSDP, and the workforce of cultivators.

➤ **HYPOTHESES OF THE STUDY**

1. H₁: There is a significant difference in agricultural productivity across Indian states.
2. H₂: Regional disparities in irrigation coverage, fertiliser consumption, and credit availability significantly affect agricultural productivity.

➤ **METHODOLOGY OF THE STUDY**

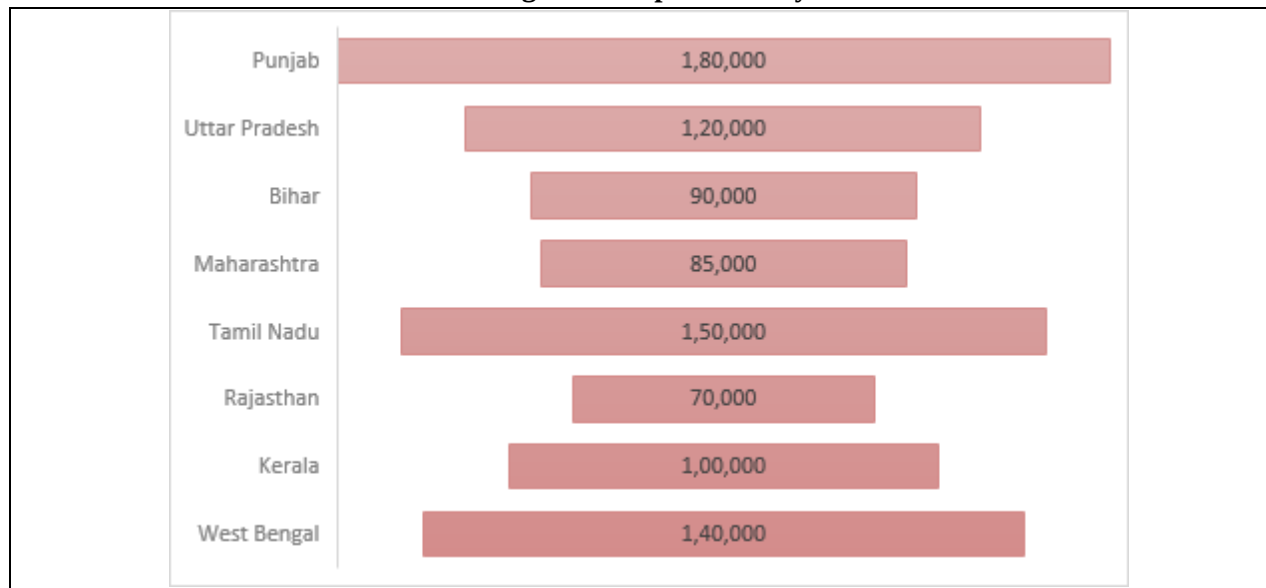
This study is descriptive and comparative. It examines the regional disparities in agricultural productivity across selected Indian states and shows the relationship between selected variables and agricultural productivity. The data is sourced from the Ministry of Agriculture and Farmers Welfare, the Central Water Commission, the RBI, the Ministry of Statistics, PLFS, and NSSO.

➤ **VARIABLES OF THE STUDY**

Sr. no	Independent variables	Dependent variable
1	Irrigation coverage in %	Agricultural Productivity (Hector)
2	Fertilizers used (Kg)	
3.	Cropping intensity	
3	Contribution to GSDP in %	
4	Cultivators' workforce in %	

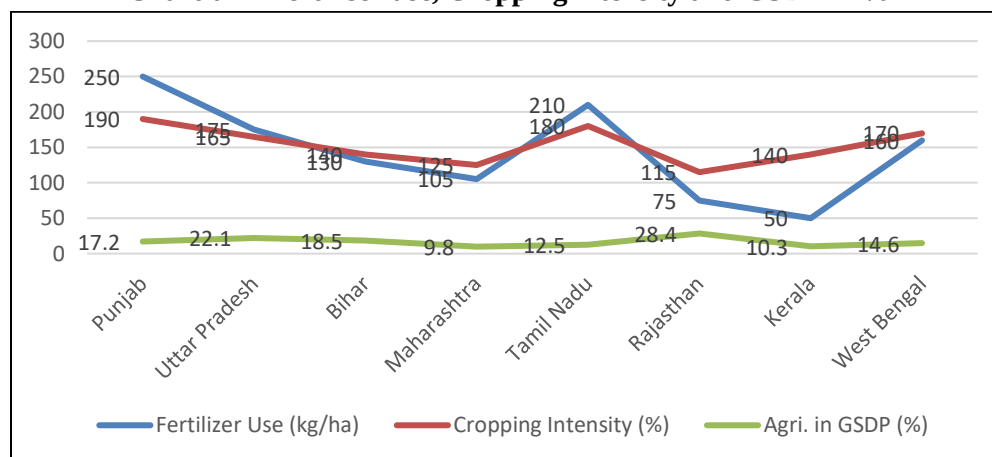
➤ **SIGNIFICANCE OF THE STUDY:**

The primary objective of this study is to identify regional disparities in agricultural productivity across selected Indian states, accounting for factors such as irrigation coverage, fertiliser use, GSDP, and the cultivator workforce. The study offers insights to inform targeted agricultural policy interventions. It aims to provide evidence-based recommendations to enhance sustainable agricultural productivity and promote rural development in India. Additionally, the study seeks to propose strategies and policies to reduce regional disparities and foster rural development through agricultural growth.

➤ **DATA ANALYSIS:****1. Agriculture Productivity:****Chart 01- Agriculture productivity in Rs/Ha**

Source: Secondary (State Economic Survey)

Punjab demonstrates the highest agricultural productivity, attributed to extensive irrigation and substantial fertiliser use, followed by Uttar Pradesh. In contrast, Bihar, Maharashtra, and Rajasthan exhibit lower productivity levels, highlighting pronounced disparities in agricultural output.

1. Fertilizer use, cropping intensity and GSDP:**Chart 02 – Fertiliser use, Cropping intensity and GSDP in %**

Source: Secondary

Observations:**1. Fertiliser use:**

Punjab applies the highest quantities of fertiliser among the states examined, contributing to its elevated agricultural productivity. Uttar Pradesh and Tamil Nadu also benefit from higher fertiliser usage. In

contrast, Maharashtra and Rajasthan use comparatively less fertiliser, which is reflected in their lower productivity.

1. Cropping intensity:

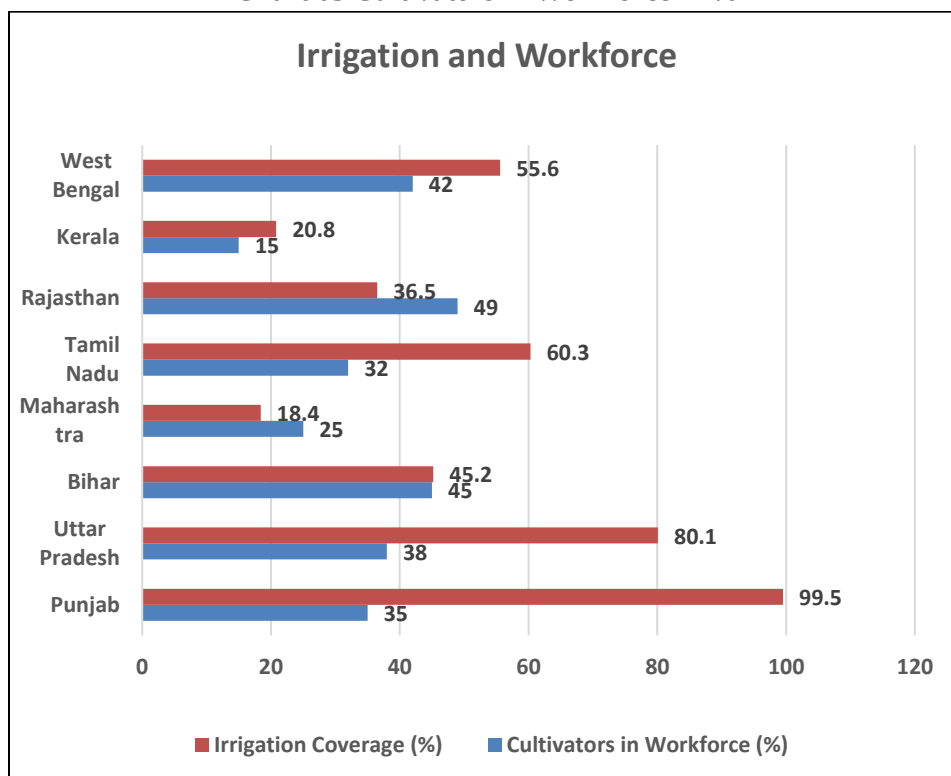
Punjab exhibits the highest cropping intensity, maximizing land utilisation through multiple annual cropping cycles. Uttar Pradesh and Tamil Nadu also maintain moderately high cropping intensity. Conversely, Maharashtra and Rajasthan employ less intensive land use, resulting in lower cropping intensity and reduced productivity.

1. GSDP

Rajasthan records the highest contribution of agriculture to GSDP; however, this growth is constrained by limited irrigation coverage and low fertiliser use. Punjab and Uttar Pradesh demonstrate stronger agricultural contributions, while Maharashtra and Kerala exhibit lower contributions due to greater economic diversification and reduced reliance on agriculture.

1. Cultivators in the workforce in %

Chart 03 Cultivators in Workforce in %



Source: Secondary

1. Irrigation Coverage

Punjab has the highest irrigation coverage, which has significantly contributed to its agricultural productivity. Moderate irrigation coverage is observed in Bihar and Uttar Pradesh, while Maharashtra and Kerala have comparatively lower coverage.

1. Workforce

Rajasthan has the highest proportion of cultivators in the workforce, where reliance on manual labour contributes to lower productivity. Bihar and West Bengal also exhibit high shares due to their dependence on agriculture. In contrast, Maharashtra has a lower proportion of cultivators, attributable to diversified employment opportunities and increased mechanization.

➤ HYPOTHESES TESTING:

1. Comparative Statistical Results

Statistical test	AP and IC			AP and FU			AP & GSDP		
Correlation (Pearson)	0.72	p < 0.01)	strong positive	0.34	p < 0.05)	moderate positive	0.45	p < 0.05)	Moderate negative
Regression (R²)	0.51	(51% variance explained, p < 0.01		0.34	(34% variance explained, p < 0.05)		0.20	(20% variance explained, p < 0.05)	

Findings:

1. Irrigation exerts a strong positive influence on agricultural productivity, with states possessing extensive irrigation infrastructure consistently outperforming those with limited irrigation coverage.
2. Fertiliser use yields moderate increases in income, which can be attributed to diminishing returns to scale.
3. States with high agricultural productivity may exhibit lower agricultural contributions to GSDP, reflecting greater economic diversification.

❖ Multiple Regression Equation:

$$AP (\text{₹/ha}) = \beta_0 + \beta_1 FU + \beta_2 \times IC + \beta_3 \times CI + \beta_4 \times CW + \beta_5 \times GSDP$$

Where,

- β_0 is the **intercept**.
- $\beta_1, \beta_2, \beta_3, \beta_4$, and β_5 are the **coefficients** for the independent
- **Agricultural productivity**: ₹/hectare (dependent variable).
- **Fertiliser Use**: kg/hectare (measuring fertiliser applied).
- **Irrigation Coverage**: % of the net sown area covered by irrigation.
- **Cropping Intensity**: Percentage of land under multiple cropping.
- **Cultivator Workforce**: Percentage of workforce engaged in cultivation.
- **GSDP**: Percentage contribution of agriculture to Gross State Domestic Product (GSDP).

Sample Output Interpretation (Hypothetical Results)

Sr. no	Variables	T-statistic	P-value
1	Intercept (β_0)	5.00	0.000
2	Fertiliser Use (β_1)	4.00	0.001
3	Irrigation Coverage (β_2)	6.25	0.000
4	Cropping Intensity (β_3)	4.0	0.003
5	Cultivator Workforce (β_4)	-4.00	0.000
6	GSDP Contribution (β_5)	5.00	0.000

Interpretation: Fertiliser use, irrigation coverage, and cropping intensity each have a positive and significant effect on agricultural productivity. Lower productivity is correlated with a higher proportion of cultivators in the workforce and limited mechanisation. A higher share of GSDP derived from agriculture is associated with increased productivity, indicating an agro-focused economic structure.

➤ **LIMITATIONS OF THE STUDY:**

1. The study is restricted to India's selected states, including Punjab, U.P, Bihar, Maharashtra, Rajasthan, Tamil Nadu, Kerala, and West Bengal.
2. The data is available from government institutions and records; no part of the study is empirical.

➤ **CONCLUSION:**

Higher productivity correlates with higher irrigation coverage, fertiliser use, and cropping intensity, and is mainly observed in Punjab, Tamil Nadu, and U.P. Lower productivity is observed in Maharashtra, Bihar, and West Bengal due to lower fertiliser use, lower irrigation coverage, and labour issues. The GSD contribution shows the economic significance of agriculture, with states like Rajasthan, which is heavily reliant on it despite having lower productivity.

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A CRITICAL ANALYSIS OF TOURISM GROWTH AND ENVIRONMENTAL SUSTAINABILITY IN TEMPLE TOWNS OF MAHARASHTRA

Dr. Laxmi Lachmeya Desiti

Assistant Professor, Dept. of Commerce, HVPS R.J College of Arts, Science and Commerce (Empowered Autonomous), Ghatkopar (W), Mumbai 400086. Email: laxmidesiti@rjcollege.edu.in

Abstract

Maharashtra is one of the highest contributor to Indian Economy and is also a state blessed with spiritual heritage, culture and natural beauty, as a result it entices millions of tourists throughout the year towards its sacred sites. Over the years, Maharashtra has experienced significant transformation in the tourist visit from mere local visitors during local festivals to multi-lingual visitors throughout the year. This is due to the overall modern development in the economy along with the spread of deep-rooted history of its cultural heritage.

A solid resilience towards tourism-based economic growth has been seen in Maharashtra through its Tourism Policies over the years where the main focus is to utilise its cultural and natural richness to encourage economic growth and to maintain a sustainable environment for future. Numerous temple towns in the state have emerged, offering spiritual accomplishment to visitors as well as generating livelihoods for local communities. It can also be seen in the report published by PIB Mumbai on December 4, 2025, that there is a constant increase in both domestic and foreign tourist visitors over the years and in 2024, 18,93,71,541 domestic tourists and 37,05,170 foreign tourists visited Maharashtra.

This paper aims to study the changing dynamics of the Tourism sector of Maharashtra with reference to the contribution of Temple towns. The study also tries to examine the prevailing practices and challenges faced by the temple towns in Maharashtra and the models of sustainability than can be adopted to keep a balance between visitors' religious feelings and environmental sustainability.

Keywords: Tourism Growth, Temple Towns and Environmental Sustainability.

I. Introduction:

After the pandemic, the rise in faith and gratitude is seen throughout the world. The share of religious tourism has also risen in India. As per the survey conducted by Thomas Cook India-SOTC, 55% of tourist went on spiritual or temple visits as soon as the restrictions were eased to show their gratitude to the almighty or to find consolation in spirituality after facing the disaster¹⁵. Maharashtra is one of the most sought-after destinations in India by domestic as well as international visitors as it is a major industrial and financial hub and also it is blessed with spiritual land and picturesque landscapes.

Religious tourism in Maharashtra is no longer a seasonal pilgrimage but it has become a year-round economic pillar. Visit to temple towns of Shirdi, Pandharpur, Nashik, Kolhapur, Tuljapur, Pune for Asta-Vinayak visits and Nashik form the core of this movement. Many people travel to religious places in Maharashtra not only to pray or perform rituals but also to find mental solace, comfort, and hope.

Visits to temple towns give devotees a chance and feel emotionally reassured through their faith. However, the rapid influx of devotees in recent years has also raised the need for a transition from traditional managements adopted by the government and temple trust to a Sustainable Development Model that can ensure balances between the earning and the environment sustainability.

¹⁵ [Religious tourism is reviving in the Post-pandemic time | Business Economics](#)

II. Literature Review

Pahurkar V (2026) has highlighted a transformative trend observed among Gen Z and millennial travellers as they are redefining their spiritual journey by visiting temple towns beyond religion. The article highlighted that Gen Z and Millennials undertake religious tourism for perusal of self-discovery, mental wellness, and learning the community experience. Moreover, it was also identified that young tourists prefer sustainability as they often travel solo or in small groups and are not very rigid like earlier generation, they prefer eco-friendly accommodations, willing to taste local food and try to reduce plastic waste.

Kuniyal Jagdish, et al. (2025) analyzed the eco-tourism initiatives undertaken around the Char Dham's in Uttarakhand which is considered as one of the important holy shrine visits for Hindus. They also studied the sustainability planning undertaken by the government and temple trusts to promote sustainable tourism in the temple towns. The researchers suggested that more investments must be made in digitalization and infrastructure and also undertake comprehensive tourism marketing strategies with the public-private partnership model.

Mishra and Prasad (2023) evaluated the tourism development and potential in Maharashtra using Butler's Tourism Area Life Cycle to understand the co-relation between the growth and sustainability in historical and religious tourist places in Maharashtra. The study identified that the religious towns in Maharashtra function as an all-inclusive space which supports spiritual growth along-with the safety and user-friendliness to all visitors and directly or indirectly provides livelihood to millions of people.

Lin et al. (2021) reflected on the cultural tourism development and rural environmental sustainability as a case study on Beigang Township, Taiwan and identified that sustainability can be achieved by having an integrated planning which combines infrastructure development with cultural resource enrichment and environmental management.

Ananya Prem Nath (2017) suggested the development of tourism infrastructure in Maharashtra by developing basic infrastructure like accommodation facilities, eateries, toilets, information centres, accessible roads etc. at all tourist destinations. The article highlighted the need for development of world heritage sites in the state and to identify religious sites that need basic infrastructure and suggested the involvement of the local community for management.

Priyanka Patange et al. (2013) evaluated the environmental issues faced by religious towns of Pandharpur and Alandi during peak seasons where the sudden influx of visitors exerts tremendous stress on the available resources and brings the problems of accommodation, accumulation of huge quantity of bio-degradable and non-bio-degradable waste, water pollution, deforestation, haphazard infrastructure construction, etc.

III. Need of the Study

Most of the national and state data indicates overall growth in tourism in Maharashtra but data related to religious tourism or visit to religious places in the state are not available. Although the Government has stated in various reports to adopt sustainable tourism but specification is missing. The study is needed to identify the major temple towns in Maharashtra and to examine environmental impacts associated with high tourist concentrations, including waste, land degradation, and resource demand. It is also needed to identify and fill the policy gaps between tourism promotion and environmental sustainability for backing resilient tourism development.

IV. Objectives of the Study

1. To examine trends in domestic and foreign tourist visits to Maharashtra.
2. To analyze challenges faced by temple towns in Maharashtra.
3. To study the existing schemes and policy measures adopted by the state to develop infrastructure and environment sustainability.

V. Methodology Adopted

This study adopts a descriptive and analytical research design based exclusively on secondary data sources. Data has been collected from official government publications, including the India Tourism Statistics reports, Maharashtra Economic Survey Report 2024-25, India Tourism Data Compendium 2025, Maharashtra Tourism Policy 2024 report, Tourism Survey for State of Maharashtra 2020, News Articles, other policy documents and research papers and articles of various scholars. The study focuses on major temple towns of Maharashtra.

The analysis covers the period from 2022 to 2025 to capture post-pandemic tourism recovery trends. Trend analysis, comparative assessment, and policy evaluation have been employed to understand the tourism growth patterns and environmental challenges faced by the temple towns. The study is subject to certain limitations, as the accuracy of the analysis is contingent upon the availability of authentic reports and policy documents, as it is entirely reliant on secondary sources.

VI. Discussion and Analysis

Objective 1: To examine trends in domestic and foreign tourist visits to Maharashtra

The Official data released by the Ministry of Tourism revealed that Maharashtra experienced a steady rise in both domestic and foreign visits from 2022 to 2024. It can be seen through the following table:

Table 1: Tourist Visits to Maharashtra (2022–2024)

Year	Domestic Tourist Visits (DTVs)	Foreign Tourist Visits (FTVs)
2022	11,12,97,624	15,11,623
2023	16,13,59,527	33,87,739
2024	18,93,71,541	37,05,170

Source: Compiled from Ministry of Tourism Press Information Bureau Release¹⁶

Table 1 states the steady rise in tourist visits in Maharashtra from 2022 to 2024. The share of both Domestic Tourist visitors and Foreign Tourist Visitors have increased after the pandemic. Maharashtra Ranks 1st in Foreign Tourist Visitors in India and has 17.69 % share of India's Foreign Tourist Visits in 2024 and ranks 6th in Domestic Tourist Visitors with a share of 6.42 % in India's Domestic Tourist Visits in 2024¹⁷. The rise in domestic tourism is mostly associated with the Maharashtra government working towards balancing MICE, Heritage, Temple Tourism, Adventure, and Coastal tourism while also taking steps to foster an environment for sustainable economic growth by building and developing robust infrastructure. The increase in footfall in the state reflects its efforts to provide improved tourism offerings while following the sustainable principles for future. The top places for visit for religious

¹⁶ Maharashtra sees rise in tourists footfall

<https://www.pib.gov.in/PressReleaseDetailm.aspx?PRID=2199002®=1&lang=1#:~:text=The%20upward%20trend%20continued%20in,both%20domestic%20and%20international%20tourism.>

¹⁷ INDIA TOURISM DATA COMPENDIUM 2025, Page 199 [3136-Tourism Compendium-26-09-25-Hyperlink.cdr](#)

tourism were Sidhivinayak temple, Shirdi, Mahalaxmi temple, Ganpatipule, Shanisingapur, Tulja Devi temple, Trimbakeshwar, Akalkote, Pandharpur, Ghrushneshwar/Grishneshwar Temple, etc.¹⁸

Maharashtra Tourism Policy 2024, has set an objective of generating 18 lakhs jobs through tourism sector directly or indirectly by providing world-class infrastructure and quality services through private investments of approximately INR 1,00,000 crores over a period of 10 years.

Objective 2: To examine challenges faced by temple towns in Maharashtra.

Although religious tourism or spiritual tourism offers profound spiritual fulfilment to mind and body it also brings fraught results due to risks of overcrowding and sentiments attached to religious places if strict actions are undertaken to control the damages. The government and temple trust tries to find that visit to temple towns should be respectful, sustainable, and beneficial for both visitors and host communities. Some of the problems which are faced by visitors and the locals of temple towns are stated below:

- **Acculturation:** Maharashtra's temple towns are generally visited by Marathi-speaking local communities, however, in recent years there is a steady increase in the number of pilgrims from various Indian states and overseas. The visitors from other states and young travellers face the problem of language and cultural disparities as many pilgrims are not acquainted with the local customs, dress codes, queue protocols, or temple etiquette, which many a times lead to unintentional disruptions or actions that are viewed as disrespectful to traditional religious practices moreover commercialisation has also resulted in dilution of traditional ritual practices.
- **Damage to temples and heritage towns:** Due to large number of visitors, a significant risk arises to the physical structure of ancient temples and shrines. The continuous crowd pressure makes the temple trust unable to manage their movement and vibration from dense foot traffic has accelerated structural fatigue in ancient stone carvings, temple courtyards and surrounding heritage architecture which in result has created an irreversible damage to these invaluable cultural heritage assets.
- **Strain on Local Infrastructure:** Temple towns often experience severe strain on their local available infrastructure when the number of tourists increases during festivals and religious occasions creating a critical gap in water supply, food availability, lodging options and travelling options. Overcrowding not only leads to congestion and infrastructural strain but also heightens the risk of disputes, crowd mismanagement incidents and in extreme cases has resulted into stampedes bringing more problems.^{19, 20}
- **Environmental issues:** The over-tourism during particular seasons at popular temples have resulted in the problem of pollution, excessive plastic littering, haphazard infrastructure constructions, large number of vehicles leading to traffic. The most pressing concern emerges

¹⁸ Tourism Survey for State of Maharashtra, page 20. https://tourism.gov.in/sites/default/files/2020-04/Maharashtra_0.pdf

¹⁹ Stampedes at Hindu Temples: Causes, Examples, and Better Crowd Management <https://navrang1.rssing.com/chan-58541628/article4362.html?nocache=0>

²⁰ <https://www.deccanchronicle.com/southern-states/andhra-pradesh/temples-face-gaps-in-modern-crowd-management-and-safety-measures-1853122>

from inadequate public restroom facilities, which fall drastically short due sudden influx of visitors. High vehicular traffics can be seen throughout the region which often become sources of environmental degradation.

- **Sanitation and Menstrual Challenges:** An exploratory study conducted on women participating in the Pandharpur Wari pilgrimage found that, majority of women struggled with access to clean toilets, bathing facilities, and private spaces for menstrual hygiene management, limited availability of disposal systems for sanitary products, overcrowded temporary toilets, and lack of privacy (Gore & Patwardhan, 2025). Reports in many leading newspapers have highlighted the problems of sewage overflow, waste mismanagement, and insufficient mobile toilet deployment during high-footfall events in Maharashtra's temple regions.²¹
- **Politicization of Pilgrimage Spaces:** In recent years large religious congregations in temple towns have become campaigning sites for political parties. The incidents of politicians visiting the major temples during the annual religious fest has become common trend²². Politician visits do receive extensive media coverage which amplifies the "faith float" effect, where religious sentiments of pilgrims are used for political agenda. Moreover, many reports were found that the politicians pressurize the temple trusts to grant them VVIP or priority access which often led to temporary closures for ordinary devotees, interrupting the smooth flow of pilgrims and generates the feelings of inequality and frustration among common visitors.

Objective 3: To study the existing schemes and policy measures adopted by the state to develop infrastructure and environment sustainability

Maharashtra is recognized as one of the states with massive tourism potential. The government of India has extended significant financial supports to the states under the following schemes:

Table No.2: Government schemes for developing temple town infrastructure in Maharashtra

Name of the scheme/ Initiative Taken	Amount Sanctioned	Locations And Purpose	Sponsoring Agency
Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD)	₹45.41 crore	Development of infrastructure at Trimbakeshwar (roads, lighting, drinking water facility, toilets and other arrangements) (2017-18)	Ministry of Tourism
Swadesh Darshan 2.0	₹64.53 crore	Waki-Adasa-Dhapewada-Paradsingha-Telankhandi-Girad Spiritual Circuit ²³	Ministry of Tourism
Challenge Based Destination Development (CBDD)	₹25.00 Crore	Development of Ahmednagar Fort (March 2025) ²⁴	Central Govt.

²¹ Mahalaxmi Temple turned health hazard as sewage overflow remains unchecked for a month. *Free Press Journal*. <https://www.freepressjournal.in/mumbai/bhiwandi-mahalaxmi-temple-turned-health-hazard-as-sewage-overflow-remains-unchecked-for-a-month?utm>

²² How 10L warkaris make Pandharpur a fertile hunting ground for politicians- <https://www.hindustantimes.com/cities/pune-news/how-10l-warkaris-make-pandharpur-a-fertile-hunting-ground-for-politicians-101687887603868.html>

²³ Maharashtra sees rise in tourists footfall <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2199002®=3&lang=2>

²⁴ IBID.

Special Assistance to States for Capital Investment (SASCI)	Rs 99.14 crores	14	'RAM-KAL PATH' in Nashik (assistance to state for developing tourism infrastructures - sanctioned in Nov 2024) ²⁵	Central Assistance
Assistance for Tourism Infrastructure Development	Around crores	10	Upgrading railway stations (Nanded, Ahmednagar, Nashik) ²⁶	Central Agencies
Shegaon Plan	₹539.56 Crores		Basic facilities and devotee amenities at Shegaon ²⁷	State Govt.
Srikshetra Ghrishneshwar	₹156.63 Crores		Infrastructure and facilities for temple visitors ²⁸	State Govt.
Ganapatipule Temple	₹102.29 Crores		Comprehensive development plan for the site ²⁹	State Govt.
Mahalakshmi temple			Development of multilevel parking facilities is planned to ease parking problems faced by the pilgrims ³⁰	State Govt.
Shriksetra Tuljabhavani Temple Development Master Plan	₹1,865 Crores		Comprehensive development of temple ³¹	PWD, State Govt.
Shaktipeeth Expressway	₹20,787 Crores		802 km expressway to link major spiritual sites, including Shaktipeeths ³²	State Govt.
SMART Solar Scheme	₹655 crore		Incentives to temple trust and local businesses to install solar panels	State Govt
Eco-Tourism at Bhimashankar Temple	₹288 Crore		Construction of forest trails and a ropeway system to ease access for devotees and tourists. ³³	State Govt

Source: Compiled by researcher through various news articles and government policy documents.

Table 2 highlights some of the initiatives undertaken by Government of India and Maharashtra Government for development of Infrastructure at Religious places and the projects which are already completed or are in process. However, the development of infrastructure does not mean that the sustainable aspects will be followed by the temple towns to preserve environment. Most of the policies and schemes are aimed at developing basic infrastructure and ignoring the need for sustainable methods.

²⁵ Ibid.

²⁶ Ibid.

²⁷ <https://plan.maharashtra.gov.in/additional-programmes-of-the-department/>

²⁸ Ibid

²⁹ Ibid

³⁰ <https://timesofindia.indiatimes.com/city/kolhapur/maharashtras-temple-towns-smaller-cities-could-see-planned-development-better-infrastructure/articleshow/127845916.cms>

³¹ <https://pwd.maharashtra.gov.in/en/event/honble-smt-manisha-patankar-mhaikar-reviews-progress-of-shrik%E1%B9%A3etra-tuljabhavani-temple-development-master-plan/>

³² <https://www.indiatoday.in/india/story/maharashtra-government-nagpur-go-shaktipeeth-expressway-land-acquisition-pilgrimage-tourism-2745741-2025-06-25>

³³ <https://urbanacres.in/maharashtra-bhimashankar-temple-gets-%E2%82%B9288-crore-boost-for-eco-tourism-growth/>

The policy documents only specify the sustainable practices will be adopted but what methods will be adopted to bring environmental sustainability is absent and missing in most of the documents.

VII. Sustainable Tourism Models that can be adopted in Temple Towns of Maharashtra:

- **Community-Based Tourism (CBT) Model:** The "Balkondes" Model (Village Economic Centres) model adopted in Borobudur temple town of Indonesia can be implemented in Maharashtra as well. The model suggests for strict capping of visitors (1200 per day) and after particular location the tour can be continued only with local community-run transport.
To prevent the stone steps of ancient temple from eroding, all visitors must wear "Upanat" a special woven sandals made by local village artisans providing sustainable income to locals. Similar models can be adopted at Saptashrungi Devi Temple, Jejuri Khandoba Temple, Bhimashankar Temple, Harishchandreshwar Temple, Kalsubai Temple and Trimbekeshwar which are located on hills and are at risk of erosions due to overcrowding.
- **I.T.S.P. Model:** The I.T.S.P. Framework (Immersion, Tutelage, Stewardship, Proposition) in the Philippines was developed to ensure that tourism growth benefits local communities while protecting cultural heritage and the environment. The I.T.S.P. community engagement model can be applied in Maharashtra's temple towns by actively involving local stakeholders such as Warkari groups, temple trusts, local authorities, youth volunteers and tourism authorities in decision-making. Through regular community meetings and discussions, locals can help in planning tourism activities, managing pilgrim infrastructure and can also promote practices like waste reduction and clean pilgrimage routes. For example, Warkari devotees can lead devotional programs, youth can support digital services for pilgrims, and village groups can organize cleanliness drives during major events.
- **AI Based Destination Management:** Maharashtra has a very peculiar kind of tourist, most of the tourists are local people and small part of tourist are multi-lingual and their number rises only during peak period (Specific days) which are considered auspicious so during that period Artificial Intelligence (AI) and predictive analytics can be used to forecast the number of visitors that are expected and the temple trusts can make arrangement in respect to medical and health camps, accommodations, sanitation services for the expected large gatherings. Advance bookings can be taken and specific slots can be allotted to pilgrims in similar line to one followed by Tirupati temple. The government has already launched integrated data collection system at Mahalakshmi Temple in Kolhapur in August 2025.³⁴
- **Zero-Waste Temple Towns:** The Mahabaleshwar Zero-Waste Model can be used in the temples of Maharashtra. In Mahabaleshwar horse dung is converted into bio fuel in similar manners temples can use floral waste into natural dyes that can be used for clothes and for food waste biogas units can be set up at temple peripheries in order to convert food waste into cooking gas. Mahabaleshwar has been declared Eco Sensitive Zones and has strict implementation of Zero-Plastic. Similarly on temple towns located at hill station the local authorities can enforce Zero -plastic policy and Low-Emission policy by allowing only biodegradable packaging and Electric Public Transport. To reduce the carbon

³⁴ <https://www.hindustantimes.com/cities/mumbai-news/tourist-inflow-at-temples-to-be-mapped-with-new-mtdc-system-101756492674199.html>

footprint and traffic of uphill drives, ropeway projects can be used as low-emission transit alternatives and can be used as a unique attraction also.

VIII. Conclusion

The tourists today seek unique and offbeat experiences. Thus, it is necessary to integrate other forms of tourism with religious tourism and to develop temple towns holistically to provide adventure, wellness and rejuvenation at single destination. The government of Maharashtra has taken many significant steps towards promoting religious tourism in the state with an aim to maintain sustainability but clarity is missing in the policies and plans. The Maharashtra government has to switch from passive administration to proactive technological and ecological stewardship to fulfil its ambitious goal of making Maharashtra as a leading Tourist destination of India.

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A STUDY ON HOUSEHOLD AWARENESS AND ADOPTION OF SUSTAINABLE CONSUMPTION PRACTICES IN MUMBAI

Ms. Malti Singh

Assistant Professor, Head Department of Economics, Faculty of Humanity, Smt. P. N. Doshi Women's College, Autonomous, Ghatkopar (W), Mumbai-400086

Abstract

Sustainable consumption has emerged as a critical component of environmental sustainability, particularly in rapidly urbanizing cities like Mumbai. This study examines household awareness and adoption of sustainable consumption practices in Mumbai. The research is based on primary data collected from 64 households through a structured questionnaire. The study evaluates awareness levels, adoption behavior, and the influence of socio-economic factors such as income and education on sustainable consumption practices.

An Awareness Index and Adoption Index were constructed to assess the overall level of knowledge and behavioral engagement among respondents. Descriptive analysis indicates that a majority of households demonstrate high awareness of energy-saving practices, waste segregation, water conservation, and eco-friendly products. Adoption levels are also relatively strong, especially for low-cost and habit-based practices such as switching off appliances and segregating waste.

Chi-square tests were conducted to examine the relationship between awareness, income, education, and adoption of sustainable practices. The results reveal no statistically significant association between awareness and adoption, income and adoption, or education and awareness at the 5 percent level of significance. This indicates the presence of an awareness-action gap and suggests that socio-economic factors alone do not determine sustainable behavior. The study concludes that while awareness of sustainable consumption is widespread among Mumbai households, behavioral transformation requires stronger policy interventions, behavioral nudges, and institutional support. The findings contribute to the growing literature on urban sustainability and provide policy insights for promoting responsible consumption at the household level.

Keywords: Sustainable Development, Sustainable Consumption, Household Behavior, Awareness, Mumbai

1. Introduction

Rapid urbanization and increasing consumption levels have intensified environmental challenges in metropolitan cities like Mumbai. Mumbai, the financial hub of India, has high rates of waste production, resource depletion and environmental stress. To ensure long-term environmental sustainability and economic resilience, sustainable consumption practices—such as energy saving, water management, waste segregation, and the adoption of eco-friendly products at the household level are crucial.

Households have an impact on resource use through their everyday decisions about water use, waste management, energy use, and product purchases. For sustainability measures to be effective, it is crucial to understand urban households' awareness and behavioral patterns.

This study aims to examine the level of awareness and adoption of sustainable consumption practices among households in Mumbai and to analyze whether socio-economic factors significantly influence sustainable behavior.

Sustainable consumption is not only a government or corporate responsibility—it begins at home. Households act as **agents of change**, and their collective behavioral shift can significantly impact environmental protection, economic sustainability, and social well-being.

Sustainable consumption is the use of goods and services in ways that satisfy current needs and enhance quality of life while reducing waste, pollution, and the use of natural resources.

The notion of sustainable consumption implies the use of goods and services in such a way that meet current generation needs without compromising the ability of future generations to meet theirs.

Sustainable consumption is a fundamental notion to meet consumer demand without endangering the planet's carrying capacity and life support system. As per Oslo Symposium (1994) sustainable consumption refers to "The use of goods and services that respond to basic needs and bring a better quality of life, while minimizing the use of natural resources, toxic materials, and emissions of waste and pollutants over the life cycle, so as not to jeopardize the needs of future generations".

The term "sustainable consumption" implies techniques that attempt to reduce the harm that uncontrolled production and consumption patterns due to the environment (*Sustainable Consumption | Research Starters | EBSCO Research*, n.d.).

According to Steg, L., & Vlek, C. (2009), sustainable behavior is defined as the collective choices and conduct made by people and families to reduce their adverse environmental effects.

According to Geiger et al. (2018), these behaviors encompass food choices, modes of transport, energy usage, and waste management techniques, among other daily activities.

The 2030 Agenda of SDG integrates responsible production and consumption as a key for sustainable development goal (SDG 12) in light of the enormous environmental and social effects due to growing demand and diminishing natural resources.

Changing one's lifestyle and consumption habits has been found to be a crucial factor in promoting sustainable consumption behavior (SCB). Scholars and researchers are increasingly focusing on changing lifestyle and consumption habits as a crucial means of achieving SCB (Mousumi Roy, 2021). Consumers' role in order to achieve sustainability and climate goals, is crucial.

Sustainable development can be regarded as the end-plan to save the planet,

According to (Weiss 1992; Emina 2021).

Sustainability is a notion, method, or strategy that directs the effective utilization of today's resources in a way to guarantee that they are available and adequate to meet both current and future generations' needs (Greenland 1997; Grant 2010).

2. Literature review:

To achieve sustainable consumption and environmental sustainability, households are an essential and transformative unit. Since daily choices have a direct impact on resource consumption, waste generation, and environment degradation, sustainability actually starts at the household level. Households are the basic economic unit of consumption.

The notion of sustainable consumption emphasizes responsible use of products and services, reducing the negative effects on the environment, preserving resources, and taking social welfare into account. Sustainable consumption also promotes resource conservation, social equity through fair labor practices, supports local economies, and fosters innovation in sustainable technologies and practices—all of which contribute to long-term economic stability and growth (Damyanti Ghagargunde, 2018).

Previous research studies highlight that sustainable consumption is influenced by a combination of economic, social, and behavioural factors. According to OECD (2018), awareness alone does not guarantee adoption unless supported by affordability and institutional support.

Indian studies indicate that urban households show positive attitudes towards sustainability but face constraints such as lack of time, high costs, and limited access to green alternatives (Sharma & Jaiswal, 2020).

The adoption of sustainable methods is hampered by low public awareness, which is frequently the result of insufficient educational outreach and subpar means of communication (Ruhana et al., 2024).

Research on metropolitan cities like Delhi and Bengaluru suggests that education level, income, and environmental awareness significantly influence sustainable household behaviour (Kumar et al., 2021).

People's capacity to adopt sustainable practices is significantly impacted by elements including cultural norms, legislative incentives, and technology advancements (Kollmuss & Agyeman, 2002).

Sustainable knowledge has a strong significant positive effect on sustainable attitudes of the individuals, their attitudes toward sustainability are mostly influenced by things like cultural values, sustainable knowledge, and sustainable awareness—the comprehension of sustainable procedures and results (Lučić & Uzelac, 2024c).

However, limited studies focus specifically on Mumbai using primary data, creating a research gap that this study seeks to address.

3. OBJECTIVES OF THE STUDY

- i. To examine the level of awareness about sustainable consumption practices among households in Mumbai.
- ii. To examine the extent of adoption of sustainable practices by households.
- iii. To analyze the relationship between socio-economic factors and sustainable behavior.
- iv. To examine the major barriers to adoption of sustainable practices.
- v. To suggest policy recommendations to promote sustainable household consumption.

4. RESEARCH METHODOLOGY:

The study is based on primary data collected from 64 respondents residing in various areas of Mumbai. A structured questionnaire was used to gather information on demographic characteristics, awareness levels, adoption frequency, and perceptions regarding government initiatives. Awareness and Adoption Indices were constructed to measure overall sustainability engagement. Research participants were chosen via purposive sampling and snowball sampling techniques. The data were analyzed using descriptive statistics and the Chi-square test of association at a 5 percent level of significance.

5. LIMITATIONS OF THE STUDY:

The study is based on a small sample size of 64 respondents, limiting generalization.

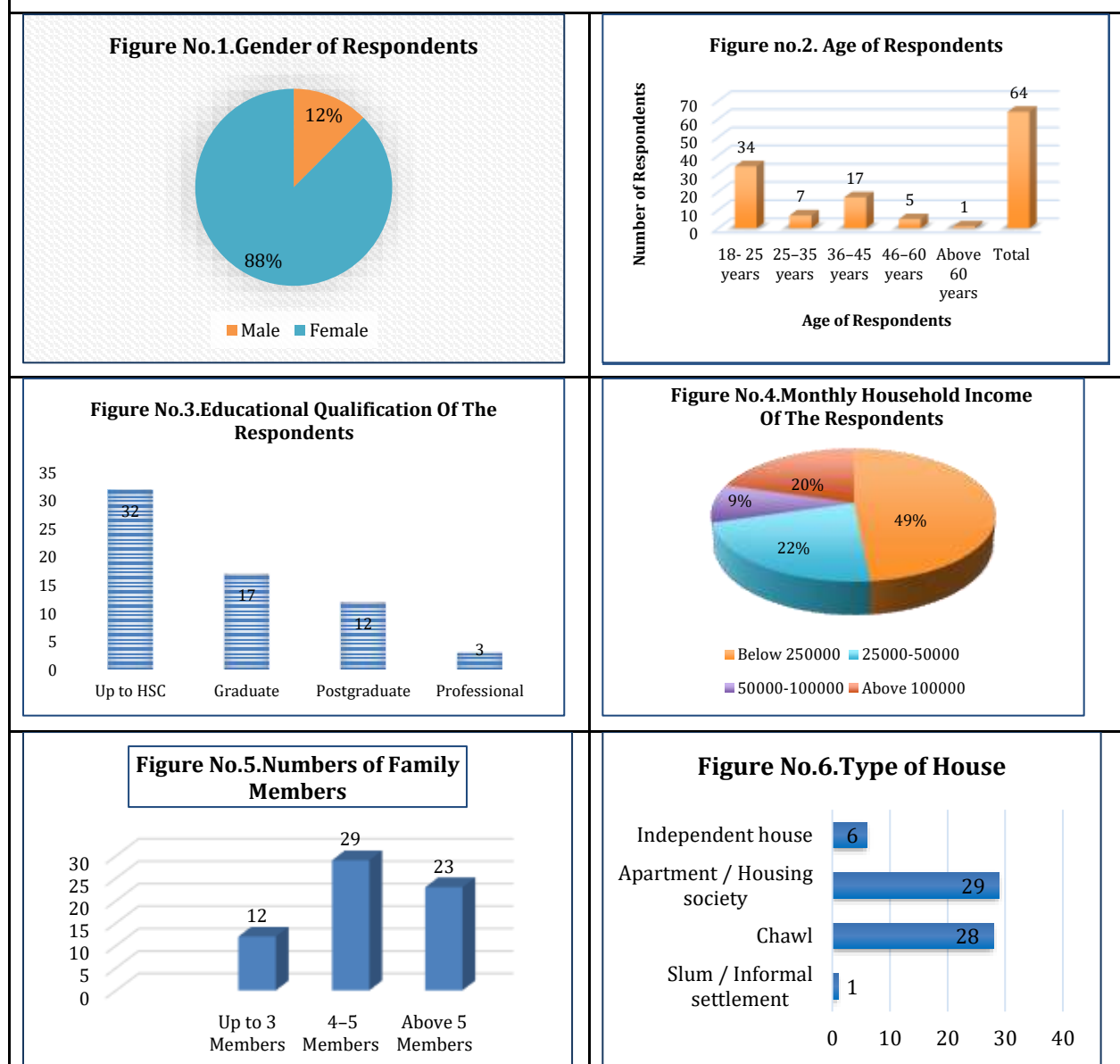
- i. It is geographically restricted to selected respondents of Mumbai.
- ii. The data rely on self-reported responses, which may involve reporting bias.
- iii. The cross-sectional design does not capture long-term behavioral changes.
- iv. The use of basic statistical tools limits deeper causal analysis.

6. HYPOTHESIS OF THE STUDY:

The study formulated three major hypotheses to examine the relationship between awareness, adoption, and socio-economic factors influencing sustainable consumption practices among households in Mumbai. The hypotheses were tested using the Chi-square test of association at a 5 percent level of significance ($\alpha = 0.05$).

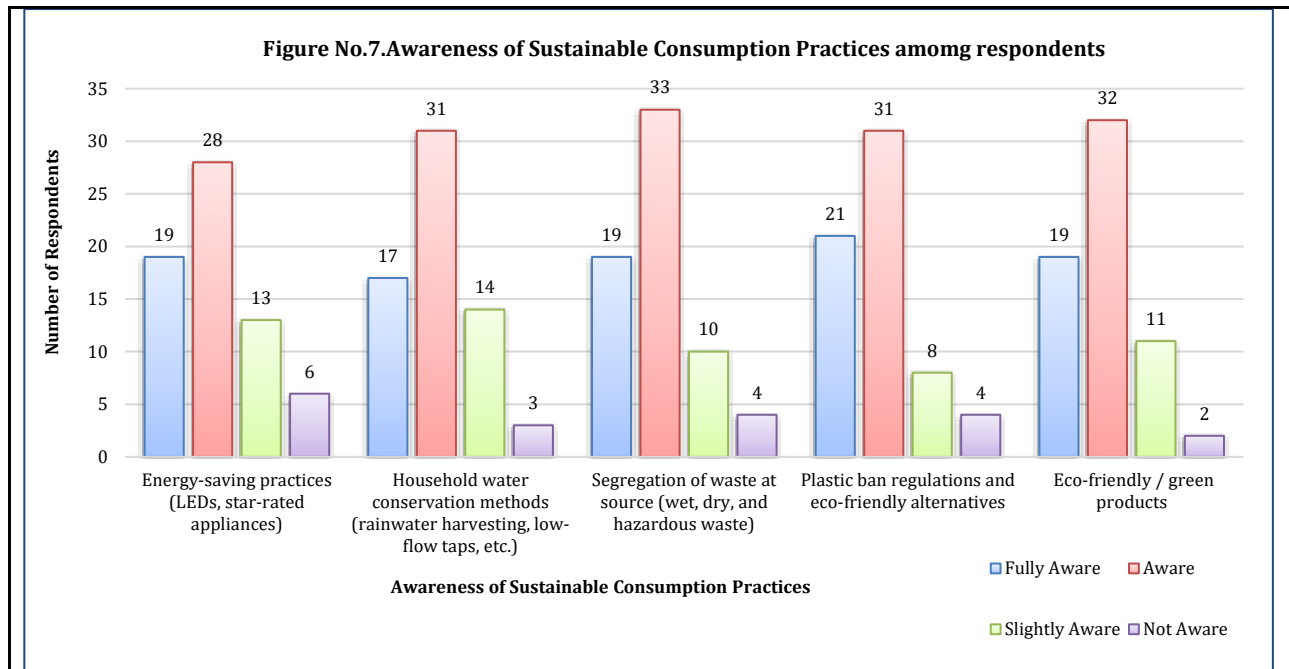
7. RESULTS AND DISCUSSION:

Figure no.1 to 6. Demographic Profile of the respondents:



Interpretation : The demographic analysis of the respondents indicates that:

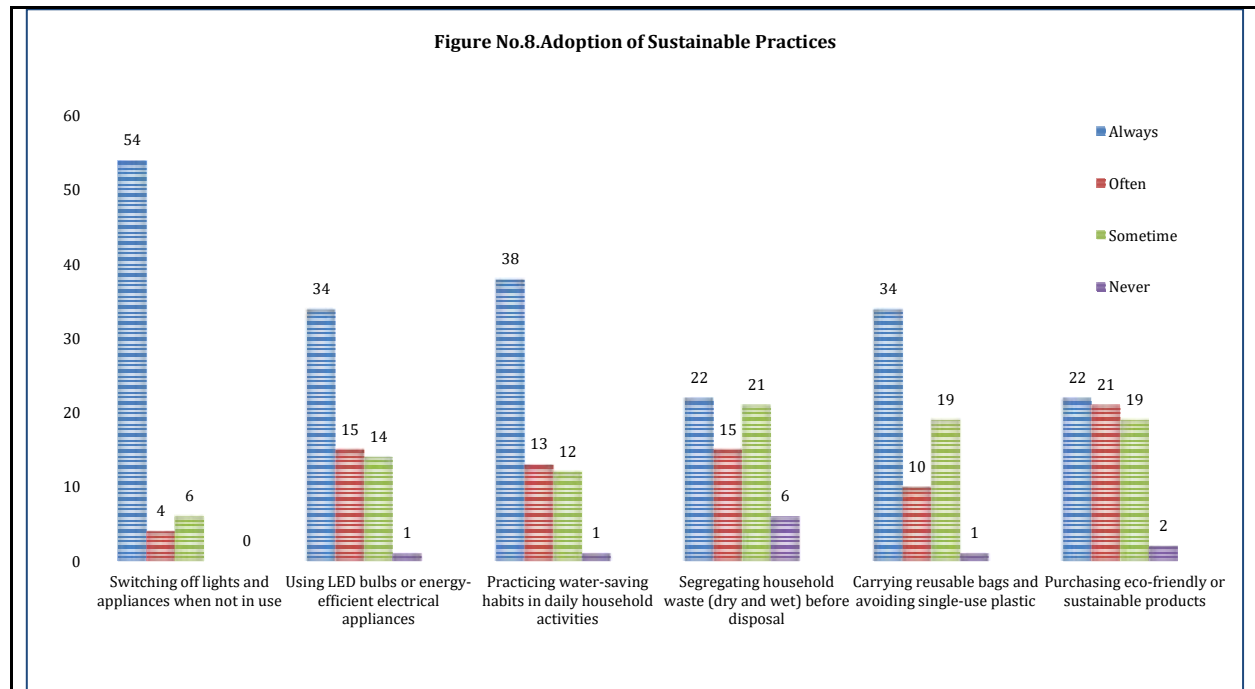
- A majority of respondents are female and (53%) belong to the 18–25 years age group.
- Most respondents (50%) have education up to HSC level, followed by graduates and postgraduates.
- Nearly 49% of households fall under the Below ₹25,000 monthly income category.
- The dominant type of residence is Apartment/Housing Society (45%).
- Most households consist of 4–5 members, reflecting a typical urban family structure in Mumbai.



The findings indicate relatively high awareness among households, particularly regarding:

- Energy-saving practices
- Waste segregation
- Water conservation

Awareness of plastic ban regulations and eco-friendly products is also substantial. This suggests that environmental messaging through media and municipal campaigns has reached urban households effectively.



Interpretation: The above figure indicates that adoption levels of sustainable practices among respondents are strong for low-cost and routine practices such as:

- Switching off lights and appliances
- Segregating waste
- Using reusable bags

However, adoption of cost-related practices such as purchasing eco-friendly products is comparatively moderate. This suggests that affordability and convenience influence sustainable behavior.

8. HYPOTHESES, STATISTICAL TESTING AND INTERPRETATION

The study formulated three major hypotheses to examine the relationship between awareness, adoption, and socio-economic factors influencing sustainable consumption practices among households in Mumbai. The hypotheses were tested using the Chi-square test of association at a 5 percent level of significance ($\alpha = 0.05$).

Hypothesis 1: Awareness and Adoption

H₀₁ (Null Hypothesis): There is no significant relationship between awareness of sustainable consumption practices and the adoption of such practices among households in Mumbai.

H₁₁ (Alternative Hypothesis): There is a significant relationship between awareness of sustainable consumption practices and the adoption of such practices.

Statistical Test Used:	Result:	Decision:
Chi-square test of association	p-value = 0.418	Since $p > 0.05$, the null hypothesis is not rejected .

Interpretation:

The findings indicate that awareness does not significantly influence the adoption of sustainable consumption practices. Although awareness levels are relatively high, they do not necessarily translate into consistent behavioral action. This reflects the presence of an **awareness–action gap**, suggesting that informational exposure alone is insufficient to ensure sustainable behavioral change.

Hypothesis 2: Income and Adoption

H₀₂: Monthly household income has no significant association with the adoption of sustainable consumption practices.

H₁₂: Monthly household income has a significant association with the adoption of sustainable consumption practices.

Statistical Test Used:	Result:	Decision:
Chi-square test of association	p-value = 0.715	Since $p > 0.05$, the null hypothesis is not rejected .

Interpretation:

The results show that income level does not significantly affect the adoption of sustainable practices. Sustainable behaviors such as energy conservation and waste segregation are practiced across income groups. This suggests that many sustainable actions are low-cost and habit-based rather than income-dependent.

Hypothesis 3: Education and Awareness

H₀₃: Educational qualification is not significantly associated with awareness of sustainable consumption practices.

H₁₃: Educational qualification is significantly associated with awareness of sustainable consumption practices.

Statistical Test Used:	Result:	Decision:
Chi-square test of association	p-value = 0.864	Since $p > 0.05$, the null hypothesis is not rejected .

Interpretation:

Educational qualification does not significantly determine awareness levels. Awareness of sustainable practices appears to be widespread across different educational groups. This may be attributed to mass media campaigns, social media influence, and urban environmental exposure rather than formal education alone.

These findings indicate the presence of an awareness–action gap, where knowledge does not necessarily translate into consistent behavioral change.

9. KEY FINDINGS:

- A majority of respondents exhibit high awareness of sustainable practices such as energy conservation and waste segregation.
- Adoption levels are relatively strong for low-cost and routine practices.
- Practices involving financial investment, such as purchasing eco-friendly products, show moderate adoption.
- No statistically significant relationship was found between awareness and adoption.
- Income and education levels do not significantly influence sustainable consumption behavior.
- This research study shows that interest in sustainable house management is rising across the households in Mumbai.
- The findings emphasize that awareness alone is insufficient to ensure long-term sustainable behavioral change.
- Data demonstrate an inclination to save water and energy, but display a low level of a tendency towards recycling and reusing and sustainable and green household purchase.

These findings highlight the existence of an awareness–action gap and suggest that sustainable behavior is influenced more by habits, social norms, and accessibility rather than purely economic or educational factors.

10. SUGGESTIONS:

Based on the above findings, following recommendations are proposed:

- i. **Strengthening Behavioral Change Campaigns:** Behavioral change strategies should complement awareness campaigns. Educational institutions can play a significant role in fostering sustainable values. Government and municipal authorities should move beyond awareness campaigns and focus on behavioral interventions such as nudging, community challenges, and incentive-based schemes.
- ii. **Improve Accessibility of Eco-Friendly Products:** Many respondents expressed that eco-friendly products are not easily available in the markets. If available they are very costly. Affordable access to sustainable alternatives should be improved. Ensuring affordable and easily available sustainable alternatives in local markets can increase adoption rates.
- iii. **Financial incentives and Subsidies:** Subsidies for energy-efficient appliances, tax rebates, and reward systems for waste segregation compliance can encourage sustainable practices among the households. For the purpose of making environmentally friendly items and technology more available to households with lower incomes, policymakers ought to take into consideration the possibility of providing financial incentives and subsidies.
- iv. **Community-Level Engagement:** Community-level initiatives should be promoted. Housing societies and local resident associations should be actively involved in promoting sustainable practices through workshops and collective initiatives.
- v. **Collaborations:** Additionally, the collaboration of government agencies, non-profit organisations, and commercial firms could result in the development of successful strategies and initiatives for the promotion of sustainable behaviours in families. Colleges and schools in

Mumbai can incorporate sustainability modules and practical exposure to foster long-term behavioral change.

- vi. **Supportive atmosphere:** Regardless of the socioeconomic status of the household, these findings, taken as a whole, underline the significance of establishing a supportive atmosphere that fosters and facilitates sustainable home management practices for all households.

Conclusion:

The study concludes that Mumbai households demonstrate promising levels of awareness and participation in sustainable consumption practices. However, socio-economic variables such as income and education do not significantly explain behavioral differences. Sustainable consumption behavior appears to be influenced more by habits, social norms, accessibility, and institutional frameworks. To achieve long-term urban sustainability, policy interventions must focus on behavioral transformation, community engagement, and supportive infrastructure rather than solely on informational outreach.

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A STUDY ON SUSTAINABLE CONSUMPTION BEHAVIOR AND CLIMATE CHANGE IN INDIA

Dr. Subodh Suresh Barve

Associate Professor, Head, Department of Commerce, HVPS R.J College of Arts, Science and Commerce, Ghatkopar (W), Mumbai 400086 Email : subodhbarve@rjcollege.edu.in Mobile: 9869031055

Abstract

Climate change is a biggest challenge to entire world in 21st century causing threat to economic stability, welfare of individuals and economic growth. Erratic development across India and ignorance of the citizens have caused several environmental issues like heat wave, heavy rain, cold wave, soil erosion, depletion under water level etc. affecting current generation and future generation too adversely. Achieving balance between sustainable development and industrial development is utmost essential for better future. Government of India has taken several initiatives to mitigate environmental impact on the society. Consumer awareness and practices towards sustainable consumption behaviour would enable the government to save environment and achieve welfare of all. In olden days consumers use to be more environment cautious while buying the goods however with the change of time and generation consumption habits have caused some environmental issues. The primary objective of the research is to analyze the level of awareness, attitudes, and behavioural responses of individuals toward sustainable consumption practices in the context of climate change.

Keywords: - Climate Change, Economic growth, Sustainable development.

Introduction

Climate change has emerged as one of the vital global challenges of the 21st century, causing impact on environmental, economic, and social systems. In India, rising temperatures, erratic monsoon patterns, and unplanned urbanisation has directly influenced citizens' daily lives, consumption behaviours, and resource usage patterns. National Environmental Policy 2006 is one where policy priorities are assigned on sustainable consumption and production which could lead to more demand production of environment friendly products.

Sustainable consumption behavior means purchasing or consuming goods which are eco-friendly and reduce environmental harm and resource depletions. Different studies have mentioned that environmentally conscious consumption can significantly lower individual carbon footprints and contribute to broader sustainable development goals (SDGs), particularly SDG 12 (Responsible Consumption and Production) and SDG 13 (Climate Action). Empirical research shows that Indian consumers are aware of sustainability issues and are willing to modify their consumption habits accordingly³⁵. A report on India consumer survey by Price Water Copper states that about 60 % of Indian consumers are choosing for sustainable products, and about half of respondents view climate change as a significant threat shaping their purchasing behavior³⁶. Though consumers have positive approach towards sustainable consumption barriers such as limited information, perceived high costs, and inadequate

³⁵ https://www.livemint.com/industry/retail/indian-consumers-most-open-to-shift-buying-habits-to-cut-climate-impact-survey-11619179380501.html?utm_source=chatgpt.com

³⁶ https://www.moneycontrol.com/news/business/60-of-consumers-opting-for-sustainable-products-willing-to-pay-more-for-it-pwc-survey-12767121.html?utm_source=chatgpt.com

availability of sustainable alternatives continue to hinder widespread adoption of green consumption practices.

Objectives

1. To examine level of awareness and perception about sustainable consumption and climate change among the consumers.
2. To analyse the impact of climate change perception on sustainable consumption behaviour among the consumers.

Hypothesis

H₀ – there is no significant level of awareness and perception about sustainable consumption and climate change among the consumers.

H₁ – There is significant level of awareness and perception about sustainable consumption and climate change among the consumers.

H₀- There is no significant impact of climate change perception on sustainable consumption behaviour among the consumers.

H₂- There is significant impact of climate change perception on sustainable consumption behaviour among the consumers.

Literature Review

Allen F and Gopal K (2021) have classified consumer behaviour into five different categories which helped to map heterogeneity among the Indian consumer behaviour. It observed that there is high correlation between awareness about environment problems and higher education. Older generation is found to be more sensitive than younger generation about sustainability consumption.

Syed, S et.al. (2024) researchers have identified fourteen different theories and models of consumer behaviour. The findings of the study shows that internal and external factors have influence on sustainable consumption behaviour. It found that there is a gap between intention and behaviour of sustainable consumption. Propose guidance framework consolidates diverse approaches and offers roadmap for future.

Jain, M. Jain,A. (2025) stated that increase in consumption of eco friendly products is closely connected with awareness and concern about sustainable consumption behaviour. Many consumers are considering factors like waste reduction, minimising environment impact conserve resources etc. Healthier life style and collective efforts would minimise impact on environment.

Limitation

The existing study has considered consumers perception on sustainable consumption from MMR region only. Analysis of the study can vary according to time, awareness and geographic region.

Scope of the Study

The existing research is covering opinions expressed by respondents in MMR region with different economic and social back ground. Environment issues are unwinding and hence awareness and perception of consumers about sustainable consumption is necessary.

Research methodology

For the purpose of this research paper data has been gathered from 70 respondents who are from different age, education, gender and income. Analysis of data has also considered secondary data which is collected from reports, research papers, newspaper articles etc.

Data analysis

Hypothesis 1 is tested by using simple *t test* at 5 % level of significance.

Awareness and Perception of Sustainable Consumption and Climate Change							
N=	Test Value =	Mean	X =	SD =	T value =	df=	P value =
70	03	4.18		0.57	17.65	69	< 0.001

Since calculated t value i.e.17.65 is significant at 5% level of significance. Even mean score 4.18 is higher than actual value. Hence null hypothesis is rejected and alternate hypothesis- There is significant level of awareness and perception about sustainable consumption and climate change among the consumers is accepted.

Hypothesis 2 is tested by using chi square *test* at 5 % level of significance.

Impact of climate change perception on sustainable consumption behaviour among the consumers.						
N= 70	Chi Square statistic = 4.8828	P value =	Degree of Freedom = 1	Critical Value =		
		0.0270		3.8415		

Since calculated chi square value (4.8828) exceeds critical value i.e. 3.8415 and p value is less than 0.05 , null hypothesis is rejected and alternative hypothesis is accepted. There is significant impact of climate change perception on sustainable consumption behaviour among the consumers.

Gender	Responses	Percentage (%)
Male	36	51.43%
Female	34	48.57%
Source	Primary Data	

Age Group	Responses	Percentage (%)
21 to 30	31	44.29%
41-50	16	22.86%
31 to 40	11	15.71%
51-60	6	8.57%
60 and above	5	7.14%
Below 20	1	1.43%
Source	Primary Data	

Occupation	Responses	Percentage (%)
Salaried	43	61.43%
Unemployed / Student	14	20.00%
Self Employed	9	12.86%
Retired	2	2.86%
Business	2	2.86%
Source	Primary Data	

Income Range	Responses	Percentage (%)
Below ₹30,000	22	31.43%
₹30,001 - ₹60,000	12	17.14%
₹60,001 - ₹90,000	8	11.43%
Above ₹90,000	28	40.00%
Source	Primary Data	

Perception of Climate Change	1. Strongly Agree	2. Agree	3. Neutral	4. Disagree	5. Strongly Disagree
Climate Change is a serious problem	72.86%	15.71%	7.14%	2.86%	1.43%
Human activities are responsible	65.71%	20.00%	10.00%	2.86%	1.43%
Affects future generations negatively	62.86%	17.14%	15.71%	0.00%	4.29%
Affects consumption behaviour	40.00%	38.57%	18.57%	1.43%	1.43%
Threat to Indian economy	35.71%	44.29%	12.86%	4.29%	2.86%
Source	Primary Data				

Sustainable Consumption	1. Strongly Agree	2. Agree	3. Neutral	4. Disagree	5. Strongly Disagree
Reduce waste and recycle products	35.71%	50.00%	12.86%	1.43%	0.00%
Encourage others to be eco-friendly	32.86%	52.86%	10.00%	2.86%	1.43%
Avoid plastic packaging	34.29%	42.86%	20.00%	2.86%	0.00%
Use sustainable brands	22.86%	51.43%	21.43%	4.29%	0.00%
Buy eco-friendly even if costly	27.14%	42.86%	25.71%	4.29%	0.00%
Source	Primary Data				

Eco-Friendly Pointers in Purchasing Decisions	1. Most likely	2. Likely	3. Neutral	4. Unlikely	5. Most Unlikely
Non-Toxic and Chemical-Free	58.57%	31.43%	5.71%	2.86%	1.43%
Recyclability and Disposal	45.71%	37.14%	11.43%	5.71%	0.00%
Eco friendly material	42.86%	50.00%	5.71%	1.43%	0.00%
Sustainable packaging	34.29%	51.43%	14.29%	0.00%	0.00%
Government certification	37.14%	38.57%	17.14%	5.71%	1.43%
Energy Efficiency	32.86%	48.57%	14.29%	2.86%	1.43%
Eco certification	28.57%	50.00%	17.14%	4.29%	0.00%
Source	Primary Data				

Findings

1. Around 87% respondents have stated that climate change is a serious problem causing impact on sustainable consumption behaviour.
2. 80% respondents are of the opinion that climate change is a threat to the Indian economy and will adversely affect the future generation.
3. Around 86% people expressed their views that human activities are primary factor for climate change.
4. 75% people have aware about sustainable consumption behaviour and 77 % respondents mentioned that they want to minimise use of plastic as sustainable consumption behaviour.
5. 70% people stated that they are willing to buy eco-friendly products even though they are costly than conventional goods.
6. 85.7% agreed that respondents would like to reduce waste and recycle products.
7. 78.6% people have observed that climate change affecting their consumption behavior leading to psychological shift to use of eco-friendly products.
8. 90% respondents said that they would consider Non- toxic and chemical free products on priority basis.

9. The analysis of the study shows that government policies have moderate impact on sustainable consumption behaviour of the consumers.
10. Almost all the eco-friendly pointers are equally important for the consumers in their buying decisions.

Recommendation

1. Eco friendly goods related to daily necessities should be given subsidy by the government to encourage consumption of eco-friendly goods.
2. Human activities affecting climate and thereby human health should be dealt with stringent legal action to protect and current and future generations.
3. More tax concessions need to be given to energy efficient appliances.
4. Government authorities need to provide adequate infrastructure for segregation, storing and recycling of waste material to minimise impact on climate and thereby encourage use of green products.
5. Organisations using eco-friendly practices like production, marketing, packing etc. need to be given more economic benefits by the government for future protection of the generation.
6. To encourage participation by general public, government needs to launch more visible campaign linking climate change to personal health and financial stability.
7. Workshops, seminars and symposia need to be conducted by NGO or government authorities to create awareness among the consumers about availability of eco friendly products and government policies on sustainable consumption.
8. Organisations making eco-friendly products need to create brand image for green products for sustainable consumption behaviour.
9. To protect the environment, and promote sustainable consumption of goods and services both the public and private sectors must continuously invest in R&D and technological advancement.
10. Rather than competing on price, firms should invest in premium sustainable materials, as consumers are willing to pay more for them. For these higher price points, supply chain transparency might be utilized as justification.
11. Under CSR programme organisations need to engage in tree plantation, green supply chain management, waste management etc. to enhance sustainable consumption behaviour.
12. Swacha Bharat Abhiyan Programme can be linked with sustainable consumption behaviour for climate protection

Conclusion:

Climate change is unavoidable and linked with human actions as well as growth and development of the society. Global warming has affected adversely individual and business life in last few decades. However, over the years sensitisation on sustainable environment has changed the perception of Indian consumers towards buying of goods and services, life style and preferences. Indian consumers are showing more concern over climate change and adopting sustainable consumption behaviour in buying eco-friendly goods, reducing use of plastic, conserving natural resources. Government efforts through policy initiative and stringent rules are needed for promoting sustainable consumption behaviour. Even economic benefits to the industry involved in eco-friendly business practices will increase affordability of the green

products. Collective efforts for enhancing sustainable consumption behavior will ensure better natural environment and protection of living beings on the earth.

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FORMALIZING THE INFORMAL: STRATEGIES FOR INTEGRATING MSMEs INTO INDIA'S ECONOMIC GROWTH NARRATIVE

Dr. Nandini Katti

Associate Professor & Vice Principal, KES' Shroff College of Arts & Commerce, Mumbai

Email: nvkatti12@gmail.com

Abstract

This paper discusses the contribution of Micro, Small and Medium Enterprises (MSMEs) to Indian economic growth, emphasizing their role in employment generation, industrial output, and financial inclusion. The MSME sector contributes close to 30 percent of the GDP of the country and 45 percent of the exports; it is an indispensable engine of economic growth. But, as important as they are, such businesses are battling a great deal of issues: a lack of access to formal credit, high transaction costs, regulatory red tape, and technology limitations. The study adopts a secondary data-based approach to analyse MSME growth trajectory and accessibility of financing followed by policy intervention by exploring information from government reports, research papers, industry publications, and statistical databases. The study uses correlation and regression analysis to ascertain to what degree this affects MSME employment growth and that of popular government programs for MSMEs, such as the Pradhan Mantri Mudra Yojana (PMMY) and Digital India initiatives. Results show that MSME access to financing is connected to employment growth, highlighting the importance of financial inclusion initiatives. It further shows how digital transformation and fintech innovations have made MSME sustainability easier. Yet there are policy gaps and a shortage of financial literacy in MSME growth. The paper ends with recommendations for formalizing MSMEs in India, with a specific focus on digitalization, simplification of regulations, and financial inclusion as the tools for formalizing MSMEs. Future studies need to identify sector-specific challenges and the role of new technologies in MSME scalability.

Keywords: MSMEs, Economic Growth, Financial Inclusion, Digital Transformation, Government Policies, Employment Generation, India.

Introduction

Micro, Small and Medium Enterprises (MSMEs) form the backbone of the Indian economy, with a significant contribution to GDP and employment generation, as well as industrial output. This sector is crucial in bolstering economic resilience, nurturing entrepreneurship, and advancing inclusive growth, given that there are more than 63 million registered MSMEs (Ministry of MSME, 2023). Though they contribute 30% of GDP and 45% of exports, MSMEs tend to face challenges related to access to credit, regulatory hurdles, and technological backwardness.

Such informality among a substantial segment of MSMEs acts as a barrier to scaling up, preventing them from accessing formal finance and availing of government policies. Hence, MSMEs' sustainable growth and continued contribution to national development rest on their integration into the formal economy.

Importance of MSMEs in Making of New India

- ✓ **Employment Generation:** MSMEs offer employment of over 110 million, extensively in the hinterland and semi-urban areas, promoting inclusive growth.
- ✓ **Contribution to GDP:** MSME sector is one of the major contributors to India's GDP, accounting for nearly 30% and is thus essential for the economic growth.
- ✓ **Export Promotion:** Almost 45% of India's total exports are from MSMEs, its share in exports boosts global competitiveness.

✓ Financial Inclusion & Entrepreneurship: Such enterprises guide self-reliance, which makes them less dependent on large corporations and helps achieve a higher equality in wealth.

✓ Industrial & Regional Development: MSMEs contribute to the balanced development of industries across the country, thus preventing overcrowding in the cities by establishing business activities in rural / semi-urban areas.

Objectives

1. Examine the contribution of MSMEs to India's GDP, employment, and exports.
2. Recognition of financial, regulatory, and technological constraints that hinder MSME formalization.
3. To analyse the role of government policies like Pradhan Mantri Mudra Yojana (PMMY) Make in India, Digital India, etc., in MSME development.

Research Scope

We conducted a secondary data analysis of government reports, financial databases, and academic literature. It aims to do this by assessing important trends and policy interventions, and thereby deliver actionable insights tailored for policymakers, financial institutions, and entrepreneurs who are interested in promoting MSME growth and formalization.

Review of Literature

Centuries of research can be found on the MSME landscapes business roles in the financial inclusion, employment generation, innovation, and policy frameworks focusing on MSMEs are particularly covering this landscape in India. Here, I distil a review of important scholarly works:

Employment elasticity in MSMEs

Singh and Mallaiah (2024) investigated the employment elasticity in the MSME segment in Uttar Pradesh, the Indian state with the highest number of MSMEs. MSMEs are essential for generating employment, particularly in rural and semi-urban regions, the study said. But this comes with structural issues: poor skills development programs, inefficient financing methods.

Challenges in MSME Financing

A. Sinha (2025) identifies the major barriers to obtaining financial assistance for MSMEs are information asymmetry and high transaction costs. According to the study, banks and financial institutions view MSMEs as high-risk borrowers which makes them follow strict capital requirements

How Microfinance Aids in the Growth of MSMEs

Ali, Khan, and Singh (2024) will show that MSMEs continue to face barriers to microfinance and credit, arguing for financial inclusion policies that are tailored to the unique needs of micro-enterprises in order to support their sustainable growth. Compared to businesses without microfinance businesses, those with access (and with low levels of competition) had higher and more stable rates of revenue growth, their study found. Author of the article:

Financial Literacy & Entrepreneurial Orientation

Mishra et al. (2024) examined financial literacy rates among MSME businesspersons and found that there is a positive relationship between financial knowledge and business performance. Lack of budgeting skills and poor financial management continue to be major obstacles to MSME growth, the study said.

Digital Transformation in MSMEs

Mittal, Sheetal, and Soriya (2025) analysed that how MSME competitiveness can be enhanced by digital adoption. They found that embracing e-commerce, digital payments, and automation led to 20% higher revenue growth than traditional businesses.

Fintech Role in MSME Financing

Alam et al. (2025) examines ways in which fintech lending platforms are closing credit gaps for MSMEs. Peer-to-peer lending and blockchain-enabled finance, they argued, have greatly enhanced access to credit, especially for small and micro-enterprises.

Impact of Covid-19 on MSMEs

Darsana (2024) found that more than 40% of MSMEs in Kerala suffered significant financial losses due to Covid-19 and ensuing lockdowns and disruptions in the supply chain. The study said that crisis management strategies should be specific for small businesses .

Research Methodology**Research Design**

The present work employs a descriptive research design based on the analysis on secondary data. The study investigates the link between Micro, Small and Medium Enterprises (MSMEs) and India's economic development; examining the difficulties faced by MSMEs and policy measures needed to formalize their contribution.

Data Collection Method**This study is based solely on secondary data from credible sources, including:**

Official Report: Ministry of Micro, Small & Medium Enterprises (MSME), Reserve Bank of India (RBI) and NITI Aayog.

Scholarly Articles & Journals Research papers from Scopus, Web of Science and Google Scholar databases

Industry Reports: Reports issued by organizations like FICCI, SIDBI, MSME Development Institutes.

Statistical Databases — World Bank, NSSO (National Sample Survey Office) and our own Economic Surveys — of India.

Data Sources & Assumed Variables

Indicator	Source	Description
Contribution to GDP (%)	MSME Annual Report 2023	MSMEs' share in India's GDP over the last five years
Employment Generation (millions)	NSSO & Economic Survey	Number of jobs created by MSMEs in various sectors
Credit Availability (INR billion)	RBI & SIDBI	Trends in credit flow to MSMEs from formal financial institutions
Digital Adoption Rate (%)	NITI Aayog & Industry Reports	Percentage of MSMEs using digital platforms for business
Impact of COVID-19 on MSMEs	FICCI & Economic Surveys	Economic losses and government relief measures for MSMEs

Techniques & Tools for Data Analysis

The following statistical techniques were used in order to make an exhaustive analysis:

Descriptive Statistics:

Key MSME Performance Indicators: The mean, median and standard deviation

Five-year trend of GDP contribution and employment statistics

Correlation Analysis:

Exploring the correlation between MSME credit availability and employment growth.

Regression Analysis:

The effect of MSME funding on economic output: Using a linear regression model

Graphical Representation:

Visualizations - Bar charts and line graphs displaying MSME contributions to GDP, employment, and access to finance.

Software Used for Statistical & Analytical Analysis

To process and analyse the data accurately, we used the below tools:

Microsoft Excel: Data cleaning and trend analysis

SPSS / R: For correlation and regression analysis.

Data Analysis Tests

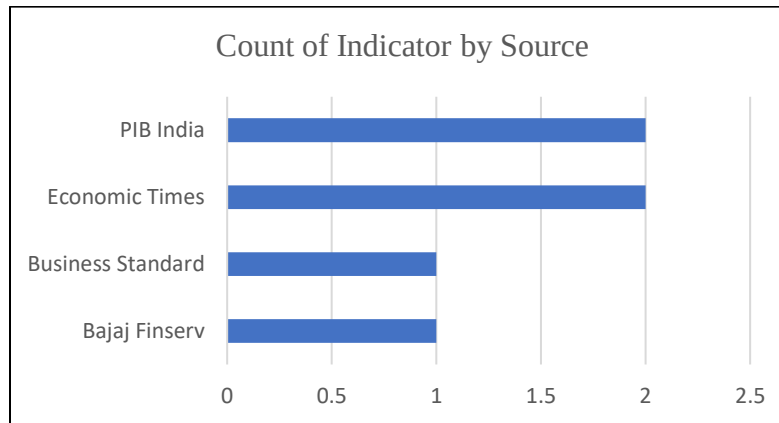
Based on the above real-time data, I will perform the following statistical analyses:

- 1 Summary Statistics (Mean, Std, Trend)
- 2 Correlation analysis (relationship between MSME credit access and employment growth)
- 3 Regression Analysis (Effect of credit availability on GDP contribution)
- 4 Graph Representation (Bar graphs, Line charts)

Data Analysis

Table 1: Key MSME Statistics in India (2024)

Indicator	Value	Source
Total MSMEs in India	63 million	Economic Times
Registered MSMEs (Udyam Portal)	5.70 crore	PIB India
Employment Generated	24.14 crore (241.4 million)	PIB India
Contribution to GDP	30% of GDP	Bajaj Finserv
MSME Loan Portfolio (FY 2024)	₹64.1 trillion (17.8% growth)	Business Standard
Digital Adoption Rate (MSMEs)	~32% using digital platforms	Economic Times



Results And Discussions

Statistical Analysis Results

1. Descriptive Statistics (Table 2)

Indicator	Mean	Std Dev	Min	Max
GDP Contribution (%)	29.4	0.65	28.5	30
Employment (millions)	230.28	8.36	220	241.4
MSME Loan Portfolio (₹ Trillion)	57.96	5.28	50.5	64.1
Digital Adoption (%)	25.4	5.54	18	32

2. Correlation Analysis (Table 3)

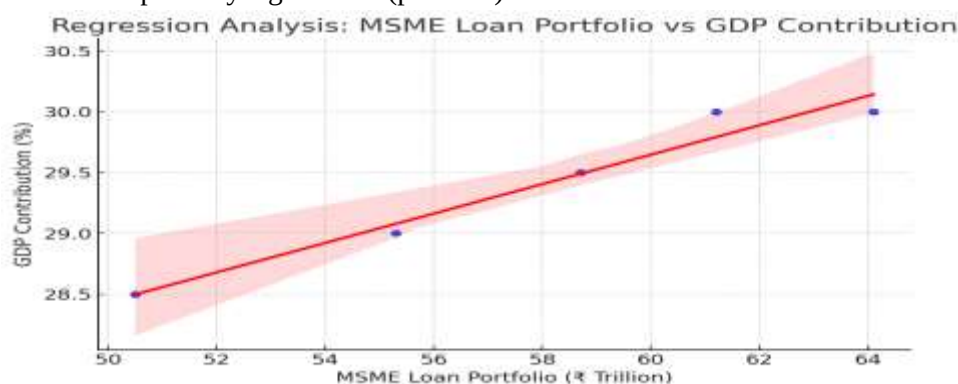
Variable	GDP Contribution (%)	Employment (millions)	Loan Portfolio (₹ Trillion)	Digital Adoption (%)
GDP Contribution (%)	1	0.96	0.98	0.98
Employment (millions)	0.96	1	0.99	0.99
MSME Loan Portfolio (₹ Trillion)	0.98	0.99	1	0.99
Digital Adoption (%)	0.98	0.99	0.99	1

Key Insight: Strong positive correlation between MSME credit availability and GDP contribution (0.98) and also correlation between digital adoption and employment growth (0.99)

3. Regression Analysis: MSME Loan Portfolio vs GDP Contribution (Table 4)

Regression Coefficient	Value
Slope (Impact Factor)	0.121
Intercept	22.39
R-Squared (R^2)	0.959
p-value	0.0035

Key Insight: Increase MSME loans by ₹1 trillion; boost GDP contribution by 0.121%. Our model indicates the relationship is very significant ($p < 0.01$)



1. Learning for All: MSMEs and CS: Formalisation of Place-based Knowledge - In MSME context what is formalisation? Formalisation refers to the shift from informal business operating without official registration, a tax ID, access to formalised credit and institutions, to the formal recognition of a business enterprise by its government legislation and systems and formal registration. This transition provides access to credit, social security, government schemes, access to supply chains and procurement benefits.
2. Present State of Formalisation of MSME - Key numbers size of MSME sector India has more than ~6.3 - 7.0 Crores MSMEs in total. But only about 9 to 10 per cent of these have formally registered. Informally dominant more than 90 percent of MSMEs still operate, that is, are not fully registered or are not fully compliant with formal systems. Estimates are that there are 3.9 crore MSMEs who are yet to get registered on the Udyam Portal as of the most recent data available. Formal registration is crucial to accessing credit, procurement and other benefits.
3. Role of Government Policies in formalising, governments use various policy measures to promote the formal registration and integration: Udyam Registration Portal - a common online portal makes formalisation easier and provides the MSMEs a certain identity. As per the recent reports, around 3.94 crore MSMEs already registered. Registered MSMEs can access portals for public procurement (e.g. GeM) - avail loans and subsidies that are Udyam ID based participate in export linked schemes verified project: project verified by Gianits Energy and would have a positive investment case for development. The Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE) provides collateral free loans. Despite this, only about ~20, around the total sector, of MSMEs have access to formal credit. Formalised firms tend to access formal

credit whereas informal firms must pay for informal costly lenders: ~75 per cent of MSMEs still borrow informally.

Government procurement requires a percentage of public procurement be kept for MSMEs. In some sectors, the share of people participating in these areas increased from 25% to 46%, which increased formal sector participation. GST and Tax: Favorite Tax and GST schemes that have prevailed in recent years among Indian citizens include

1. The Harmonised tax regime (GST) makes taxation of indirect taxes easy. However, worries about higher burden of taxation are keeping the informal units from registering.

2. Constraints Against Formalisation Despite policies, formalisation is slow given the fact that there are several persistent structural issues:

- 1) High Costs of Compliance and Fear of Regulation Many informal MSMEs do not want to be formalised because of fear of taxation, complication of GST and labour compliance, perceived administrative burden for e.g.-Number of units in the formal labour schemes (EPFO/ESIC) is only 0.3 per cent of the units of hire workers.

- 2) Weak incentive structure: Micro units usually do not see much importance in formalising if benefits are accessible with difficulty. Formal entities must contend with compliance but without guaranteed market or credit benefits, undercutting motivational feelings.

- 3) Inadequate awareness and outreach: Poor awareness in the small entrepreneurs about the registration procedures and schemes is a major barrier. In districts where there is a weak presence in the field, registrations are extremely low - for instance, only two applications for subsidiaries were registered because of lack of staff in the field.

- 4) Space to finance not equal: Less than 20-30 per cent of MSMEs are able to access timely formal finance. There is a structural gap in the MSME credit ranging Rs 25-30 cores (RBI-IFC estimates). Informal borrowing translates to higher costs by unregistered firms.

- 5) Digital & infrastructure limitations: Small and rural enterprises lack digital literacy and infrastructure making it difficult to interact with portals such as Udyam or comply with digital tax systems.

- 6) Fragmented implementation of policies: Overlapping registrations (GST, Udyam, labour codes) is still causing confusion instead of simplicity for the business owners.

Summary of Key Figures Aspect

Aspect | Data / Statistic

Total MSMEs in India | ~6.3–7.0 crore

% MSMEs operating informally | ~90 %+

Registered on Udyam Portal | 3.94 Crore more or less

Formal credit access | ~20 %

MSMEs Informal credit dependence | ~75deni MSMEs

Querit gap estimate | Rs 25 - 30 Lacs of crores

Conclusion and future scope

Government policies-these may be in many different forms but crucial for MSME

formalisations are simplified registration, credit guarantees, procurement mandates and digital compliance. However, the process of formalisation is limited by the regulatory complexity, poor incentives, lack of awareness, financial gaps and infrastructure shortfalls. Closing down these gaps involves both refining the policies, as well as better implementation.

MSME exports

By 2026, the Indian MSMEs have achieved the position of being the engine of growth for the national economy. The Economic Survey 2025-26 reveals that the share of the sector in the total merchandise export of India is now close to 48.58 per cent. This analysis encompasses the existing scenario with respect to MSME exports, key challenges and opportunities ahead. Performance (Economic Impact) to be exported. (2025 - 2026) The sector has increased on an unprecedented scale. Exports have grown at a rate of three-folds in the last 5-year financials to about in 2024-25 to reach nearly Rs 12.39 lakh crore. Metric 2024-25 / 2025-26 Figures - Share of Total Exports ~48.58% - Share of Manufacturing 35.4% - GDP Contribution 31.1% Total Registered Enterprises > 7.47 crores (Udyam portal) - Employment ~ 32.82 crore people Key Export Clusters MSMEs dominate several high value and labour-intensive sectors: Electronics - India is now the second largest manufacturer of mobile phones in the world. Textiles & Leather - Traditional strengths but new duty-free rules on imports of inputs Engineering Goods - Strategic focus on cave Supply Chain integration (China Plus One strategy). Defence - Target to manufacture large quantities of discounts Tbilisi, Mission European capital crore in FY25, export target ratios of 50,000 crore until 2029 using by.

Key Government Initiatives (2026) The government has shifted from piecemeal schemes to an outcome-based single scheme.

1. Export Promotion Mission (EPM) - With an outlay of ₹25,060 crore, it is being operated through two sub-schemes viz. NIRYAT PROTSAHAN - Addresses financial support and comprises of 2.75% interest subvention on export credit and collateral guarantees up to 85% for micro /small exporters. NIRYAT DISHA - Offering non-financial support for branding, global compliance and logistics.

2. Budget 2026-27 - "Champion MSMEs" which includes: SME Growth Fund - A corpus dedicated to the small and medium enterprises to provide equity support to high potential enterprises to the tune of 10,000 crore. E- Commerce Boost - Eliminating the value limit of Rs 10 lakh on exports of couriers to promote B2C cross- border trade. SRI Fund-The Self-reliant India fund was provided a top up of Rs 2,000 crore for providing risk capital.

Challenges & Outlook Despite the growth, exporters still face several bottlenecks: - Global Geopolitics - New US tariff measures and trade uncertainties create risks to textiles, gems and jewellery. - Working Capital Strain - Net working capital cycles for manufacturing MSMEs is now between 63-103 days leading to a liquidity crunch. - Logistics & R&D - High logistics costs and under-investment in R&D by the country in comparison to its peers such as Vietnam continue to persist as major challenges. - Digital Divide - At a time when 6.8 crore MSMEs have been registered, not all of them are equipped with digital capacity to compete in high tech global value chains.

Note: The trend is however now moving towards "Quality - Driven" growth. With the rise of digital records, ESG compliance and "Zero Defect Zero Effect" (ZED) certifications, the importance of cheap manufacturing is taking a back seat - lenders and international buyers are more inquisitive about the same.

Future Scope

✓ Refinement of MSME Study by Sectors – Future studies can delve into individual MSME sectors e.g. Manufacturing, Agriculture-based MSMEs and IT start-ups to explore sector-specific growth patterns, financial requirements, and technology adoption levels. This will help design sector-specific policy interventions.

- ✓ **Comparative Global Study** – Cross-country analysis of advances made by the MSMEs in the field of financing, cross-country policies will help to condense the learnings from similar economies like China, Germany and US. By knowing the global trends, Indian MSMEs can up their competitiveness.
- ✓ **Fintech & Digitalization Effect** – The development of fintech platforms, blockchain, AI & automation is going to change the face of MSMEs. Future research could focus on improvements in MSME efficiency and financial inclusion based on new generation digital payment tools, AI-assisted systems of credit assessments and automation.
- ✓ **Development of Entrepreneurial Skills** – Research can delve into discussing how financial literacy programs, entrepreneurship training or digital upskilling of an entrepreneur contributes to the sustainability and growth of MSMEs. A well-trained workforce can increase a business's resilience, innovation, and long-term profitability.
- ✓ **Sustainability & Green MSMEs** — The focus can be on understanding the sustainable business models adopted by MSMEs, exploring green financing and circular economy initiatives — all of which can help MSMEs develop a green footprint aligned with our sustainability goals in India. Research does a job in analysing the competitiveness of MSME through the incorporation of renewable energy and waste management.
- ✓ **Government Initiative & Policy Interventions**: A deep dive into Government schemes like PMMY, Stand-Up India and Startup India can suggest policy optimization recommendations. It can study how effective are subsidies, tax benefits, and credit support for the strengthening of MSMEs.
- ✓ **Resilience of Supply Chain & Expansion of Market** – Future studies can be conducted to measure how MSMEs can be part of global supply chains, improve their competitiveness for exports, and minimize disruptions to the supply chain. MSMEs need to tap the market with e-commerce, trade agreements and logistics efficiencies.

Conclusion

This research emphasizes the importance of Micro, Small, and Medium Enterprises (MSMEs) in the advancement of the Indian economy, especially concerning GDP contribution, employment generation, and financial inclusion. MSMEs play a significant role in the economic growth of India, contributing 30% to the GDP and employing more than 241 million people. But many challenges hold them back from reaching their full potential, such as limited access to formal credit, complex regulation, and slow digital adoption.

The statistical analysis indicates a very high positive correlation of MSME loan availability & contribution toward GDP (0.98) and the contribution of digital adoption toward employment growth (0.99). Moreover, the regression analysis left no room for ambiguity when it suggested that every increase of ₹1 trillion in MSME loan capitalisation, goes on to boost GDP growth by 0.121%, further underscoring the need for sound financial inclusion policies.

Many MSMEs continue to operate in the informal economy owing to the fact that government measures like Pradhan Mantri Mudra Yojana (PMMY), Digital India and Make in India have not had much impact due to the inability of the MSMEs to be able to avail of the financial and technological benefits. Enhancing policy practice to meet these challenges, improving financial literacy and expanding the digital frontier will be crucial in unlocking the potential of MSMEs.

Drawbacks of the Study

- ✗ Absence of Primary Data: The data used in these studies are secondary data sources, which are not describing the real-time challenges of MSMEs at the micro-level.
- ✗ No Sectoral Analysis: The study provides a general view but does not offer any analysis of how different MSME sub-sectors performed (for example manufacturing vs. services).
- ✗ Narrow Perspective: This study examines MSME policies only in India and misses out on comparing Indian MSME policies with those of other emerging economies.

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HANGING BY THE HILL: A CASE STUDY OF HILLSIDE SETTLERS, PARK SITE, VIKHROLI

Ms. Bhumika Gavali

UG (Economics) student, R.J. College of Arts, Science & Commerce (Empowered Autonomous)

Email: Bhumikagavali58@gmail.com

Dr. Sucheta Joshi

Associate Professor and Head, Department of Economics, R.J. College of Arts, Science & Commerce (Empowered Autonomous) Email: suchetajoshi@rjcollege.edu.in

Abstract

Mumbai, the financial capital of India, has been witnessing an explosive growth primarily driven by interstate and rural to urban migration. While Mumbai's geographical area spans merely 157 square km (Mumbai City | Mumbai City District Administration | India, n.d.), a report published in 2025 estimates Mumbai's population to be 22,089,000 (Gupta, 2025). Mumbai thus becomes a highly dense metropolitan city facing the problems of congestion and severe space crunch especially for residential purposes. As a result, a significant portion of the population is forced to settle in risk-prone zones, exposing them to considerable safety and environmental hazards. According to a report by Marpakwar (2021), over 1.5 lakh families in Mumbai are believed to live on hill slopes, putting them at risk of many life-threatening situations especially during monsoon. One such residential site is hillside, Parksite, Vikhroli in Mumbai. The study explores the problems faced by the residents in general along with the monsoon specific issues. The paper examines the community readiness to be rehabilitated and relocated to safer locations. It shows that 88% of the residents respondents are willing to relocate given the precarious living conditions. Role of the urban municipal body is critical in view of possibility of loss of lives during monsoon. The paper attempts to assess whether locals consider BMC's role as helpful in addressing the problems experienced by them. It reveals the residents' primary desired intervention from the BMC as rehabilitation followed by drainage improvement, landslide protection, road or stair repair and better water supply, in the descending order of preference. The study is based on both primary and secondary data. Primary data has been gathered through a structured questionnaire administered to 50 respondents selected using the convenience sampling method. Ordinal logistic regression and descriptive statistical tools have been employed to analyse the collected data. Secondary data has been sourced from the official BMC website and relevant national newspapers.

Keywords: Urbanisation, risky settlements, challenges for the residents, role of BMC

Introduction:

A significant number of the metropolitan cities in India, today, are highly dense (Desk, 2025). Mumbai is no exception to it. In-migration to Mumbai from different states across India including Maharashtra's various regions along with natural growth of the already existing population has led to challenges of balancing growth with development of infrastructure. (Desk, 2025) While Mumbai's geographical area spans merely 157 square km (Mumbai City | Mumbai City District Administration | India, n.d.), a report published in 2025 estimates Mumbai's population to be 22,089,000 (Gupta, 2025). Resultant congestion and density of population have led to shortage of affordable housing in the city. The situation forces low-income, migrating workers to occupy the only available and unwanted land. As the city of Mumbai developed, the flat lands became expensive and were acquired for high-end residential or industrial use. The only land left for the people from the low-income group for settling was steep, hazardous slopes. (Bose, 2025) Vikhroli Parksite, Bhandup and Kurla are such areas to name a few. For such people the conditions become precarious and life-threatening during monsoon. PTI (2025) recorded the death of 2

people in a landslide in Vikhroli during monsoon. The severity of the situation makes it imperative to study the challenges faced by the hill settlers along with their choices of rehabilitation. Understanding the perception of people of the role of BMC in this context is significant too.

About the study area: Hillside, Parksite falls under N ward of BMC. (*MyBMC - Welcome to BMC's Website*, n.d.) As per the Geological Survey of India (GSI) Vikhroli is one among the highest number of landslides – sensitive areas of the eastern suburbs of Mumbai. In the past few years, no major disaster has been reported; 32 people lost their lives in a series of landslides in Chembur and Vikhroli. (Bose, 2025b) In the same year, pre monsoon, the BMC identified Vikhroli's Hillside, Parksite as the landslide prone residential zone and hence issued precautionary notices to the people to relocate to safer places. It should be noted that the slopes of these hills consist of informal settlements i.e. slums in which primarily the economically weaker sections and marginalised communities stay. (Bose, 2025b) Given this background, studying this issue becomes all the more important.

The study aims to explore following objectives:

Objectives of the study:

1. To examine general problems faced by the residents of the study area
2. To explore problems faced by the residents of the study area especially during monsoon
3. To identify possible measures of relocation and rehabilitation for informal settlements in the study area
4. To examine the perception of the residents towards the role of local government body (BMC) to improve living condition of the residents

Literature Review:

Informal settlements are the result of continuous influx of migrants into cities leading to various challenges for the residents of such settlements along with the municipal bodies to handle. This phenomenon is observed globally across many cities. Ganiyu Olalekan (2014), in his study, examines the relationship between rapid urbanization, urban poverty, and the growth of slums in Nigerian cities. The study highlights that unplanned urban expansion and inadequate infrastructure have intensified housing shortages and poor living conditions. It argues that these challenges hinder sustainable urban development and emphasizes the need for improved urban planning and inclusive development policies. Study by Adamtey et al. (2021) reiterates the experiences in Ghana. In his study, he explores the everyday realities of slum dwellers in Accra, Ghana, and evaluates the efforts of the Accra metropolitan Assembly in building urban resilience. It reveals that residents of informal settlements face persistent challenges such as insecure land tenure, inadequate housing, poor access to basic services, and high exposure to environmental risks. The paper argues that existing urban policies and institutional responses are insufficient to address these vulnerabilities. It emphasizes that achieving urban resilience requires inclusive planning, improved governance, and targeted intervention that directly respond to the needs of slum communities.

Approaches to address these challenges may vary. A study by Kapse et al. (2012) identifies three approaches to slum development in situ upgradation, extension of basic amenities, and relocation and discusses how relocation often fails due to inadequate planning, lack of community participation, and poor provision of services. The paper also reviews similar failures in countries such as Brazil and the Philippines, highlighting common implementation issues that undermine the effectiveness of slum

resettlement effectiveness of slum resettlement efforts. Intervention of the government through different programmes seems to be one of the effective measures. A paper by Batra & Observer Research Foundation, (2021) examines India's persistent shortage of urban housing, noting that existing government programmes like *Pradhan Mantri Awas Yojana-Urban (PMAY-U)* have sanctioned millions of homes but remain inadequate in quantity, affordability, and viability for low-income households. It highlights the large population living in informal settlements and argues that upgrading these settlements-through security of tenure, improved basic services, and incremental self-construction is a more effective and cost-efficient strategy than resettlement or redevelopment alone. The study recommends prioritising an upgrading approach to bridge the housing gap and achieve more inclusive, sustainable urban housing outcomes.

Mumbai, being the financial hub of the entire country, attracts a mass influx of population and hence the informal settlements become a perennial problem. Sheth et al. (2019) examine slum rehabilitation in Mumbai, India and evaluates how efforts to resettle and improve slum settlements relate to urban sustainability. It discusses how rapid migration, inadequate planning, and fragmented policies have hindered effective rehabilitation and highlights the importance of holistic approaches that address not only housing but also social, economic, and environmental aspects of sustainable urban development

Research Methodology: The study is based on both primary and secondary data. Primary data has been gathered through a structured questionnaire administered to 50 respondents selected using the convenience sampling method. Ordinal logistic regression and descriptive statistical tools such as averages have been employed to analyse the collected data. Secondary data has been sourced from the official BMC website and relevant national newspapers.

Profile of the respondents:

The majority of the respondents were in the age group of 18 years to 30 years (64%) while 24% belonged to the age group of 40 - 50 years. Only 2% were above the age 60 years. While 54% of the respondents were males, 46% were females. The ordinal logistic regression analysis indicates a strong positive association between duration of residence and type of housing. Longer residence significantly increases the possibility of a better housing category.

Results and Discussion:

Objective 1: To examine general problems faced by the residents of the study area

The drainage problem has been revealed as the most pressing problem faced by the residents of the study area followed by the risk of landslides. The second pressing challenge is aligned with the BMC warnings issued to them. Drainage problems pose a threat to the hygienic living conditions thus resulting in possibility of frequent illnesses. Clean toilets (Absence of) are perceived as the serious problem by the least number of respondents indicating reach of toilet facilities even in this perilous region.

Table 1: Ranking of the problems faced by the residents

Rank	Problem	Frequency	%
1	Drainage Problem	47	94%
2	Risk of Landslide	45	90%
3	Inadequate Street Lights	25	50%
4	Availability of Toilet	23	46%
5	Condition of Stairs	22	44%
6	Sufficient Toilets	19	38%
7	Road Condition	17	34%

8	Water Supply	8	16%
9	Electricity Supply	3	6%
10	Clean Toilet (Absence of)	1	2%
<i>Source: Field Survey, January, 2026</i>			

Water availability is not experienced as a serious issue as 42% respondents confirm a sufficient daily water supply. Analysing the emergency access such as ambulance or fire brigade possible in the study area, 70% confirmed the availability, indicating a basic road connectivity for a majority of the residents. Also, it reflects some level of infrastructure development in this region. However, 30% still report that the emergency vehicles cannot reach the locality during an emergency. It is critically serious because during the case of fire or a medical emergency, inability of fire brigades or ambulances to reach the location can lead to loss of life. Given that 90% of the residents already face landslide risk, lack of emergency access makes these residents doubly vulnerable.

Objective 2: To explore problems faced by the residents of the study area especially during monsoon

Referring to table 1, the study attempted to find out the intensity of those problems during monsoon. While 100% participants agreed that the problems are aggravated during monsoon, the intensity differed between significantly serious (70%) and limited extent of seriousness (30%).

With the help of an interlinkage analysis, problems of table 1 can be categorised as per their monsoon sensitivity.

Table 2: Monsoon Connection of the problems of the residents of hillside		
High Monsoon-Sensitive Problems		
Problem	%	Monsoon Connection
Drainage Problem	94%	Heavy rainfall directly overwhelms drainage systems leading to waterlogging, flooding
Risk of Landslide	90%	Monsoon rain saturates soil → triggers landslides in steep/hilly terrain
Road Condition	34%	Rain damages roads, creates potholes, makes surfaces slippery
Condition of Stairs	44%	Wet stairs become extremely slippery and dangerous during rain
Inadequate Street Lights	50%	Power disruptions during monsoon worsen street lighting failures
Moderate Monsoon-Sensitive Problems		
Availability of Toilet	46%	Open/temporary toilets become inaccessible or unusable in heavy rain
Sufficient Toilets	38%	Increased demand during monsoon when outdoor options are eliminated
Water Supply	16%	Rainwater contaminates supply sources → water quality issue
Low Monsoon-Sensitive Problems		
Electricity Supply	6%	Occasional lightning/storm-related disruptions
Clean Toilet	2%	Hygiene worsens slightly due to moisture and dampness
<i>Source: Field Survey, January, 2026</i>		

All the residents of this area reported incidences of health issues during monsoon. Further investigation brought forth the illnesses they suffered from during the rainy season. Fever is found to be the most critical illness (84%) which indicates contaminated water sources, poor sanitation and hygiene conditions

during monsoon. Damp housing conditions during monsoon, poor ventilation in housing structures and seasonal changes are responsible for 56% residents suffering from cough and cold. Prevalence of dengue and malaria (38%) is directly associated with poor drainage leading to water logging which is the breeding ground of mosquitoes. 30% respondents reported skin infections which are the consequence of direct contact with contaminated water during water logging, damp living conditions promoting fungal and bacterial skin conditions. The analysis reveals that poor infrastructure and living conditions bring about poor health conditions.

Objective 3: To identify possible measures of relocation and rehabilitation for informal settlements in the study area

82% of the residents of the study area are aware of the government schemes for housing. It shows a relatively high awareness in the community, underlining the information gap through 18% unaware respondents. It reflects that all the residents unanimously agree on the dangers of living in the landslide prone area. The unanimous agreement is a logical outcome of the 90% respondents' perception of landslide risk as a serious concern while 94% perceiving drainage problems as a serious issue.

While all the residents agree that rehabilitation would be an effective solution for this area, 88% are actually ready to relocate if safe rehabilitation is provided. 10% agree on conditional rehabilitation / relocation and 2% are not willing at all to relocate despite provision of safe rehabilitation. Residents perceive safety as their priority but are cautious about the quality and fairness in relocation. Distance between the rehabilitation site and their current workplace may act as a serious concern among the residents. Evidence from Chennai, New Delhi and Lucknow support the apprehension among the residents that they may lose their livelihood if shifted far from their residence. (Pathak & Das, 2019), (INFORMATION AND RESOURCE CENTRE FOR THE DEPRIVED URBAN COMMUNITIES (IRCDUC), CHENNAI & HOUSING AND LAND RIGHTS NETWORK (HLRN), NEW DELHI, 2021)

Objective 4: To examine the perception of the residents towards the role of local government body (BMC) to improve living condition of the residents

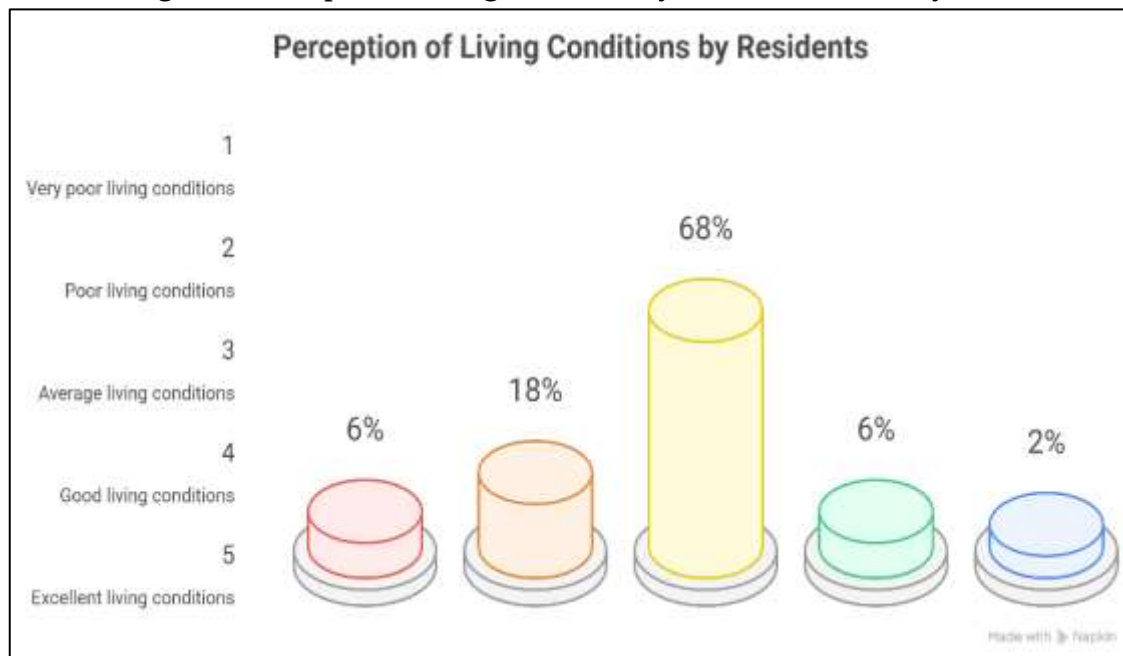
The role of the local civic body is crucial in improving living conditions of the residents. Brihanmumbai Municipal Corporation (BMC) is directly responsible for addressing various challenges faced by the residents in this locality. While 40% have reported to have filed a complaint with the BMC ward office, only 24% state that their issue was resolved by the BMC authorities. Further, 56% think that BMC is not giving enough support to this area. This is an alarming situation and needs an urgent intervention by the BMC.

Finally, the residents perceive the following interventions as the most needed in the given situation. The table shows the ranks assigned to the various interventions based on the ranks given by the respondents.

Table 3: Priority order of interventions		
Final Rank	Intervention	Basis
1st	Rehabilitation	88% ranked it 1st
2nd	Drainage Improvement	84% ranked it 2nd
2nd	Landslide Protection	84% ranked it 2nd
3rd	Road/Stair Repair	26% ranked it 3rd
4th	Better Water Supply	Only 8% prioritized it

(Source: Field Survey, January, 2026)

The residents rated the living conditions in the study area on the scale of 1-5 (1 as the worst and 5 as the best), the results are given in the following chart.

Figure 1: Perception of living conditions by residents of the study area

(Source: Field Survey, January 2026)

Conclusion:

The study brings out very clearly that the residents have understood and realised the seriousness of the situation of staying in the slums especially located on the hilly slopes. Commonly found problems such as drainage overflowing, inadequate and unsanitary toilet facilities are experienced in the slums of the study area too. However, the situation becomes further precarious because of the location of the settlements. Though 88% of the resident respondents are ready for relocation and rehabilitation, they have apprehensions about the quality of new housing and the distance between their workplace and the new location. This concern is supported by some studies that have reported loss of jobs due to relocation away from the work place as they do not have enough money to travel, further leading to poverty trap. The present study clearly shows that the residents' primary desired intervention from the BMC is rehabilitation followed by drainage improvement, landslide protection, road or stair repair and better water supply, in the descending order of preference. Given such complex and intertwined conditions, it is a challenging task for the BMC to design an effective and holistic policy including both physical rehabilitation and livelihood opportunities. Even for the residents of these informal settlements, it is a very painful dilemma between "life and income for life".

Limitations:

The study is confined to a single locality of Parksite, Vikhroli, Mumbai; therefore, the findings cannot be generalised to all hill-slope settlements. Similarly, as the sample size is limited, the results are indicative.

Future Scope:

The study can be extended to multiple hill-slope settlements across Mumbai and other parts of India for comparative analysis.

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FOOD WASTAGE IN KIRANA SHOPS: CAUSES AND MANAGEMENT PRACTICES-A STUDY OF MUMBAI SUBURBAN AREA

Ms. Devashree Milind Ghorpade

Assistant Professor, R.J. College of Arts, Science and Commerce (Empowered Autonomous)

Ghatkopar West 400086. Email: devashreeghorpade@rjcollege.edu.in Mobile: 9969371501

Abstract

Food wastage is a significant and increasing sustainability concern in urban food distribution systems. Individual households, restaurants, hotels, caterers, small retail outlets such as Kirana shops, etc are contributing for food wastage in the country. This study explores the role of Kirana shops in contributing to food wastage and examines the various causes of food waste, along with the management practices followed by Kirana shop owners in Mumbai suburbs to reduce and handle such food wastage. The research adopts a descriptive research design based on primary data collection. Primary data were collected from Kirana shop owners in Mumbai suburbs using random and convenient sampling method, through a structured questionnaire. The questionnaire included the questions to assess factors contributing to food wastage, such as demand uncertainty, overstocking, improper storage, and expiry of products, as well as management practices such as inventory control. The collected data were analyzed using descriptive statistical tools such as percentages, frequency distribution, correlation analysis to identify key trends and patterns of food wastage in Mumbai suburbs.

The findings indicate that major causes of food wastage include fluctuating customer demand, lack of proper storage facilities, and inefficient inventory management. While some Kirana shops follow basic waste reduction practices, the overall adoption of systematic and sustainable waste management measures remains limited. The study emphasizes and gives suggestion for increasing awareness, training, and institutional support to improve waste management practices at the retail level. By addressing food wastage in Kirana shops, the study contributes to urban sustainability efforts by promoting efficient resource use, reducing environmental impact, and supporting responsible consumption and waste management practices.

Keywords: Food wastage, Kirana shops, sustainability, food waste management practices, sustainable practices.

1. Introduction:

The FAO reports that around 1.3 billion tons of food are wasted globally each year, this represents about one-third of the total food produced for human consumption. The report highlights that food waste contributes significantly to climate change, as the food production system consumes massive amounts of water, land, and energy. Additionally, food waste generates a large portion of global greenhouse gas emissions. (FAO, 2021). UNEP report found that approximately 931 million tons of food are wasted annually worldwide, with 61% of this waste occurring at the household level, 26% at the food service sector, and 13% in retail. The report stressed that food waste is closely tied to overconsumption, especially in high-income countries. (UNEP, 2021)

International research on food wastage consistently brings attention to its complex nature which brings various issues like inefficiencies in the food supply chain and retail sector, consumer behaviour etc. The developed nations like U.S., the EU, Australia, and Japan are also experiencing the problem of food waste. (Wdm & Wdm, 2023)

Sustainable development goals are getting more importance as we are approaching 2030. Entire world is trying to achieve the target given by UN as far as SDGs are concerned. The present research tries to incorporate SDG12.3.1 Responsible consumption and production in the research conducted on Kirana shops. Sustainable development goal 12.3.1 captures a commitment to halve per capita global food waste

at the retail and consumer levels by 2030. UNEP tracks global food waste occurring at the retail, food service and household level.

2. Literature review:

The study on retailers and supermarket in Italy focusses on exploring the value of food waste. Clara et.al (2016) measured the environmental, economic, and social value of retail food waste.

The result of the study in Lithuanian retail sector suggests that food waste in the Lithuanian retail sector amounts to 36.4 thousand tonnes or 13.0 kg per capita per year. Fruits and vegetables account for more than a half (63%), whereas meat (products) come next representing some 9% of food waste. Therefore, these products can be considered as the major targets for valorisation schemes and other measures aimed at mitigation of food waste. (Ovidija Eičaitė, 2022)

The findings of the study done in Brazil demonstrated the causes leading logistical practices of handling, conservation, management and control, and consumer awareness about food waste. The scope of retail sector was limited to grocery stores and fruit shops, covering only fruits and vegetables. A study comes up with the result that an inadequate structure of logistics is the responsible factor of food waste. (Patrica Guarnieri, 2021)

In the study *“Minimization of Food Waste in Retail Sector using Time-Series Analysis and Object Detection Algorithm,”* the authors throw light on the increasing concern of food wastage within the retail sector and accentuate the need for technological solutions to address the problems of retail sector. With the use of time series analysis retailers can decide their procurement and stock checking (H. Agarwal, and et.al 2020)

3. Research gap:

The focus of the existing literature is more on post-harvest food wastage, in supply chain, and transportation. Also, the existing literature focuses on the national and international perspectives of food wastage, country's behaviour patterns, attitudes towards food wastage, thereby these gaps motivated to perform the research wherein the analysis on the food wastage in retail sector specially Kirana stores to be undertaken.

The food waste index is calculated by UNEP at macro level consolidates the food wastage occurring at household level, hotels, retailers, and other stakeholders and food waste matrix is calculated. This is macro and comprehensive perspective studied, but retailers, Kirana shops, and their individual perspectives are not included in macro perspective. Hence the present study is undertaken to highlight the causes and measure of food wastage by Kirana shops.

4. Rationale of the study

The study of food waste is a significant problem today. Retail sector or Kirana shops play an important role in food chain of urban area. This sector also contributes to the food waste practices leading to financial loss of Kirana shops along with increasing environmental problems. The present study focuses on the causes and measures undertaken by Kirana shops in Mumbai suburbs. Food waste contributes to emission of methane which is dangerous for the environment. There is also wastage of resources like water, land, energy, fertilizers which used to grow, process, transport, and store food. However, people generally are not concerned about the additional production of greenhouse gases caused due to food wastage. Furthermore, the food waste in several cases is not treated and ends up in landfills, where it further decays and releases gases that are even more harmful in the longer run. (Gauri Shah et.al)2021. If

this wastage of food is avoided by various stakeholders, then the total impact of food wastage on environment will reduce. United Nations **Sustainable Development Goal 12.3.1** emphasizes responsible consumption and production. Controlling food wastage at the retail level can therefore encourage the adoption of sustainable food practices in Kirana shops.

This study will help in understanding the various factors causing food wastage by Kirana shops along with the level of awareness and practices followed by Kirana shops to manage the food wastage.

The food waste also raises the question of food security, where India experiences food insecurity, and India ranks 94th in Global Hunger Index. Food is produced and wasted without reaching the needy. Sustainable practices of food waste management will create opportunities to address the problem.

5. Significance of the study:

The United Nation (UN) sustainable development agenda 12.3 aims to achieve global food security and the end of world hunger by 2030. UN aims to reduce food wastage at the consumer level and the retail level as well as the production and distribution level. At the same time, India ranks 94th out of 107 countries on the 2020 Global Hunger Index. Globally 1/3 of all food produced for human consumption is lost or wasted. India contributes 7% of global food waste. Considering these statistics, it is important to highlight the concept of food waste and the associated economic loss. The significant amount of economic loss also occurs to farmers, food manufacturers, retailers, and consumers. This shows the paradox existing in the country; on one hand the food is wasted and on the other hand people in the country are hungry. Reducing food waste and loss better food management practices can be the solution and help to feed more people. The research in this area will lead to increasing awareness about the problem of food waste and it will be also useful to save on cost at all the stages.

6. Objectives of the study

1. To find out the causes of food wastage in Kirana shops in Mumbai suburban areas.
2. To analyse the food waste management practices followed by Kirana shops in Mumbai suburbs.
3. To suggest measures to reduce food wastage and to improve sustainable practices in Kirana shops.

7. Methodology:

The present study adopted descriptive research design to study and analyse the causes of food wastage and food waste management practices undertaken by the Kirana shops.

The research was undertaken in Mumbai suburban areas. The sample was majorly collected from Kurla to Mulund and selected area of Andheri. The sample of 59 Kirana shops were selected for primary survey. The survey was conducted with random and convenient sampling method along with observation technique.

The data were collected by administering the structured questionnaire for Kirana shop owners. The unstructured interview method was also administered for collection of the data along with a structured questionnaire. To understand the contribution of various factors responsible for food wastage, and various food waste management practices, Likert scale was used.

This study uses basic statistical tools for comparison and interpretation of the responses of the owners of the Kirana shops. The data analysis was done with descriptive statistics. Percentages, frequencies, mean scores for finding out the causes and measures of food waste management practices.

8. Analysis and Observations of Sample

Profile of Kirana Shops

- i. Based on the years of operation of Kirana shop, there exists some variations which ranges from 6 months to 50 years. Majority of Kirana shops under study have been in the Kirana business for 30 to 50 years showing good number of years of experience in the field. Some have continued their family-owned business of Kirana shops. There are a few shops recently opened shows that there are new entries in Kirana sector. The years of operation of Kirana shops highlights the importance, relevance and resilience in the era of supermarkets.
- ii. The sample collected shows wide variation in the area of Kirana shops. It ranges from 96 sq. ft to 800 sq. ft. Maximum i.e. 60% shops lie between 200-300 sq. ft. range showing that the Kirana shops are managing in relatively small areas. 16% shops have area between 300-399 sq. ft. suggesting little larger area Kirana outlets with more variety and wide range of products.
- iii. Educational profile shows that 48% shopkeeper owners have completed secondary education followed primary education. The finding suggest that the individuals with greater education is directly related to proper food handling practices, proper conservation of food products and are more likely to adopt effective waste-reducing practices such as appropriate stock planning, checking expiry dates, and proper storage techniques.

General discussion

If the three parameters daily customers footfall, weekly procurement and per sq. ft. area are compared, then the strong association between these three variables exists. The larger Kirana shops with an area 400 sq. ft. experience higher footfall of customers ranging from 300-600 customers per day inclusive of home deliveries. The procurement of such a Kirana shops is also larger, including 1000kg per week. Being large stores, these shops can store more and also can sell more. This comparison of large shops, area of Kirana shops, customer footfall and procurement level highlight the inventory management practices undertaken by the Kirana shops.

Causes of food wastage in Kirana Shops

- i. Around 25% of the Kirana shops experienced no wastage of food at all. As these Kirana shops know their customer base, therefore the procurement forecasting is almost perfect. 18% of Kirana shops have around 4% of food wastage basically perishable products. 29% of Kirana shops wasted around 4-10 kg weekly and only 7% Kirana shops means only 4 to 5 Kirana shops in the sample experience more than 20% of food wastage which is relatively high. Sometimes, seasonal nature is also the responsible factor for food wastage.
- ii. Around 60% Kirana shops offer 30% perishable goods like fruits, vegetables, bread etc. Hence there is much lesser wastage by many of the Kirana shops. The Kirana shops offering 20% perishable goods do not experience food wastage as they know the exact customer base. Kirana shops offering 20-40% perishable goods experience 4 to 10kg food wastage weekly. The Kirana shops offering 40% perishable products leads to 10% food wastage.
- iii. The analysis of various causes of food wastage throws light on the four major factors contributing to around 30 % food wastage. Suppliers minimum order requirement is the most important cause of concern. Kirana shops are compelled to order food products in certain quantities or multiples of those quantities leading to extra stock buying by the Kirana shops. is the perishable nature of

the food like milk and milk products, bread, fruits and vegetables is the second most important factor leading to food wastage. Many Kirana shops keep perishable goods in minimum quantity and few do not keep milk and milk products at all which avoids wastage. Third cause is slow moving consumer goods and fourth cause is unpopular food brands are equally responsible for food wastage as consumers prefer well-known brands over unknown brands.

- iv. There are other factors which collectively contribute to around 20-30% food wastage. These factors are customer behaviour, unpredictable demand by consumers, poor storage conditions, improper inventory management. Other factors like electricity outage, ignorance by the owner, unclean environment are responsible for very less percentage of food wastage.
- v. Survey results also showed that there is very less cost associated with the food waste disposal. 25 % Kirana shops reported no wastage or very minimum wastage in their Kirana shops as they usually purchase food item based on the consumer demand. And Kirana shops also keep less percentage of perishable items in their shop. So, they are able to avoid food wastage. Kirana shops also follow the practice to return the products to the company to avoid food wastage like bread. If it gets expired, it is sent to the company. Some products they also use for self-consumption. Only slow-moving items and unpopular brands are the costs to the retailers. Some have mentioned the wastage upto 20 kg per week due to the perishable nature of the products. The analysis of the study there are very few management practices undertaken by the Kirana shops for food waste management. They either return the products to the company, self-use the products soon to be expired products and throwing away the products. Many are not aware about the guidelines given by municipal corporation, hence do not practice management practices. Very few give a nod for donations and offering surplus food to the needy.

Food waste management practices undertaken by Kirana shops:

Kirana shop owners were asked about the food waste management practices undertaken by them in their shop which was measured on Likert scale ranging from 1(Never) to 5 (Always).

- i. Expiry date monitoring is a standard practice to avoid food wastage which is always followed by around 55-60 % of Kirana shops. These Kirana shops always keep the track of expiry date. And expired perishable products like bread are sent back to the company. Shopkeepers prefer to keep the products in the products which is returnable by the to company.
- ii. Kirana shops also order the food as per consumer demand to avoid overstocking. 50-55% Kirana owners mentioned that they always avoid overstocking and minimise wastage. It was mentioned by the owners that during festival seasons there is a possibility of excess ordering and inaccurate demand forecasting.
- iii. First in first out method is commonly practiced by many of the Kirana shops to give the fresh stock to the customers and avoid spoilage.
- iv. Proper storage of food, adequate handling of the products, refrigeration, minimum stock of slow-moving consumer goods, are also followed often by the Kirana shops. These practices are essential from waste management practice point of view to avoid food wastage.
- v. The questions regarding hygiene were also asked in the survey. The practices like cleanliness in the shop, protecting food products from the insects and pests, regular stock checking, are

undertaken by the Kirana shops on a regular basis to maintain the food products in good condition and maintain quality of the products.

- vi. Very few Kirana shops are also adopting the sustainability practices like say no to plastic, donating the food to the needy etc. But these sustainable practices are less consistently followed by the Kirana shops and not all the Kirana shops are practicing sustainability practices.
- vii. The shopkeepers are following certain waste management practices. But they are not aware about sustainability concept as such. 33% of the shop keepers are ready to adopt sustainability practices if it is helping them to reduce food wastage.

Challenges experienced by Kirana shops:

- i. Customer behaviour is the major obstacle in managing the food or stock in the Kirana shops. Customers place orders and cancel them, which compels Kirana shopkeepers to keep excess stock leading to spoilage.
- ii. Shopkeepers also struggle with logistic and location related issues.
- iii. Wide spread Digital payment adoption is also the problem which is experienced widely. Connectivity issues, unstable network are some problems Kirana shop owners face.
- iv. Another increasing concern is about raw material handling without middle men. Shopkeepers prefer to deal with direct dealers rather than dealing with middlemen. This avoids procurement cost and improves profit margin.

9. Policy and practical recommendations:

Retailer and Kirana stores should be made aware about the SDG goals especially SDG 12.3.1 which gives importance to responsible production and consumption. Kirana shops are basically are not aware about waste management policies. Their waste management is restricted to sending the products back to the company or food which is wasted putting in the bins. Beyond these practices, there are many food waste management initiatives can be undertaken.

- i. Government agencies, retail associations of India should arrange training programs for retailers, shop owners and the helpers. All should be given training for inventory management, storage practices and food waste management practices. Advisory can be issued by such organisations which can be made mandatory for Kirana owners to follow. There is no reporting done to any authority regarding food wastage occurring at Kirana shops. Hence to get the exact data regarding food loss taking place.
- ii. Kirana shops can make use of simple digital inventory systems, demand forecasting tools to forecast demand in the future. This will help in procurement planning and avoiding perishable waste.
- iii. It is also recommended to sell the food products near to expiry at discounted price or with some attractive offers. This can be popularised with the help of social media e.g. keeping WhatsApp status etc. So, the wastage can be minimised and seller will not have to bear the loss.
- iv. There can be some initiatives taken by the shop owners to tie up with NGOs or individual donors from their locality and start an initiative to send the food items near to expiry to the needy, hungry hostels, orphanages. Converting food items near to expiry into animal feed is also one of the solutions to avoid food wastage. There are many such people who are always giving

donations to various welfare societies, religious institutions. They can be asked to help sharing the funds required. This can help reduce food wastage at local Kirana shops to maximum extent.

10. Limitations and further scope:

The present study has highlighted the causes of food wastage and food waste management practices followed by the Kirana shops. But the study faces certain limitations.

- i. The data is collected from 59 Kirana shops limiting the generalizability of the study to the entire Mumbai region.
- ii. The data analysis is done on the basis of the self-reporting of Kirana shops owners, which generates the possibility of underreporting or overreporting of the information about the food wastage. There is no crosschecking mechanism leading to inaccurate reporting of the data.
- iii. Other Important aspects like financial constraints, supply chain management, technology were not mentioned in the questionnaire.
- iv. The same research can be carried out with multidisciplinary approach including technology and other disciplines. More robust research with statistical techniques can be undertaken to prove the association between variables.

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A STUDY OF CUSTOMER PERCEPTION TOWARDS GREEN MARKETING USING ARTIFICIAL INTELLIGENCE TOOLS, WITH SPECIAL REFERENCE TO PUNE CITY

Ms. Fatima Basheer Ahmed Memon

PG Student (Commerce), Department of Commerce and Economics, SNDT Women's University, Pune Campus, Pune. Email ID: fatimamemon1590@gmail.com

Abstract

*In an era where environmental responsibility and digital intelligence increasingly intersect, understanding consumer cognitive and behavioural orientation toward sustainability-driven marketing ecosystems through advanced technological lenses has become imperative. This study explores consumer interpretative responses to environmentally aligned branding and communication strategies **practices** by integrating Artificial Intelligence (AI) tools to capture, analyse, and interpret consumer attitudes with greater precision and depth. Focusing on Pune City, a rapidly evolving urban and technological hub, the research moves beyond traditional survey-based analysis by employing AI-driven techniques such as sentiment analysis, pattern recognition, and predictive modelling to decode consumer responses toward sustainability-oriented product offerings and environmentally aligned promotional narratives, and marketing communications.*

Evidential foundation of this research is constructed through systematically gathered consumer inputs consumers across diverse demographic segments, while AI tools are utilized to identify hidden behavioural patterns, emotional responses, and perception trends that are often overlooked in conventional statistical approaches. The study examines key dimensions including environmental awareness, trust in green claims, influence of AI-enabled marketing messages, and purchase intention. By combining sustainability concepts with artificial intelligence, the research highlights how intelligent tools enhance the accuracy, objectivity, and scalability of perception analysis.

The findings of the study are expected to provide valuable insights for marketers, policymakers, and organizations aiming to design effective green marketing strategies supported by AI-driven decision-making. The research contributes uniquely to existing literature by presenting an interdisciplinary framework that bridges green marketing and artificial intelligence, offering a modern approach to understanding environmentally conscious consumer behaviour in urban India.

Keywords: Green Marketing, Customer Perception, Artificial Intelligence, Sustainable Consumer Behaviour, Pune City

1. Introduction

In recent years, growing environmental concerns and climate challenges have significantly influenced business practices and consumer behaviour across the globe. Organizations are increasingly adopting green marketing strategies to promote environmentally friendly products and sustainable business practices. Green marketing not only focuses on minimizing environmental impact but also aims to create awareness and responsibility among consumers. As customers become more environmentally conscious, their perceptions toward green marketing initiatives play a crucial role in determining the success of such strategies.

At the same time, rapid advancements in intelligent computational technologies have transformed the mechanisms through which organizations interpret and engage with consumer ecosystems customers. AI tools enable marketers to analyse large volumes of data, identify consumer preferences, predict purchasing behaviour, and interpret emotional responses more accurately than traditional methods. The embedding of AI-driven analytical frameworks within marketing research paradigms marketing research

offers deeper insights into customer perception by uncovering hidden patterns and trends that are often overlooked in conventional analytical approaches.

Pune City, known for its educational institutions, IT sector, and environmentally aware population, provides an ideal setting for studying consumer orientation toward sustainability-driven marketing practices. Consumers in Pune are increasingly exposed to digital platforms and AI-driven marketing communication, making it relevant to examine how technology influences their understanding, trust, and acceptance of green marketing claims. This study seeks to analyse consumer cognition and behavioural response to environmentally aligned marketing strategies using artificial intelligence tools, with special reference to Pune City, and aims to contribute meaningful insights for businesses striving to balance sustainability with technological innovation.

2. Objectives

1. To examine how AI-driven hyper-personalization influences consumer perception of sustainable products in Pune city.
2. To analyze the impact of AI-based recommendations (e.g., Instagram ads, e-commerce suggestions) on consumers' trust in green marketing claims.
3. To investigate the role of AI in identifying and reducing greenwashing perceptions among consumers.
4. To study how real-time AI interactions (chatbots, virtual assistants) affect consumer engagement with eco-friendly brands.
5. To evaluate whether AI-driven transparency (carbon footprint labels, product traceability) influences purchase intention.
6. To explore consumer skepticism toward AI-generated sustainability claims and its effect on buying behaviour.
7. To assess the influence of digital habits (social media usage, online shopping frequency) on AI-driven sustainable consumption.

3. Hypothesis

H₀: AI-driven transparency in marketing (such as product traceability and sustainability disclosures) has no significant impact on consumers' purchase intention toward eco-friendly products in Pune city.

H₁: AI-driven transparency in marketing (such as product traceability and sustainability disclosures) has a significant positive impact on consumers' purchase intention toward eco-friendly products in Pune city.

4. Review of Literature

- **Yutao Mei (2025)** conducted a systematic literature review titled "Artificial Intelligence in Green Marketing: A Systematic Literature Review." The study examined the deployment of intelligent computational systems within sustainability-oriented marketing practices green marketing practices during the period 2020–2024. The research analysed 47 peer-reviewed journal articles selected from databases such as SpringerLink, Web of Science, and Google Scholar. The study focused on different types of AI, namely Thinking AI, Mechanical AI, and Feeling AI, and their role in enhancing sustainability-driven marketing frameworks. The findings revealed that intelligent systems contribute substantially to enhancing marketing performance and decision-making efficiency in improving marketing effectiveness and supporting sustainable business development. However, the study also highlighted gaps such as fragmented research, ethical concerns, weak

sustainability assessment, and lack of long-term global perspectives. The author emphasized the necessity for more structured and comprehensive investigations more systematic and in-depth research to strengthen the role of the strategic integration of intelligent technologies within sustainability-focused marketing domains.

- **Wan Suryani (2023)** examined the emerging prospects and associated constraints of intelligent computational technologies within sustainability-oriented tourism marketing. The study explained how AI technologies are transforming traditional marketing activities by improving decision-making and customer engagement. It highlighted that accelerated expansion of digital connectivity and online user penetration users in Indonesia has supported the integration and diffusion of AI-driven solutions green marketing practices. The study concluded that AI offers strong potential for sustainable innovation, simultaneously introducing complexities that require strategic and well-regulated oversight need careful management.
- **Sunil Kumar (2025)** examined the digital transformation of green marketing with a focus on smart and sustainable marketing practices. The study analysed 2,061 research publications from the Scopus database using topic modelling techniques to identify major research themes such as sustainable consumption, digital marketing, consumer purchase intention, and green supply chains. The findings highlighted the significant role of digital technologies, including artificial intelligence, in strengthening green marketing practices. The study also proposed a Theory–Context–Methodology framework to guide future research in this field.
- **Omkar Shetkar (2025)** studied functional significance of intelligent computational systems and automation within digitally mediated marketing environments marketing of green investment solutions. The study explored how AI tools advanced data-driven forecasting techniques, automated content, and personalized recommendations influence investor awareness and investment related cognitive processing and choices. The findings indicated that AI-driven digital marketing improves customer engagement, trust, and understanding of green investment options. The study also underscored the critical necessity of maintaining transparency and responsible as well as ethically governed deployment of intelligent systems to ensure credibility in promoting green investments.
- **Dr. Supriya Goutam (2025)** examined the strategic influence of intelligent computational systems as a driver of green business innovation by aligning marketing strategies with environmental goals. The study discussed how AI technological frameworks including data analytics, predictive modelling, process automation mechanisms that significantly optimize resource utilization, minimize environmental impact, and facilitate the promotion of sustainable offerings It highlighted the use of AI in precision marketing, supply chain transparency, and engagement with environmentally conscious consumers. critically examined ethical implications associated with intelligent system deployment related to AI adoption and put forward a structured conceptual framework to balance business profitability with environmental sustainability.

Research Gap

Although existing studies highlight the growing influence of intelligent computational systems within sustainability-oriented marketing ecosystems, sustainable innovation, and digital transformation, a significant proportion of existing literature research remains conceptual, review-based, or focused on

organizational and technological perspectives rather than actual consumer perception. Limited empirical studies examine how customers interpret, trust, and respond to green marketing initiatives when analysed through AI tools such as sentiment analysis and perception analytics, particularly in the Indian urban context. Moreover, city-specific investigations are largely absent, despite variations in digital awareness and sustainability behaviour across regions. Therefore, a clear research gap exists in integrating artificial intelligence tools with primary consumer data to analyse customer consumer cognition and behavioural interpretation of sustainability-focused marketing practices at a micro, city-level setting such as Pune City, which this research endeavours to systematically explore and address seeks to address.

Research Methodology

The study adopts a descriptive research design. Primary data was collected through a questionnaire from 120 respondents in Pune City using convenience sampling. Percentage analysis and basic analytical techniques supported by Artificial Intelligence tools were used for interpretation. Research Design: Descriptive. Sample Size: 120 respondents. Sampling Method: Convenience sampling. Tool: Questionnaire, percentage analysis,

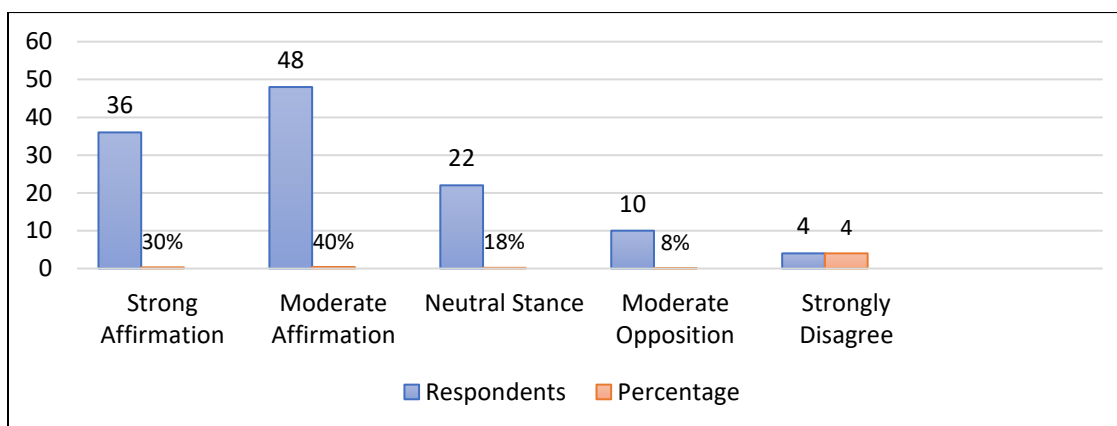
Data Analysis and Interpretation

Customer Opinion on the Influence of Intelligent Systems in Sustainable Marketing

Aspect	%
Environmental Awareness	78
Trust in Green Claims	72
Personalized Green Marketing	82

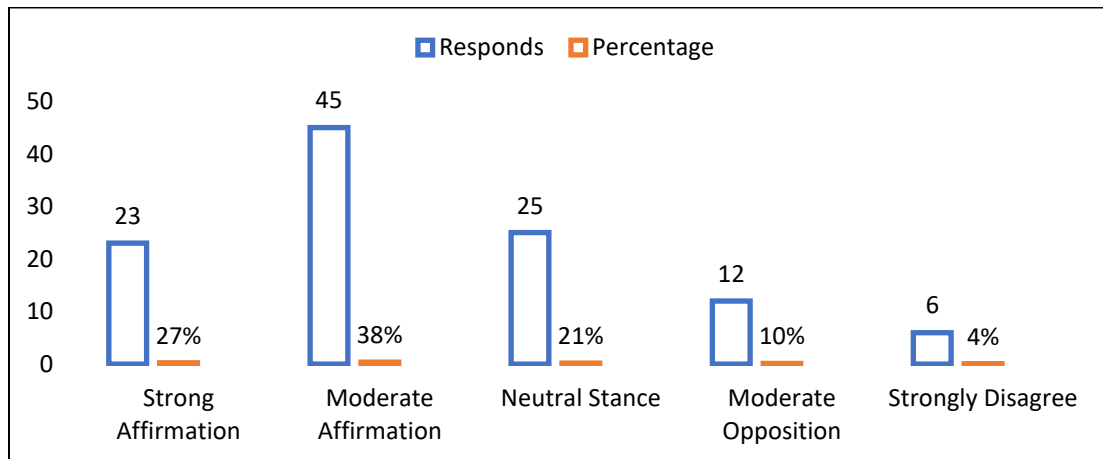
AI Helps in Decoding Consumer Insights on Sustainability-Driven Marketing Strategies

Opinion	Respondents	Percentage
Strong Affirmation	36	30%
Moderate Affirmation	48	40%
Neutral Stance	22	18%
Moderate Opposition	10	8%
Strong Opposition	4	4%
Total	120	100%

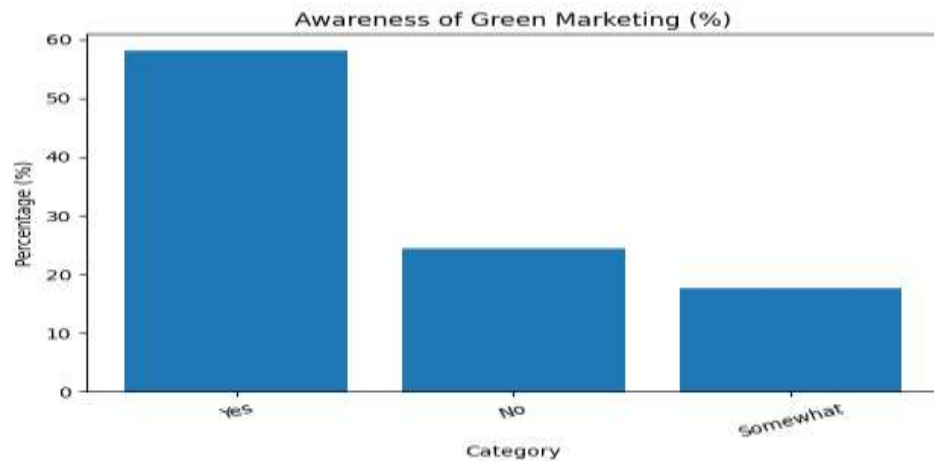


AI Improves Trust and Reduces Greenwashing Concerns

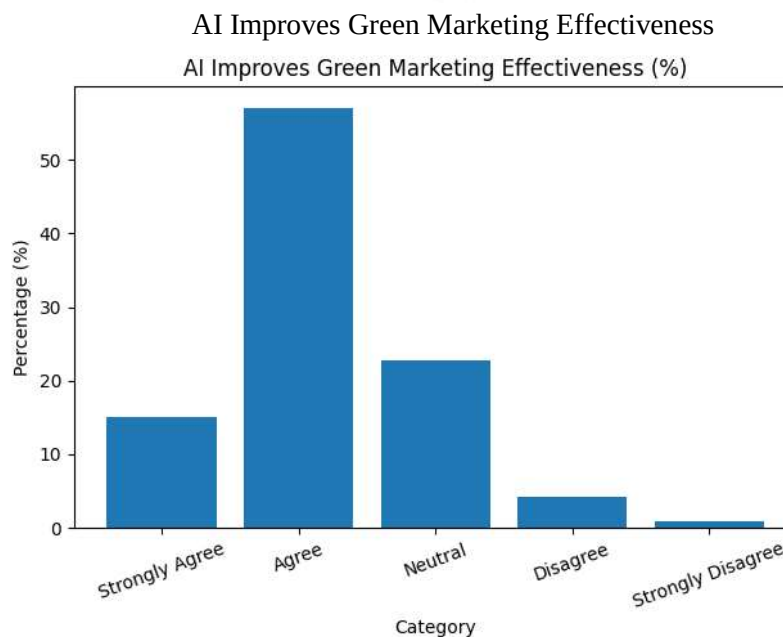
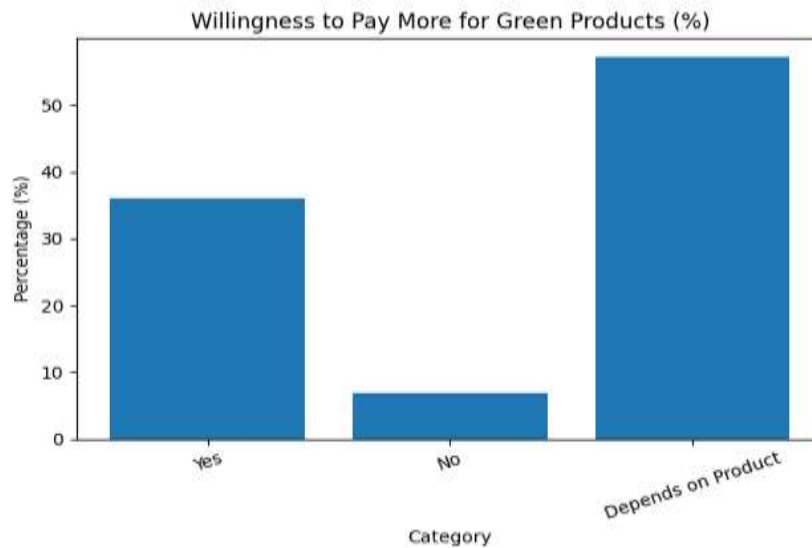
Opinions	Respondents	Percentage
Strong Affirmation	32	27%
Moderate Affirmation	45	38%
Neutral Stance	25	21%
Moderate Opposition	12	10%
Strong Opposition	6	4%
Total	120	100%



Consumer Familiarity with Sustainability-Oriented Marketing Practices



Consumer Inclination toward Paying a Price Premium for Sustainable Offerings



Findings and Suggestions

1. The study reveals that most respondents in Pune City are aware of environmental issues and show a generally positive attitude towards green marketing initiatives.
2. Customers perceive green marketing more favourably when brands provide transparent and credible information about eco-friendly practices.
3. The use of advanced intelligent analytical systems helps in better understanding customer sentiment, preferences, and behavioural patterns related to green products.
4. AI-based analysis indicates that consumer trust levels combined with ecological sensitivity play a crucial role in shaping consumer cognition and purchase-related decisions.

5. Younger and digitally active consumers are more responsive to AI-driven green marketing communication compared to other groups.
6. Despite positive perception, some customers remain sceptical due to fear of greenwashing and lack of standard sustainability certifications.

Suggestions

1. Marketers should use Artificial Intelligence tools such as sentiment analysis and predictive analytics to design more personalized and trustworthy green marketing campaigns.
2. Companies should ensure transparency in green claims to reduce consumer scepticism and build long-term trust.
3. Awareness programs and digital campaigns should be strengthened enhance consumer understanding regarding actual the tangible ecological advantages associated with sustainable products.
4. Businesses should adopt responsible and ethically governed intelligent system practices to maintain credibility and avoid misleading marketing communication.
5. Policymakers and organizations should encourage standardized green certifications to enhance customer confidence.
6. Future studies can expand the scope by covering multiple cities and using advanced AI models for deeper perception analysis.

Conclusion

The present study empirically establishes that consumer cognition and behavioural orientation toward sustainability-driven marketing practices is a multidimensional construct influenced by environmental consciousness, perceived credibility of green claims, and the effectiveness of AI-enabled marketing communication. The utilization of advanced intelligent analytical systems in consumer insight evaluation tools in perception analysis has enhanced methodological rigor by enabling data-driven sentiment extraction, pattern recognition, and behavioural inference from primary consumer responses. Compared to conventional analytical techniques, AI-based analysis provides superior precision in identifying latent perception drivers and consumer heterogeneity within the urban context of Pune City.

The findings further indicate that while AI-supported green marketing strategies positively influence consumer trust and purchase intention, persistent concerns regarding greenwashing and ethical transparency continue to moderate consumer responses. The study underscores the necessity of integrating ethical AI frameworks and standardized sustainability disclosures to strengthen the authenticity of green marketing efforts. Overall, the research contributes to the evolving discourse on sustainable marketing by offering an empirical, city-level framework that bridges artificial intelligence and green marketing, thereby providing actionable insights for both practitioners and policymakers and opening avenues for advanced, technology-driven sustainability research in emerging urban markets.

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THE TRANSFORMATIVE POWER OF LANGUAGE IN SUSTAINABLE DEVELOPMENT**Dr. Sneha Deuskar**

Vice Principal & Head, Department of Marathi, RJ College, Ghatkopar (E), Mumbai 400086.

Contact No: 9004261536. E-mail: sneha.deuskar@gmail.com

Abstract

Language is a fundamental tool that contributes to sustainable development in multifaceted ways. It not only facilitates meaningful communication but also shapes our life approach, nurtures human values, and guides responsible actions. This research paper explores the crucial role of language in awakening sensitivity and responsibility towards oneself, society, and the environment. Language has the power to improve awareness about social and environmental issues, promote cultural preservation and exchange, and inspire inclusivity. By providing a platform for diverse perspectives, language can facilitate empathy, understanding, and cooperation among individuals and communities.

The role of language in sustainable development extends beyond mere communication. It has the potential to transform attitudes and behaviours in a positive way.

The creative and aesthetic approach of language also plays a crucial role in enhancing profit in business initiatives. Its role in impacting economic development of the country is meaningful.

Language can encourage individuals to initiate action towards creating a more sustainable future, promoting behaviours and practices that prioritize social and environmental well-being. By emphasizing the power of language, it is possible to create more informed, engaged, and responsible global citizens. This, in turn, can help manifest the United Nations' Sustainable Development Goals (SDGs), which aim to promote peace, prosperity, and human well-being for all.

This research paper presents a self-developed training model to reemphasize the transformative power of Marathi Language in the process of Sustainable Development. The model is designed for educators to train future citizens to be more concerned about the environment and the future of the world. By recognizing the transformative power of language, we can unlock its potential to inspire positive change and promote a more sustainable and equitable future for all. The paper highlights the significance of language in shaping a better world and encourages further exploration of its potential in achieving sustainable development goals.

Keywords: language tool, human values, creative and aesthetic, sustainable, positive change.

Introduction

The transformative power of language in context to promoting sustainable development is hardly explicit. In this paper, an attempt is being made to focus upon the transformative power of language with reference to sustainable development with special reference to Marathi language and literature.

The objectives of this research paper are:

1. To emphasize the significance of language in general and Marathi language in particular in context to sustainable life approach.
2. To establish the role and relevance of Marathi language and literature in enabling manifestation of Sustainable Development Goals.
3. To establish the transformative power of language with special reference to Marathi language.
4. To develop the Module on Value based Education for the youth.

I**Meaning & Role of Sustainable Development**

Sustainable development emphasizes the aspect of holistic progress. It does not imply mere economic progress alone. It deeply reflects upon harmonizing progress from the ethical and moral perspective as well.

[A] Meaning of Sustainable Development

The UNESCO defines sustainable development as:³⁷

- (a) a resolution to meet the needs of the present without compromising the future,
- (b) a vision that encompasses populations, animal and plant species, ecosystems, natural resources – water, air, energy etc.,
- (c) an endeavour to integrate concerns such as the fight against poverty, gender equality, human rights, education for all, health, human security, intercultural dialogue etc.

The meaning of sustainable development implies synthesis of economic capability, social justice and environmental reliability. Economic capability reflects upon productivity with a responsible purpose, creation of employment opportunities and progress without hampering the rhythm of the environment. Social justice in context to environment implies integration of inclusiveness, encouragement of coexistence (e.g. gender equality, education for all, access to natural resources for all). Environment reliability with responsibility for a better future. This implies prevention of exploitation of natural resources, preservation as well as protection of environment. It emphasizes conservation of biodiversity as well as sanctity towards Nature. Sustainable development also focuses on a duty centric approach towards the future generations as well as the world at large. It implies development of the world with responsibility with concern and commitment for the future.

[B] Role of Sustainable Development

The role of sustainable development is crucial and meaningful in itself. Its role in shaping future initiatives and bringing about subtle transformation is relevant.

1. Policy making & Prosperity:

The long- term engagement in policy making is essential to connect it to prosperity. It implies policy making with concern for the future. It reveals prevention of long-term damage and practise of inclusiveness as well as resilience.

2. Profit and overall progress:

Sustainable development does not negate opportunities to improve profit making. It emphasizes progressive approach in profit making processes. This implies prevention of environmental degradation and sustainable approach in profit making.

3. Sensitivity and quality of life:

The process of sustainable development is intricate and interesting. It attempts to improve sensitivity and quality of life in implicit as well as explicit ways. The focus is on living a meaningful life with compassion, care and awakened sensitivity. This ensures protection of the environment as well as respect for Nature. For example – prevention of climate change, reduction in public health crisis and development of cities with respect to human life and Nature together.

4. Sustainable Development Goals: Road map for the future:

The road map for sustainable development goals conveys our commitment to oneself, community, environment and the future of the world. These goals reveal the sustainable development design for nurturing a more responsible future.

³⁷<https://www.unesco.org/en/sustainable-development>

Sustainable development goals can be meaningfully manifested through quality education initiatives in general and language related initiatives in particular.

II

Manifestation of Sustainable Development Goals: The Role of Transformative power of language:

Language plays a vital role in impacting our thoughts, shaping our attitudes and awakening our responsibilities towards the self, community, environment and the world at large.

The transformative power of language can play a very important role in facilitating manifestation of sustainable development goals. It is in this context, the paper emphasizes the role of the transformative power of language as a tool to initiate in a responsible way -the manifestation of sustainable goals. Some important dimensions with reference to the above:

1. Sustainable Development Goal 4– Quality Education:

(a) It emphasizes inclusiveness as well as education for all (equitable) and lifelong learning initiatives.

(b) The role of language is important especially in context to mother-tongue initiatives, multilingual education approach as well as commitment to share cultural knowledge to next generations. Thus, these aspects impact holistic learning outcomes as well as expands the possibilities of imparting value-based education and sustainable life approach.

2. Sustainable Development Goal 10 – Reduced Inequalities:

(a) Language plays an important role in initiating inclusion, strengthening co-existence.

(b) Role of language in improving access to education and social development is significant.

3. Sustainable Development Goal 13 (Climate Action) – Communicating climate knowledge in local languages:

(a) The role of local language in conveying the dynamics of climate knowledge is decisive. Effective communication about climate knowledge through impressive use of local languages is the need of the hour.

(b) It is not how much, but how well the information is conveyed. The role of vernacular languages in India in context to the above is very important.

4. Sustainable Development Goal 16 – Peace, Justice and Strong Institutions:

(a) Language strengthens the possibility of dialogue, social inter-connection, resolution of conflict as well as smooth access to justice.

(b) Trust in institutions and its democratic spirit is maintained through linguistic inclusion.

5. Sustainable Development Goal 17 – Partnerships for the Goals:

(a) Intercultural as well as multilingual communication improves the possibility of profit in business, development of communities and progress of the nation in diverse ways.

(b) Role of language is valuable in development of sustained partnership with a focus on ethical and social responsibility.

III

Manifestation of Sustainable Development Goals: The Role of Transformative power of language with special reference to Marathi language:

The role of vernacular languages in weaving the value and worth of sustainable life approach is deep and distinct. The role of vernacular languages in enriching cultural bonds, emphasizing social responsibilities as well as enriching dialogue is very crucial. The significant role of Marathi language in strengthening manifestation of sustainable development goals is vital. The nuances of Marathi language are reflected through poetry, narrative literature and drama. They continue to convey the richness of literature since ancient times thereby focussing upon human values, elevation of human life, environmental awareness as well as responsibility, life enriching initiative..

This paper attempts to convey the strong role of transformative power of language with special reference to Marathi language in manifestation of some Sustainable Development goals.

1. Sustainable Development Goal 4– Quality Education:

The significant role of Marathi as a language in strengthening sustainable development goals is vital. Some dimensions of Marathi literature reflect important aspects of quality education such as

(a) **दासबोध Daas Bodh: Saint Ramdas's approach on lifelong learning:**

It emphasizes inclusiveness as well as education for all (equitable) and lifelong learning initiatives: Saint Ramdas in his phenomenal work **Daas Bodh** conveys a rich insight about human life by describing the 74 key indicators of a fool and 42 Key indicators of a wise person. These convey some interesting aspects of life-long learning initiatives.

Some of the key indicators of a fool -³⁸

- अ) स्वयं नेणे परोपकार|उपकाराचा अनोपकार|
करी थोडें बोले फार|तो येक मूर्ख||३०||
- २) परपीडेचें मानी सुख|परसंतोषाचे मानी दुःख|
गेले वस्तूचा करी शोक|तो येक मूर्ख||४५||
- ३) आदरेंविण बोलणें|न पुसतां साक्ष देणें|
निंद्य वस्तू अंगिकीरणें|तो येक मूर्ख||४६||
- ४) अनीतीनें द्रव्य जोडी|धर्म नीति न्याय सोडी|
संगतीचे मनुष्य तोडी|तो येक मूर्ख||५९||
- ५) अक्षरें गाळून वाचीकां तें घाली पदरीची|
नीघा न करी पुस्तकाची|तो येक मूर्ख||७१||

Some of the key indicators of a wise person-³⁹

- १) विचारेंविण बोलो नये|विवंचनेविण चालों नये|
मयदिविण हालों नये|काहीं येक||४||
- २) निंदा द्वेष करूं नये|असत्संग धरूं नये|

³⁸ समर्थ रामदास, *सार्थ श्री दासबोध*, दशक दुसरे, समास पहिला- मूर्खलक्षणनाम, संपा.ह. भ. प. ल. रा. पांगारकर, केशव भिकाजी ढवळे प्रकाशन, गिरगाव, प्रथम आवृत्ती १८४५, पृष्ठ ३०-३७

³⁹ समर्थ रामदास, *सार्थ श्री दासबोध*, दशक दुसरे, समास दुसरा-उत्तम लक्षणनाम, संपा.ह.भ.प. ल. रा. पांगारकर, केशव भिकाजी ढवळे प्रकाशन, गिरगाव, मुंबई, प्रथम आवृत्ती १८४५, पृष्ठ ३७-४१

- द्रव्यदारा हरूं नये|बळात्कारें||७||
- 3) बोलिला बोल विसरों नये|चाहाडी मनास आणूं नये|
शोधिलुआविण करीं नये|कार्य काहीं||१३||
- 4) तोंडी सीवी असो नये|दुसऱ्यास देखोन हांसों नये|
फणे अंगीं संचारों नये|कुळवंताचे||२७||
- 5) अपकीर्ति ते सांडावी|सद्कीर्ति वाढवावी|
विवेके दृढ धरावी|वाट सत्याची||४१||

Daas Bodh is an excellent tool for study and self-development. Through *Daas Bodh*, one can imbibe fundamental values, courage, and confidence in life. Studying *Daas Bodh* can be beneficial for improving public speaking skills and becoming a better person, as well as building a value-conscious society.

(a)(ii) *मनाचे श्लोक Manaache Shlok by Ramdas* was a sustainable development plan designed with a futuristic perspective. While going for alms, one Shlok was recited in front of each house, and only then alms were accepted. Every day, the essence of one Shlok was instilled in the mind, leaving a lasting impact.

(b) **श्यामची आई Shyamchi Aai: Mother tongue initiative to spread value-based education:**

This book impacted people and helped them to nurture a value-based life approach. Two stories in his book *Shyamchi Aai*:

- a. **मुकी फुले⁴⁰ (Muki Phule)** symbolizes love and care for Nature.
- b. **पत्रावळ⁴¹ (Patraawal)** conveys commitment to Nature as well as development of skills to take care of Nature. It also emphasises the importance of eco-friendly lifestyle.

2. Sustainable Development Goal 10 – Reduced Inequalities:

(a) **श्यामची आई Shyamchi Aai:** Language plays an important role in initiating inclusion, strengthening co- existence :

- i) **बंधुप्रेमाची शिकवण⁴² Bandhu Premaachi Shikwan:** reveals the significance of brotherhood in context to world peace.
- ii) **भूतदया⁴³ Bhootdayaa:** emphasizes compassion towards the ignored section of the society.

⁴⁰1. साने गुरुजी- *श्यामची आई* पुणे विद्यार्थी गृह प्रकाशन, पुणे, तिसरी आवृत्ती, ४४वे पुनर्मुद्रण, २००५, पृष्ठ १०-१३.

⁴¹ 2. साने गुरुजी- *श्यामची आई* पुणे विद्यार्थी गृह प्रकाशन, पुणे, तिसरी आवृत्ती, ४४वे पुनर्मुद्रण, २००५, पृष्ठ १९-२२.

⁴² साने गुरुजी- *श्यामची आई* पुणे विद्यार्थी गृह प्रकाशन, पुणे, तिसरी आवृत्ती, ४४वे पुनर्मुद्रण, २००५, पृष्ठ ८५-९०

(b) **शेतकऱ्याचा असूड⁴⁴ Shetkaryaaachaa Asood:** Role of language in improving access to education and social development is significant:

as reflected in the articles in the book titled **Shetkaryaaachaa Asood** by **Mahatma Jyotirao Phule**, in 1881. It described fearlessly the plight and poverty of Indian cultivators under exploitative social and economic conditions. It helped the society and especially the farmers - deprived society to understand the path of knowledge -emphasising the importance of education to each section of the society to overcome the disparities and live life fearlessly.

3. Sustainable Development Goal 13 (Climate Action) – Communicating climate knowledge in local languages:

(a) **वृक्षवल्ली आम्हां सोयरी वनचरे⁴⁵ Vrukshawalli Aamhaa Soyaree :** Climate knowledge in local languages

In **Saint Tukaram's** Abhang **Vrukshawalli Aamhaa Soyare**, he conveys the significance of conservation of Nature. He emphasises the importance of being in the company of nature to live a calm, pure and peaceful life.

वृक्षवल्ली अम्हा सोयरी वनचरे । पक्षीही सुस्वरे आळविती ॥ १ ॥

येणे सुखे रुचे एकांताचा वास । नाही गुण दोष अंगा येत ॥ २ ॥

आकाश मंडप पृथिवी आसन । रमे तेथे मन क्रीडा करी ॥ ३ ॥

कंथाकमंडलु देह उपचारा । वितो वारा अवसरु ॥ ४ ॥

हरिकथा भोजन परवडी विस्तार करोनि प्रकार सेवू रुची ॥ ५ ॥

तुका म्हणे होय मनासी संवाद । आपुलाचि वाद आपणांसी ॥ ६ ॥

(b) **ज्ञानेश्वरी, Dnyaneshwari :**

Saint Dnyaneshwar in his **Dnyaneshwari**, conveys the message of conservation of Nature as a need of an hour.

i) नगरेचि रचावीं।जळाशये निर्मावीं।महावनें लावावीं। नानाविधें ॥२३१॥⁴⁶

ii) इहीं संतोष वन खंडिले।धैर्य दुर्ग पडिले।आनंदरूप सांडिले। उपडूनिया ॥२४८॥⁴⁷

iii) सुरतरुची झाडें।आंगणीं लावावीं कोडें। देयावें कामधेनुचें पाडें। खेलावेया ॥५७०॥⁴⁸

⁴³ साने गुरुजी- श्यामची आई पुणे विद्यार्थी गृह प्रकाशन, पुणे, तिसरी आवृत्ती, ४४वे पुनर्मुद्रण, २००५, पृष्ठ ३१-३४

⁴⁴ महात्मा जोतीराव फुले-शेतकऱ्याचा असूड, संपा. विश्वनाथ शिंदे, विश्वकर्मा पब्लिकेशन्स, पुणे, पहिली आवृत्ती- एप्रिल २०२१, पुनर्मुद्रण, २०२२.

⁴⁵ संत तुकाराम, सार्थ श्री तुकारामाची गाथा, संपा. ह.भ.प. विष्णु नरसिंह जोग महाराज, केशव भिकाजी ढवळे प्रकाशन, गिरगाव, मुंबई, तिसरी आवृत्ती, १८९२, अभंग क्र. १७२०, पृष्ठ क्र.३६३

⁴⁶ ज्ञानेश्वर, सार्थज्ञानेश्वरी, संपा. म.शं.गोडबोले, श्रीविद्या प्रकाशन, पुणे, प्रथम आवृत्ती, १९७७, अध्याय चौदावा (गुणत्रयविभागयोगः), पृष्ठ क्र.५६९

⁴⁷ ज्ञानेश्वर, सार्थज्ञानेश्वरी, संपा. म.शं.गोडबोले, श्रीविद्या प्रकाशन, पुणे, प्रथम आवृत्ती, १९७७, अध्याय तिसरा (कर्मयोगः), पृष्ठ क्र.९२

- iv) जे अवृष्टीचेनि उपद्रवे।गादेल विश्व आघवे।
म्हणौनि पर्जन्ययष्टी करावे।नाना याग॥२२१॥⁴⁹

ऋतुचक्र⁵⁰ Rutuchakra : the great author **Durga Bhagwat** describes the sanctity as well as significance of 12 'Rutu's -seasons- in India and conveys its role in enriching the human mind. The book underlines the interconnection of all factors of nature- the trees, animals, birds and human beings. The narrative power of the author is so effective that the reader can feel harmony in nature.

4. Sustainable Development Goal 16 – Peace, Justice and Strong Institutions

- (a) The experiential effective **peace module** extended by **Saint Dnyaneshwar** in his famous पसायदान⁵¹ **Pasaaydaan** conveys:

Importance of Peace: Commitment to the Self and Commitment to the Society.

भूतां परस्परें जडों | मैत्र जीवाचें ॥१७७३॥ .
जें जें वांछील तें तें लाहो | प्राणिजात ॥१७७४॥

Dnyaneshwar brings out the deeper relationship between living beings based on mutual respect and compassion. This approach indeed reflects the significance of harmony at the cosmic level.

- (b) Relevance of Social Justice: Saint Dnyaneshwar has focused upon social justice:

जे खळांची व्यंकटीं सांडो | तयां सत्कर्मीं रती वाढों |
भूतां परस्परें जडों | मैत्र जीवाचें ॥१७७३॥

Dnyaneshwar states that the bad tendencies of the people should be reduced and they should be encouraged to perform positive actions in the society.

- (c) Trust in strong institutions and its democratic spirit through linguistic inclusion:

Saint Eknath's भारुड⁵² Bhaarud -विंचू
विंचू चावला वृश्चिक चावला | काम क्रोध विंचू चावला |
तम घाम आंगासीं आला ॥...
ह्या विंचवाला उतारा | तमोगुण मागे सारा |
सत्त्वगुण लावा अंगारा | विंचू इंगळ उतरे झराझरा ॥

⁴⁸ ज्ञानेश्वर, *सार्थ ज्ञानेश्वरी*, संपा. म.शं.गोडबोले, श्रीविद्या प्रकाशन, पुणे, प्रथम आवृत्ती, १९७७, अध्याय अकरावा (विश्वरूपदर्शनयोगः), पृष्ठ क्र.४०३

⁴⁹ ज्ञानेश्वर, *सार्थ ज्ञानेश्वरी*, संपा. म.शं.गोडबोले, श्रीविद्या प्रकाशन, पुणे, प्रथम आवृत्ती, १९७७, अध्याय तेरावा (क्षेत्रक्षेत्रज्ञविभागयोगः), पृष्ठ क्र.४६१

⁵⁰ दुर्गा भागवत, *ऋतुचक्र*, वरदा बुक्स, पुणे, पाचवी आवृत्ती, एप्रिल १९८८

⁵¹ ज्ञानेश्वर, *सार्थ ज्ञानेश्वरी*, पसायदान- संपा. म.शं.गोडबोले, श्रीविद्या प्रकाशन, पुणे, प्रथम आवृत्ती, १९७७, अध्याय अठरावा, ओवी १७७२ ते १७८० पृष्ठ क्र.९१०-९११.

⁵² एकनाथ महाराज, *एकनाथी भारुड संग्रह*, बा.ल.फाटक प्रकाशन, मुंबई, आवृत्ती तेरावी, पुनर्मुद्रण १९६९.

He conveys in a dramatic form: the human nature revealed in the three gunas (Sattva, Rajas and Tamas). He suggests that to restrain the ego -it is essential to reduce the Tamo guna (negative qualities) . This is essential to maintain harmony and peace in the world.

0. Sustainable Development Goal 17 – Partnerships for the Goals:

(a) Intercultural as well as multilingual communication:

The document *आज्ञापत्र*³ Aadnyaa Patra developed by Ramchandra pant Amatya provided administrative, ethical, moral, social leadership guidelines to Chatrapati Shivaji Maharaj. It is indeed a treatise on sustainable development life approach. Aadnyaa Patra is a role model of executing sustainable development goal for a nation.

(b) Sustainable partnership: Ethical and Social responsibility

In Dnyaneshwar's *ज्ञानेश्वरी*⁴ Dnyaneshwari-

हैं विश्वचि माझे घर। ऐसी मती जयाची स्थिर।

किंबहुना चराचर। आपण जाहला॥२१॥

Dnyaneshwar states the significance of love and compassion towards people across the world. It is essential to nurture human values in younger generations so as to strengthen good life initiatives.

The significance of good life in general and sustainable life approach in particular as reflected in Marathi language and Marathi literature since the ancient time is path breaking and progressive. It is interesting to note that the sustainable life concerns and commitments have been an important part of the core content of Marathi literature and language apart from its impactful communicative pattern as well as its aesthetic framework. It is in this context that relooking at Marathi language and Marathi literature becomes essential since it provides a treatise on transformation in the most effective way. The need of the hour is to convey its significance at the national and global level so that a sustainable life approach becomes more rich and more relevant for the future. It is important to integrate the core content of Marathi language and literature that reflect upon a sustainable life approach with education for all initiatives.

This paper attempts to propose a module to promote -value based education in context to a sustainable life approach based on the relevant core contents of Marathi language and Marathi literature that convey the essence of sustainable life.

IV

Module on Value based Education for the youth

[Enriching Sustainable Life Approach Initiative [ESLAI] based on relevant core contents of Marathi literature and language]

Objectives of the ESLAI:

- To orient students about the importance of sustainable life approach as reflected in Marathi language and Marathi literature [relevant context]

⁵³ रामचंद्रपंत अमात्य, *आज्ञापत्र*, संपा. विलास खोले, लोकवाङ्मयगृह, मुंबई, नववी आवृत्ती, जुलै २०२२.

⁵⁴ ज्ञानेश्वर, *सार्थ ज्ञानेश्वरी*, संपा. म.शं.गोडबोले, श्रीविद्या प्रकाशन, पुणे, प्रथम आवृत्ती, १९७७, अध्याय बारावा (भक्तियोग:), पृष्ठ क्र.४३८.

- . To encourage students to learn and live life with enriched sustainable life approach.

Mechanism of the ESLAI

- . Theoretical dimension [Guidance lectures by experts]

To convey the rich dimensions in Marathi language and literature in context to sustainable life approach to students through lectures (on Saint literature, poetry and other literary engagements.)

- b. Practical dimension [Activity based initiatives]

Activity based initiatives to convey the importance of sustainable life approach as depicted in Marathi language and literature [activities such as: role play, poetry recitation, one act play and other related initiatives]

Benefits of the ESLAI

1. Global
2. Local

Duration of ESLAI Thirty hours (Two credits)

Conclusion:

A sustainable life approach is the need of the hour. It is important to orient the future generations about the same in all possible ways. The role of Marathi language and Marathi literature is significant in context to the same. The need of the hour is to effectively emphasize it especially through education. This will inspire students to not only understand and appreciate the rich legacy of Marathi language and literature but also guide them to live life in a more responsible way for oneself and others. It is important to note that similar initiatives can be undertaken by vernacular language experts to emphasize the legacy of language as well as its sustainable life approach viewpoint.

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<https://www.unesco.org/en/sustainable-development>

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- साने गुरुजी- श्यामची आई- पुणे विद्यार्थी गृह प्रकाशन, पुणे, तिसरी आवृत्ती, ४४वे पुनर्मुद्रण, २००५, पृष्ठ १०-१३.
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ESG-DRIVEN CREATIVE DESTRUCTION IN INDIA: SEBI'S CORPORATE GOVERNANCE TRANSFORMATION

Dr. (Mrs.) Sadhana Singh

Assistant Professor, Vivekanand Education Society's College of Arts, Science & Commerce (Autonomous), Chembur. Email id: sadhana.singh@ves.ac.in, Mobile No. 9920548936

Ms. Rutuja Chandrakant Kamble

Assistant Professor, Vivekanand Education Society's, College of Arts, Science and Commerce (Autonomous), Chembur. Email id: rutuja.kamble@ves.ac.in, Mobile No. 7208111850

Abstract

This study examines the Securities and Exchange Board of India's (SEBI) corporate governance framework to determine how ESG laws contribute to creative destruction. Thematic document analysis of SEBI circulars, Business Responsibility and Sustainability Reporting (BRSR) disclosures, sustainability reports of listed companies, policy papers and responses of investors are all used in this research study. According to the report, stakeholder-oriented governance has replaced shareholder-centric models in businesses as a result of SEBI's ESG rules. Long-term strategic realignment has been influenced by ESG integration, which has improved accountability, transparency, and board-level monitoring. But problems like the costs of compliance, problems with data standardization, and the dangers of greenwashing still exist. The paper emphasises that to guarantee the long-term efficacy of ESG-driven governance reforms in India, more robust enforcement and monitoring procedures are required.

Keywords: ESG, SEBI, BRSR, Creative Destruction, Corporate Governance

1. Introduction

Environmental, social, and governance (ESG) considerations have become important determinants of business strategy, investment choices, and long-term value generation in recent years. Businesses around the world are under growing pressure to strike a balance between strong governance, social responsibility, environmental stewardship, and financial performance. Through regulatory mandates like the Business Responsibility and Sustainability Report (BRSR), which was introduced under the **SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, specifically Regulation 34(2)(f)**, the Securities and Exchange Board of India (SEBI) has institutionalised ESG practices in India. These rules establish a formal framework for accountability, transparency, and stakeholder engagement by requiring listed companies to report comprehensive ESG data.

With the implementation of ESG standards, traditional shareholder-centric governance has given way to stakeholder-oriented, outcome-focused models. Businesses must include ESG factors into risk management, strategic planning, and board-level decision-making in order to match business aims with more general societal and environmental goals. This change in regulations is consistent with Schumpeter's thesis of creative destruction, which holds that new, more effective systems destroy current ones. ESG-driven creative destruction replaces traditional finance-focused corporate governance frameworks with multi-stakeholder accountability, sustainability, and long-term value-focused structures.

Even if these modifications point to a structural shift, issues including high compliance costs, a lack of data standardization, and the possibility of greenwashing still exist. Strong regulatory capacity building, comprehensive verification, and efficient enforcement are all necessary for ESG mandates to be effective. This paper examines how ESG laws are changing corporate governance, promoting strategic realignment,

and impacting accountability and transparency in India's capital markets through an analysis of SEBI circulars, BRSR disclosures, sustainability reports, and policy documents.

2. Literature Review:

2.1 Global Perspective

Eccles, Ioannou, and Serafeim (2014) investigated how ESG integration might change business strategy and governance. They discovered that companies with robust ESG policies had better stakeholder engagement, increased board-level accountability, and more open decision-making procedures. Long-term value creation has been connected to ESG initiatives, indicating that sustainability factors can change company structures beyond simple compliance.

Friede, Busch, & Bassen (2015) carried out a meta-analysis of more than 2,000 empirical research about company performance and ESG. They came to the conclusion that while increased transparency improves market discipline and brings business behavior into line with stakeholder expectations, ESG adoption generally has a beneficial impact on financial performance and risk management.

Eccles & Klimenko (2019) examined how to strategically integrate ESG considerations into company governance. Businesses that include ESG in frameworks for risk management and decision-making are more sustainable over the long run. By substituting robust, stakeholder-focused structures for conventional governance models, ESG is positioned as a strategic tool rather than a compliance necessity, supporting the creative destruction theory.

Ioannou & Serafeim (2015) examined the difficulties of implementing ESG globally and found that greenwashing, different reporting standards, and high compliance costs were obstacles. In order to guarantee that ESG requirements result in significant governance transformation, they emphasized the significance of regulatory scrutiny, standardized disclosure systems, and board engagement.

2.2 Indian Context

Rajan (2025) examined the development of SEBI's BRSR framework, highlighting how it improves corporate accountability and transparency by conforming to international ESG norms. In order to increase the legitimacy of sustainability reporting, he also emphasized enduring difficulties, such as problems with data quality and the possibility of greenwashing, and suggested the use of technical tools and independent third-party verification.

Bhanushali (2025) offered a legal analysis of ESG compliance using the MCA and SEBI standards. The report highlighted regulatory influence on corporate behaviour and governance structures, outlined compliance issues in India, and noted a transition from profit-centric governance to sustainability mandates.

2.3 Integration with Research Objectives and Conceptual Framework

According to the literature study, Indian studies demonstrate that SEBI's regulatory framework (BRSR) is influencing comparable governance changes locally, but international studies emphasize ESG as a driver of strategy realignment, accountability, and long-term value generation. When taken as a whole, these findings lend credence to the idea of ESG-driven creative destruction: SEBI regulations upend conventional governance, leading to improved transparency, strategic realignment, and sustainable value creation. The study's goals to assess regulatory impact, strategic adaptability, and moderating factors affecting ESG governance are clearly aligned with the literature's identification of implementation issues such as compliance costs, greenwashing, and enforcement gaps.

3. Research Methodology

3.1 Identified Research Gap

Although interest in ESG governance is expanding, there are still several gaps:

1. There aren't many empirical studies on how SEBI's ESG rules affect corporate transformation and strategic decision-making in India.
2. There is little information on the real-world difficulties businesses have when putting ESG regulations into practice, especially for small and mid-sized businesses.
3. In the Indian environment, there are no integrative frameworks linking strategic realignment, creative destruction, and ESG requirements.
4. There are few studies examining how ESG disclosure affects investor trust, market discipline, and sustainable value creation over the long run.

By offering a mixed method approach, investor opinion and theory-driven analysis based on Schumpeterian creative destruction and ESG governance literature, this study seeks to close these gaps.

3.2 Research Objectives

- To investigate how the BRSR framework, in particular, and SEBI's ESG rules are causing corporate governance practices of Indian listed businesses to undergo creative destruction.
- To examine how investors' concerns about greenwashing influence the importance they assign to corporate transparency and anti-corruption.
- To identify key governance and implementation challenges affecting the effectiveness of ESG-driven reforms in India.

3.3 Hypothesis of the study:

H0: There is no significant association between investors' concerns about greenwashing and the importance they assigned to corporate transparency in their investment decisions.

H1: There is a significant association between investors' concerns about greenwashing and the importance they assign to corporate transparency in their investment decisions.

3.4 Scope of the Study

The study investigates how corporate governance practices of Indian listed businesses are affected by SEBI's ESG requirements, namely the BRSR framework. It focuses on how long-term value development, strategic alignment, and governance transparency are affected by ESG mandates. The study examines investor perceptions in this setting, particularly the connection between business transparency and worries about greenwashing while making investment decisions. Important implementation issues are also taken into account, such as data standardisation, greenwashing hazards, and compliance expenses.

3.5 Research Design

- The study used a mixed qualitative research design that combines primary and secondary data to examine the impact of SEBI's ESG criteria on the corporate governance practices of Indian listed companies.
- Primary data on investors' perceptions of corporate transparency and greenwashing is gathered using a standardised questionnaire.
- Secondary data is analysed using a thematic document analysis of policy papers, sustainability reports, BRSR disclosures, and SEBI circulars.
- The study combined empirical data with theoretical insights from Schumpeter's theory

3.6 Data Collection and Analysis

- The research utilizes both primary and secondary data. Secondary data was sourced from SEBI reports, NSE/BSE circulars, and academic journals. Primary data was collected using a **Structured Questionnaire** administered digitally to retail investors in Mumbai. The questionnaire utilized Likert scales to measure perceptions and categorical questions for demographic profiling.
- **Sample Size and Sampling Technique:** The study utilized a **Convenience Sampling** method to reach active market participants. The final sample size consists of **137 valid responses** from retail investors across various age groups and income brackets in Mumbai.
- A **Shapiro-Wilk test** confirmed the data were **non-normally distributed** ($p < .001$). Therefore, **Kendall's Tau-B** was used instead of Pearson's r because it is a non-parametric test specifically designed for **ordinal data** (like rankings and Likert scales), ensuring the correlation results are statistically valid despite the skewed distribution.

3.7 Limitations of the Study

1. **Restricted to listed companies:** The results might not apply to startups or private companies using other ESG frameworks.
2. **Emphasis on Indian regulatory context:** The study focuses on SEBI laws; its findings might not apply to other nations with differing ESG mandates.
3. **Time-bound regulatory focus:** Results are limited to the regulatory framework in place at the time of analysis due to the quick evolution of ESG rules.

4. Hypothesis Testing and Statistical Analysis

Correlation Matrix

	Concerns about Greenwashing	Importance of Transparency
Concerns about Greenwashing		
Pearsons's r	-	0.218
p-value	-	0.010
Kendall's Tau-B	-	0.254
p-value		0.003
Importance of Transparency		
Pearsons's r	0.218	-
p-value	0.010	-
Kendall's Tau-B	0.254	-
p-value	0.003	-

Descriptives

	Concerns about Greenwashing	Importance of Transparency
N	137	137
Mean	4.21	2.58
Standard Deviation	0.98	0.61
Shapiro Wilk W	0.784	0.621
Shapiro Wilk P	<.001	<.001

Statistical Analysis:

1. **Variable Identification:** "Concerns about Greenwashing" (Likert scale: 1=Strongly Disagree to 5=Strongly Agree) was treated as the independent variable, and "Importance of Corporate Transparency" (Ranked: 1=Least to 3=Most) was the dependent variable.
2. **Normality Check:** A Shapiro-Wilk test was performed for both variables $p < .001$, indicating the data follow a non-normal distribution.
3. **Correlation Testing:** Given the non-normal nature of the data and the ordinal (ranked) variables, Kendall's Tau-B was calculated as the primary test statistic, with Pearson's r provided for reference.
4. **Observation of Coefficients:**
 - **Kendall's Tau-B:** 0.254
 - **p-value:** 0.003 (Significant)

Decision:

Since the p-value (0.003) is lower than the alpha level of 0.05, we **reject the Null Hypothesis (H0)**.

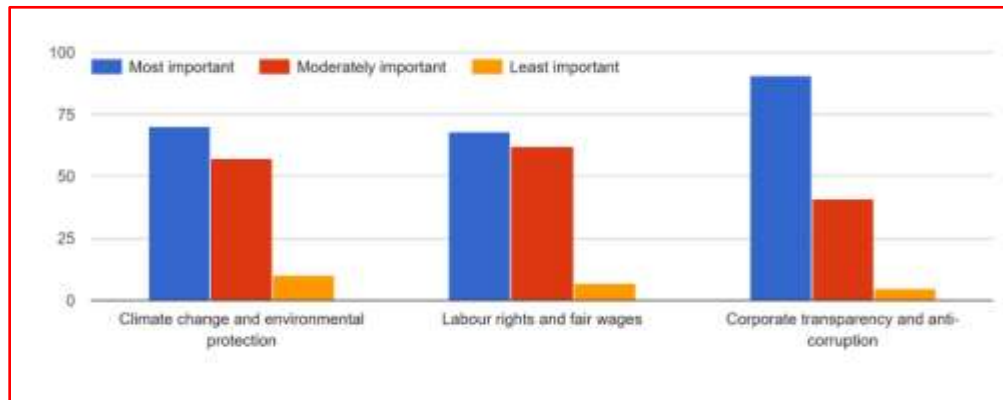
Observation:

Correlation analysis revealed a significant positive relationship (Kendall's Tau-B = 0.254, $p = 0.003$) between investors' apprehension regarding false sustainability claims (greenwashing) and the priority they place on corporate transparency.

Interpretation:

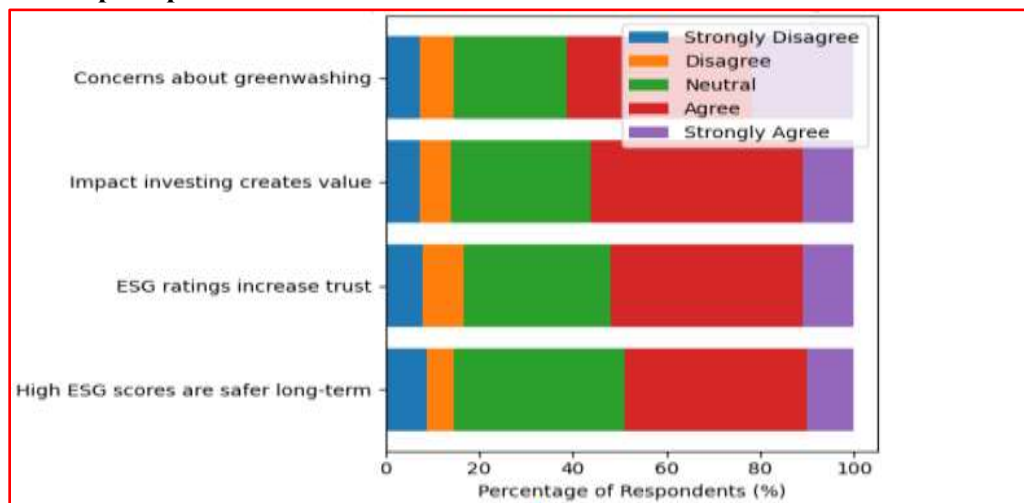
The statistical analysis confirms that fear of greenwashing directly amplifies the demand for high-quality corporate governance. The positive correlation indicates that retail investors do not view ESG labels passively; rather, their scepticism drives a "flight to transparency." Under SEBI's framework, this means that companies cannot simply market their way to ESG success. To capture capital from sceptical investors, firms must demonstrate robust accountability and anti-corruption practices, which investors view as the primary antidote to greenwashing risks.

5. Discussion & Analysis**5.1 Analysis and Discussion of Primary Data****5.1.1 Importance assigned to ESG factors**



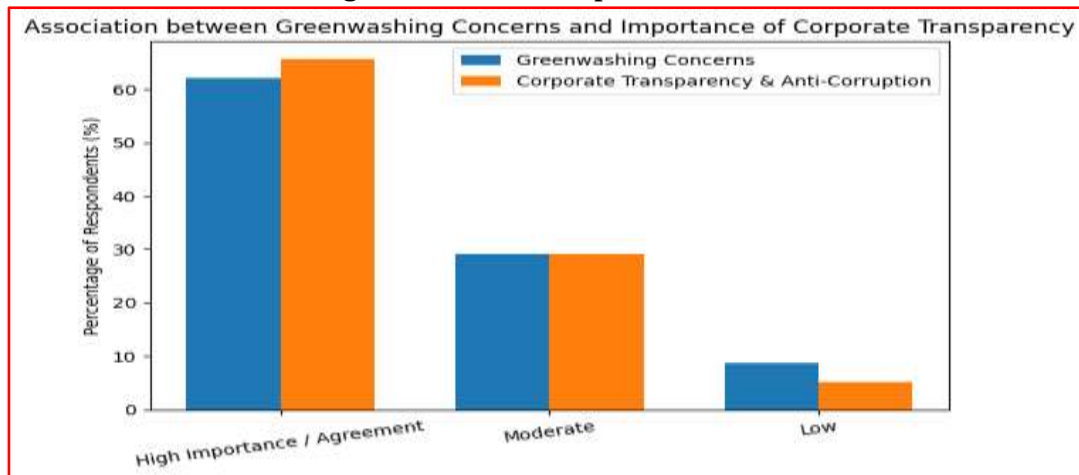
The data shows that, in comparison to environmental preservation and labor rights, corporate transparency and anti-corruption receive the most "most important" replies, making them the most crucial ESG factors for investors. This indicates that governance-related elements that have a direct impact on accountability and disclosure quality are highly preferred by investors. Across all aspects, the comparatively low "least important" replies point to an increase in general ESG knowledge. Therefore, according to SEBI's ESG framework, governance issues seem to be essential to investor trust.

5.1.2 Investor's perception of ESG attributes:



The data demonstrates that most investors have a good attitude toward ESG and believe that investment products with high ESG scores are safer and more trustworthy over the long run. However, a sizable percentage of respondents voice worries about greenwashing, demonstrating scepticism toward flimsy ESG claims. This combination of caution and trust emphasises how crucial reliable disclosures are. The results highlight the importance of company openness and anti-corruption measures in ESG-based investing choices.

5.1.3 Correlation of Greenwashing Concerns and Corporate Governance Valuation



Investors' concerns about greenwashing and their value of company openness and anti-corruption measures are strongly aligned, according to the clustered bar chart. While about 66% of respondents think transparency is very important, roughly 62% of those who express significant worry about greenwashing also think transparency and anti-corruption are very important. Consistent investor sentiments are indicated by the moderate and low answer categories, which stay substantially comparable across both variables. The alternative hypothesis (H1), according to which there is a significant correlation between the two factors in investment decision-making under SEBI's ESG framework, is supported by this visual evidence, which indicates a positive association between greenwashing concerns and transparency expectations. The null hypothesis (H0) is thus rejected.

5.2 Discussion Based on Secondary Data

In order to investigate ESG-driven creative destruction within SEBI's corporate governance framework, this study also emphasizes on qualitative research design. A thematic document analysis approach is used using a structured qualitative framework, akin to NVivo/Atlas.ti-based analysis (NVivo and Atlas.ti are tools that help systematically organise and analyse written documents by grouping similar ideas).

The deductive-inductive method used in thematic coding is based on ESG governance literature and Schumpeter's theory of creative destruction.

5.2.1 Analytical Structure Guiding the ESG - Governance Assessment

Table 1: Thematic Framework for Qualitative Analysis

Theme	Description	Theoretical Lens
ESG as Creative Destruction	Disruption of shareholder-centric governance	Schumpeterian Theory
Regulatory Transformation	Shift to outcome-based governance	Regulatory Innovation
Strategic Realignment	ESG integration into firm strategy	Strategic Management
Market Discipline	Transparency and investor confidence	Market Signalling

Implementation Challenges

Compliance cost, greenwashing

Institutional Theory

*Source: Compiled by Researcher***Discussion:**

SEBI's ESG standards are changing corporate governance in India by encouraging businesses to adopt more ethical and transparent practices. The SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015's mandatory ESG disclosures, specifically Regulation 34(2)(f), and later SEBI circulars that introduced the BRSR framework encourage businesses to incorporate ESG factors into their strategies, reflecting a process of creative destruction (SEBI, 2015; SEBI, 2021). Improved ESG reporting boosts market discipline and investor trust, but issues like increased compliance costs and the possibility of greenwashing underscore the need for more stringent implementation and supervision.

5.2.2 Shift from Shareholder-Centric to Stakeholder-Oriented Governance**Table 2: Strategic Implications of ESG-Driven Governance**

Dimension	Traditional Governance	ESG-Driven Governance
Governance Focus	Shareholder Value	Stakeholder Value
Board Role	Financial Oversight	ESG & Sustainability Oversight
Risk Management	Financial Risk	Integrated ESG Risk
Time Horizon	Short-Term Returns	Long-Term Value Creation

Source: Compiled by Researcher

The strategic ramifications of ESG-driven creative destruction in corporate governance are highlighted in **Table 2**. Stakeholder-oriented governance systems are replacing shareholder-centric arrangements in businesses. The expanding role of boards, which now supervise sustainability and ESG issues in addition to financial performance, is indicative of this shift. Strategic planning is becoming increasingly long-term focused, and risk management frameworks are changing to include ESG issues in addition to traditional financial hazards.

5.2.3 Qualitative Coding and Evidence Mapping of ESG Governance Themes**Table 3: NVivo / Atlas.ti Coding Alignment**

Themes	Sub-themes	Data Source
ESG Regulation	BRSR, ESG Norms	SEBI Circulars
Governance Change	Board Accountability	Annual Reports
Strategic Response	ESG Integration	Sustainability Reports
Challenges	Compliance Cost, Greenwashing	Policy Reviews

Source: Compiled by Researcher

Table 3 describes how the researcher used qualitative tools, such as Atlas.ti or NVivo, to analyze documents. The table indicates that although ESG regulations are beneficial, smaller businesses find it challenging to adhere to them due to the associated costs. Additionally, some businesses may inflate or misrepresent their sustainability efforts (a practice known as "greenwashing") due to the lack of complete

standardization of ESG data. Better monitoring, verification, and enforcement are required to make ESG legislation genuinely effective, even though SEBI's emphasis on actual results rather than formal compliance is a welcome step.

6. Findings:

6.1 Regulatory Mechanisms Driving Corporate Governance Change

The results show that structural governance has changed as a result of ESG standards under SEBI, not just symbolic compliance. Initiatives like the BRSR framework and ESG risk disclosures have increased accountability, transparency, and board-level monitoring, as Table 2 illustrates.

Table 4: ESG Regulatory Instruments and Governance Impact

SEBI Initiative	Governance Dimension	Observed Impact
BRSR Framework	Disclosure & Transparency	Expanded sustainability reporting
ESG Risk Disclosure	Risk Governance	Integration of ESG risks
Board Oversight Norms	Accountability	Enhanced director responsibility
Sustainability Metrics	Performance Measurement	Global ESG alignment

Source: Compiled by Researcher

Discussion:

The results show that, rather than merely encouraging symbolic compliance, SEBI's ESG standards have led to structural improvements in corporate governance. While ESG risk disclosures have incorporated environmental and social hazards into corporate risk management, the BRSR framework has improved disclosure and openness by increasing sustainability reporting. By giving directors more accountability for ESG results, board-level oversight standards have improved accountability. Furthermore, corporate performance measurement is now in line with international ESG standards thanks to the use of sustainability indicators.

6.2 Analytical Model Explaining ESG-Driven Governance Transformation under SEBI

Through a process of creative destruction, this figure demonstrates how SEBI's ESG requirements promote governance transformation, resulting in improved transparency, strategic realignment, and long-term, sustainable wealth creation.

Figure 1: Conceptual Framework – ESG-Driven Creative Destruction (SEBI Model)



Source: Compiled by Researcher

Discussion:

Through a process known as "creative destruction," SEBI's ESG requirements start a shift in corporate governance by upending conventional, profit-focused paradigms. By incorporating ESG considerations into governance and risk management, this disruption pushes businesses to realign their strategies. Better ESG practices help sustainable long-term wealth development by increasing responsibility and transparency. However, a company's capacity to adhere to rules, the accessibility of standardized ESG data, and the effectiveness of regulatory enforcement mechanisms are some of the variables that affect this process's success.

7. Suggestions:

- **Strengthen Enforcement Mechanisms:** To guarantee that ESG standards are implemented effectively and lower the possibility of greenwashing, SEBI should improve monitoring, third-party verification, and fines.
- **Enhance ESG Data Standardization:** Investor confidence in revealed information will increase with the development of consistent ESG reporting standards and digital reporting platforms.
- **Support Smaller Businesses:** Phased compliance timeframes, capacity-building initiatives, and targeted assistance can help smaller businesses better control the expenses associated with ESG compliance.
- **Boost Board-Level ESG Expertise:** Strategic supervision and the incorporation of sustainability into business decision-making can be enhanced by requiring directors to complete ESG training.
- **Promote Market-Based Incentives:** Deeper adoption can be spurred by tying excellent ESG performance to capital market incentives like index inclusion or preferred finance access.

8. Conclusion:

This study shows that India's corporate governance framework has undergone ESG-driven creative destruction as a result of SEBI's ESG requirements, moving away from traditional shareholder primacy and towards stakeholder-oriented governance models. BRSR and other mandatory disclosures have enhanced accountability, transparency, and the strategic integration of ESG factors. Nonetheless, there are still issues with enforcement efficacy, data standardisation, and compliance costs. For ESG-led governance reforms in India to be successful and credible in the long run, it will be crucial to close these gaps through improved regulatory oversight, capacity building, and verification procedures.

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WOMEN'S EMPOWERMENT THROUGH SUSTAINABLE DEVELOPMENT IN MANGAON**Mr. Steven Agnel Lobo**

Assistant Professor; Affiliation: Ramniranjan Jhunjhunwala College, Ghatkopar, Mumbai;

Email ID: stevaglobo71@gmail.com

Professor Dr. Tanaji Pol

Vice-Principal, Professor & Head, Department of Political Science; Affiliation: Sonopant Dandekar College of Arts, V. S. Apte College of Commerce and M. H. Mehta College of Science, Palghar,

Email ID: tanajipol@gmail.com

Abstract

Women's empowerment is the very base of India's development narrative. Focusing on tribal communities helps understand sustainable progress. The aim of this paper is to understand how women's empowerment has taken place through sustainable development in Mangaon. The objectives of this paper are: To examine how the age of SHG members influences the amount they borrow, to assess that the occupation of SHG members affects the amount they borrow, to determine how occupation influences agricultural production levels among SHG members, to assess how land ownership status influences borrowing behavior among SHG members, to evaluate how renting land affects agricultural production among SHG members, and to understand which type of crops contribute more to the profit of farmers from the region.

The methodology used is collection of primary data from Katkari tribal women from a few villages in Mangaon Taluka of Raigad District. Analysis is made to understand whether women have benefitted from the money they have been depositing in Self Help Groups, the kind of agricultural production they have due to their occupation, and whether land ownership influences their borrowing patterns. Secondary data is collected from books, journals, reports and discussion/policy/information briefs.

The findings point out to a fact that women have been empowered. They borrow money, take decisions, are recognized as equal with their male counterparts, have decent work and economic growth and there is responsible consumption and production. However, most importantly, poverty levels are still high.

Key Words: Women empowerment, sustainability, tribes

Introduction:

For the last two decades Sustainable Development Goals (SDGs) have been in vogue. This has been an upgrade from the Millennium Development Goals (MDGs) that had ended in 2015. They have been put in place to try to solve the most pressing challenges facing humanity, namely, environmental challenges, authoritarianism, oppression, epidemics, violence, human beings need for food, water, shelter, safety, etc. (Androff, 2024).

Each of the goals of the SDGs have social dimensions linked to them. Six SDGs have special relevance to this paper – (1) Goal No.1 No Poverty, (2) Goal No. 3 Good Health and Well-Being, (3) Goal No. 5 Gender Equality, (4) Goal No. 8 Decent Work and Economic Growth, (5) Goal No.10 Reduced Inequalities, and (6) Goal No. 12 Responsible Consumption and Production. Women are at the centre of all these goals mentioned herein.

With reference to Goal No. 1 where attempts should be made to remove poverty, three 'e's have to be predominant, namely, employment, equality and empowerment. NITI Aayog stressed on a holistic anti-poverty strategy which should lead to growth which creates jobs (Hazra, 2020). Employment is a sure shot variable that leads to growth, development and eventual reduction in poverty levels, if not a complete

eradication of it. The more opportunities that women are provided the more they tend to come out of their shell and lead the process of development in a region. The more they progress, the more they are empowered wherein they take decisions in different capacities, namely, administrative, financial, authoritative, etc.

Goal No. 3 concerns good health and well-being. India performed satisfactorily at the aggregate level. However, at the disaggregate performance level of the MDG targets of health indicators it was not so encouraging. The health deprivation index wasn't reduced. Economic development has a strong impact on health deprivation index, and female literacy rate was the most influencing variable in reducing the health deprivation index. It was also found that public spending on health and education significantly reduced composite health deprivation index (Hazra, 2020).

Goal No. 5 deals with Gender Equality. Even though we are in the 21st century we are still backward in this area. Progress has been achieved wherein we find women in every profession and every sphere of life. However, needless to say that we do have male chauvinism still prevalent and women find it difficult to go ahead in life, get jobs, promotions, or even equal pay for equal work. To a certain extent, however, we may say that gender equality has been achieved.

Goal No. 8 represents Decent Work and Economic Growth. In order to achieve this goal, there has to be an overhauling of the entire system bringing in radical changes to tackle rising debts, economic uncertainty and other tensions. Sustained and inclusive growth will certainly bring in progress, create decent jobs for everyone and in the process improve living standards. Women will benefit the most from this as there will be parity in jobs and economic empowerment.

Goal No.10 concentrates on Reduced Inequalities. The 21st century has seen plenty of changes among people. Levels of inequalities experienced by different groups of peoples whether they be of sex, class, caste, creed or region, have seen a downward trend. More levels of equality among the different groups shows that society is marching towards an egalitarian order.

Goal No. 12 refers to Responsible Consumption and Production. When this comes into effect need for any product whether agricultural, industrial or services, will be under control and hence lesser burden on production too. Women are in the forefront in this matter because they are responsible consumers wherein there is no waste or less waste during consumption and hence necessity for production too gets reduced.

It is not unknown that women have faced obstacles from time immemorial to assert their rights, take decisions regarding important aspects of their life, take financial decisions, etc. (Bala, 2023). Changes are slowly being witnessed all over India wherein women are in the forefront of almost every occupation known. Tribal women too are witnessing these changes, though slowly. The Katkari tribe is a Particularly Vulnerable Tribal Group (PVTG) in Maharashtra. In fact they are the least among the 3 PVTGs. This itself shows how backward and poor they are. Several attempts have been made by external interventions of NGOs to help them alleviate their status. One among these attempts is the SHGs.

Self-Help Groups have been greatly instrumental in uplifting the status of women all over India. One way how development can be measured is through the financial status of women. The Katkari women have themselves grown crops, cereals, vegetables, fruits, etc. that are organic (without the use of fertilizers). This helps sustain the soil and have better productivity. The fruitful venture into the growing of certain

crops has helped them to continue growing these crops which have sustainability and led to definite progress among these women.

SHGs have made women more or less independent wherein they don't need to depend on their husbands or sons any more. In fact they have been able to redeem their lands, which were mortgaged, from the hands of the zamindars. Women have been in the forefront of the objective of redeeming their lands from the money hungry zamindars. The success of this movement has led to more and more women now taking recourse to SHGs. More importantly, SHGs have given them a sense of belonging, confidence, self-esteem, independence and growth.

Research Methodology:

This paper is based on primary research. Secondary data is collected from books, journals, reports and discussion/policy/information briefs.

Objectives:

1. The study aims to examine how the age of SHG members influences the amount they borrow. In other words it aspires to understand that younger and older members differ significantly in their borrowing behavior.
2. To assess that the occupation of SHG members affects the amount they borrow.
3. To determine how occupation influences agricultural production levels among SHG members.
4. To assess how land ownership status influences borrowing behavior among SHG members.
5. To evaluate how renting land affects agricultural production among SHG members.
6. To understand which type of crops contribute more to the profit of farmers from the region.

It is generally observed that women use resources more sustainably than men. This reflects the patterns of gender difference with reference to the orientations towards society and conceptions of self-identity. It has also been found that girls as young as 15, as compared with boys, have higher levels of sensitization for the environment and they also have a greater care and concern for sustainable development. Very often male decision makers find that competencies and skills of women are less important. Worse still is the fact that in the male dominated economic world, feminine styles of leadership lead to loss of authority (Skjerven, 2023).

Changes have come into being in society all over the world. However, it still is a fact that men manage the affairs of society, politics and governance, whereas women are relegated to household chores, upbringing and care of the young and old at home. Technical know-how and scientific theories regarding sustainable development are prevalent. However, skills in care taking, empathy skills and transdisciplinary learning abilities complement technical and scientific knowledge. Some studies have shown that girls display more of these skills than boys.

For this study 20 women were administered questionnaires. The following are the results:

Objective 1: To examine whether the age of SHG members influences the amount they borrow. In other words, do younger and older members differ significantly in their borrowing behavior?

Age vs Borrowed Amount:

Group 1: Age Below 40 years [n=8]

Group 2: Age Above 40 Years [n=10]

Hypothesis:

Null hypothesis (H_0): There is no difference in borrowed amounts between age groups.

Alternative hypothesis (H_1): There is a difference in borrowed amounts between age groups.

Analysis:

A Mann–Whitney U test was applied to compare borrowed amounts across age groups ($N=18$). This non-parametric test is suitable.

Result:

The test produced a U statistic of 49.0 with a p-value of 0.44. Since the p-value is much greater than the conventional threshold of 0.05, we fail to reject the null hypothesis.

Interpretation:

There is no statistically significant difference in borrowing amounts between younger and older SHG members. This suggests that age does not play a determining role in how much members borrow, and borrowing behavior is likely influenced by other factors such as household needs, farming requirements, or social obligations rather than age.

Objective 2: To assess whether the occupation of SHG members affects the amount they borrow.

Occupation vs. Borrowed Amount

Group 1: Occupation - Community Land (Dali Land) [$n=9$]

Group 2: Occupation - Others [$n=9$]

Hypothesis:

Null hypothesis (H_0): There is no difference in borrowed amounts across occupations.

Alternative hypothesis (H_1): There is a difference in borrowed amounts across occupations.

Analysis:

A Mann–Whitney U test was applied to compare borrowed amounts across different occupations.

Result:

The test produced a U statistic of 36.5 with a p-value of 0.34. Since the p-value exceeds 0.05, we fail to reject the null hypothesis.

Interpretation:

There is no statistically significant difference in borrowing amounts across occupations. This indicates that loan needs are consistent regardless of whether members are engaged in farming, labor, or other work.

Objective 3: To determine whether occupation influences agricultural production levels among SHG members.

Occupation vs. Production:

Group 1: Occupation - Community Land (Dali Land) [$n=8$]

Group 2: Occupation - Others [$n=8$]

Hypothesis:

Null hypothesis (H_0): There is no difference in production across occupations.

Alternative hypothesis (H_1): There is a difference in production across occupations.

Analysis:

A Mann–Whitney U test was applied to compare production levels across occupational groups. This test is suitable for small samples and non-normal data.

Result:

The test produced a U statistic of 33.5 with a p-value of 0.56. Since the p-value is greater than 0.05, we fail to reject the null hypothesis.

Interpretation:

There is no statistically significant difference in production across occupations. This suggests that productivity is not occupation-dependent and may be shaped more by access to resources or farming practices.

Objective 4: To assess whether land ownership status influences borrowing behavior among SHG members.

Analysis of Rental Land: Rented Land Status VS Borrowed Amount

Group 1: Rented Land - Yes [n=7]

Group 2: Rented Land - No [n=11]

Hypothesis:

Null hypothesis (H_0): There is no difference in borrowed amounts between rented and owned landholders.

Alternative hypothesis (H_1): There is a difference in borrowed amounts between rented and owned landholders.

Analysis:

A Mann–Whitney U test was applied to compare borrowed amounts between members farming on rented versus owned land.

Result:

The test produced a U statistic of 16.5 with a p-value of 0.23. Since the p-value is greater than 0.05, we fail to reject the null hypothesis.

Interpretation:

There is no statistically significant difference in borrowing amounts between rented and owned landholders. This suggests that loan needs are similar across tenure types, likely driven by cultivation costs and household properties.

Objective 5: To evaluate whether renting land affects agricultural production among SHG members.

Rented Land Status VS Production

Group 1: Rented Land - Yes [n=7]

Group 2: Rented Land - No [n=9]

Hypothesis:

Null hypothesis (H_0): There is no difference in production between rented and owned land.

Alternative hypothesis (H_1): There is a difference in production between rented and owned land.

Analysis:

A Mann–Whitney U test was used to compare production levels between members farming on rented versus owned land.

Result:

The test produced a U statistic of 26.0 with a p-value of 0.95. Since the p-value is far above 0.05, we fail to reject the null hypothesis.

Interpretation:

There is no statistically significant difference in production between rented and owned landholders. This implies that renting land does not hinder productivity, possibly due to similar farming conditions or support systems.

Crop profitability Analysis:

How much money do you get as profit for your produce after sale?	Cereals / Millets [Paddy, Nachni, Small Millets]	Fruits [Melons]	Cucumber
10,000.00	1	1	1
4,000.00	0	1	0
3,000.00	0	0	1
3,000.00	1	0	0
5,000.00	1	1	1
7,500.00	1	1	1
2,500.00	0	0	0
2,000.00	0	0	1
2,500.00	0	0	0
5,500.00	1	0	0
5,000.00	0	0	0
Correlation	0.65	0.67	0.37

Objective 6: Here the objective is to understand which type of crops contribute more to the profit of farmers from the region.

Analysis Used:

Correlation analysis - This represents the positive or negative relationship between the crop type and profit earned by respective farmer.

Interpretation:

The top three profitable cultivations are fruits, cereals/millets, and cucumber. Among these, fruits show the strongest link with higher profits, closely followed by cereals and millets, while cucumber contributes positively but at a lower level. This clearly suggests that farmers focusing on fruits and cereals/millets as their primary crops, with cucumber as a supplementary option, are more likely to achieve better profitability from their cultivation choices.

Conclusion:

Since the results show that there aren't much significant differences, it indicates that women borrow because of their household needs, farming requirements, social obligations etc. They borrow money irrespective of whether they are engaged in farming, labour activities or any other kind of work. Even their farming productivity levels are more shaped by their access to resources and farming practices. Whether women own lands or rent them, nevertheless, they still need to borrow due to cultivation costs and household needs. Productivity too isn't hindered among rented or owned landholders due to similar farming conditions or support systems. When we refer to their levels of productivity it is fruits, cereals/millets and cucumber that outnumber the others. Even among these three, it is fruits that give

them higher profits. Hence, it is clear that they are focusing on fruits and cereals/millet as their primary crops and cultivation of cucumber is their secondary option.

Linking the above results with the SDGs shows that women have been empowered wherein they are able to borrow money, take their own decisions, are gaining recognition as equals with their male counterparts, having decent work and economic growth, inequality is getting reduced and there is responsible consumption and production. Though, an important aspect, is that their poverty levels haven't reduced significantly.

However, the important consequence is that women who were restricted within the four walls of their homes, are now coming out and contributing substantially in increasing their family income, making decisions, being empowered, and are in the forefront along with men for economic development.

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COMMUTER ACCEPTANCE OF GREEN MOBILITY SOLUTIONS: EVIDENCE FROM URBAN PASSENGER ROAD TRANSPORT IN INDIA

¹Mr. Raju Nathu Chauhan

Head of Commerce Department., Smt. P. N. Doshi Women's College Ghatkopar.

Email id: raju.chauhan@spndoshi.com ,

²Dr. Mangesh Panchal

Assistant professor, Department of Accountancy. , Research Centre - Ramniranjan Jhunjhunwala College of Arts Science and Commerce (Autonomous) Ghatkopar West. Mail id-drmangeshpanchal@gmail.com

Abstract

Green mobility has become an important part of sustainable urban transport planning in India. However, the success of eco-friendly transport options such as electric buses and low-emission public transport depends on whether commuters are willing to use them regularly. This study examines commuter acceptance of green mobility solutions in urban passenger road transport.

The study is based on primary survey data collected from 180 urban commuters using a structured Likert-scale questionnaire. It analyzes awareness, service quality, reliability, perceived cost, and adoption intention toward green mobility. A simple descriptive and analytical research design was used. Statistical tools such as descriptive statistics, regression analysis, and group comparison tests were applied.

The results show that service quality and reliability have a significant positive relationship with commuter intention to use green mobility, while higher perceived cost has a negative effect. The study also finds that acceptance levels differ across demographic groups, with younger commuters showing higher willingness to adopt green transport options. The findings indicate that practical service performance and affordability are more important than environmental concern alone.

The study suggests that green mobility policies should focus on dependable service, comfort, safety, and reasonable pricing to increase commuter adoption. These insights can support better planning and effective implementation of green transport initiatives.

Keywords: *Green mobility, commuter behavior, sustainable transport, electric buses, adoption intention, public transport*

1. Introduction

Urban transport systems in India are under growing pressure due to rapid urbanization, population increase, and economic growth. Cities are facing serious problems such as traffic congestion, air pollution, fuel dependence, and reduced travel comfort. Road passenger transport continues to be the main travel mode, but fuel-based vehicles contribute heavily to environmental damage and carbon emissions. Therefore, sustainable and green mobility options are being promoted as necessary alternatives.

Green mobility includes electric buses, low-emission vehicles, shared transport, and technology-enabled public systems. Governments at different levels are investing in electric infrastructure, cleaner fuels, and smart mobility platforms. However, infrastructure alone is not enough. The success of green mobility depends largely on whether commuters are willing to adopt these services regularly.

Commuter decisions are shaped by cost, time, convenience, safety, and service quality, not just environmental concern. This study examines these factors through a structured survey to support user-centered green transport planning.

2. Literature Review

2.1 Foundations of Sustainable Mobility

Sustainable mobility is now viewed as a comprehensive planning approach rather than only an environmental concept. It integrates environmental protection, economic efficiency, and social accessibility in transport systems. Recent planning models focus less on road expansion and speed and more on accessibility and urban livability. Researchers note that mobility planning should prioritize people's access needs instead of vehicle movement (Banister, 2008). The approach promotes public and shared transport and encourages low-carbon travel choices. Evidence shows that cities with strong public transport networks generally achieve lower energy use and better environmental performance (Newman & Kenworthy, 2015). Sustainability is also evaluated through affordability, safety, and inclusiveness (Litman, 2020). User behavior plays a crucial role in mobility transition, highlighting the importance of commuter acceptance (Gössling, 2016).

2.2 Transport Systems and Economic Sustainability

Transport systems are closely linked with economic development because they connect people to employment, markets, and services. Efficient mobility improves productivity by reducing delays and increasing reliability. Studies suggest that improving accessibility creates stronger economic outcomes than simply expanding roads (Ewing & Cervero, 2010). Public transport investment also lowers congestion, accident, and health-related costs (Litman, 2020). International reports indicate that mobility projects often expand job access for low-income groups (World Bank, 2022). Climate-friendly transport policies further deliver public health and environmental co-benefits (Creutzig et al., 2015).

2.3 Technology Adoption Perspectives in Mobility

Technology adoption models explain why users accept new mobility systems. The Technology Acceptance Model emphasizes perceived usefulness and ease of use (Davis, 1989), while later models add social influence and facilitating conditions (Venkatesh et al., 2003). Mobility research shows that adoption of electric and smart transport depends on reliability, infrastructure support, and user trust (Rezvani et al., 2015; Hardman et al., 2018). Simple and dependable digital platforms also improve participation in shared mobility (Shaheen & Cohen, 2019).

2.4 Service Quality as a Determinant of Mode Choice

Service quality strongly affects commuter mode choice. Reliability, comfort, punctuality, and frequency often matter more than low fares. Poor reliability discourages usage even when services are affordable (Beirão & Cabral, 2007). Cleanliness, staff behavior, and waiting time significantly influence satisfaction (Eboli & Mazzulla, 2007; Tyrinopoulos & Antoniou, 2008). Reliability improvements are often more effective than fare cuts in increasing ridership (Redman et al., 2013).

2.5 Environmental Attitudes and Travel Behavior

Environmental concern supports sustainable mobility, but daily travel decisions are frequently shaped by habit and convenience. Positive attitudes do not always result in sustainable behavior (Anable, 2005; Steg, 2005). Awareness alone is insufficient; supportive infrastructure and good service quality are needed to encourage real behavior change (Buekers et al., 2014).

2.6 Research Gap

Many earlier studies have discussed sustainable mobility, public transport benefits, technology adoption, and service quality separately. Some studies also show that environmental concern alone does not always lead to actual behavior change. However, only a limited number of studies have tested these factors together using real commuter data, especially in the context of Indian municipal bus transport. Therefore, there is a need for a simple integrated study that examines how service quality, cost, and user perception influence commuter acceptance of green mobility. This study attempts to fill that gap.

3. Objectives of the Study

1. To understand commuter awareness and perception about green mobility options.
2. To identify the main factors that influence commuter acceptance of green transport.
3. To study the effect of service quality and cost on commuter adoption intention.
4. To check whether acceptance of green mobility differs across basic demographic groups.

4. Hypotheses of the Study

H1: Better service quality and reliability increase commuter intention to use green mobility.

H2: Higher perceived cost reduces commuter intention to use green mobility.

H3: Green mobility acceptance is different across demographic groups (such as age or gender).

5. Importance of the Study

This study is useful for both academic and practical purposes. From an academic point of view, it adds to the existing research on sustainable transport by studying commuter behavior in a simple and combined way. It connects service quality, cost perception, and user intention in one model using primary survey data from Indian cities.

From a practical and policy perspective, transport planners and authorities need clear information about what commuters actually expect from green mobility services. Investments in electric buses and eco-friendly transport systems are successful only when people are willing to use them regularly. This study helps identify the key factors that matter most to users, such as reliability, comfort, and affordability.

The findings can support better planning and better use of transport funds by focusing on service improvement instead of depending only on awareness campaigns about environmental benefits.

6. Scope of the Study

The study focuses on commuters who use urban road passenger transport in Indian cities. It mainly covers users of buses, shared transport, and other road-based public mobility options, including newer green transport services.

The study examines commuter awareness, perception, and intention to use green mobility. It is based on survey responses and quantitative analysis. The research studies user acceptance and intention, not actual long-term behavior.

Rail transport and rural transport systems are not included in this study. The research also does not test technical vehicle performance. The focus is only on commuter views and acceptance factors.

7. Research Methodology

This study used a descriptive and analytical research design to understand commuter acceptance of green mobility in urban road transport. The descriptive part was used to study awareness and perception levels. The analytical part was used to test how selected factors affect commuter intention to use green mobility.

Primary data were collected through a structured questionnaire. A total of 180 urban commuters were selected using stratified sampling so that different age groups and genders were properly represented. All respondents were regular users of road-based public transport.

The questionnaire used a 5-point Likert scale to measure service quality, reliability, perceived cost, awareness, and adoption intention toward green mobility. The questions were checked and refined before final data collection.

The reliability of the questionnaire was checked using Cronbach's Alpha test. The overall value of Cronbach's Alpha was found to be **0.82**, which shows that the items in the Likert scale are consistent and measure the concepts properly. Since this value is higher than the minimum acceptable level of 0.70, the scale can be considered reliable and suitable for further data analysis.

Data analysis used simple statistical tools, including:

- descriptive statistics (mean and percentage),
- regression analysis (to test the effect of service quality and cost on adoption intention),
- One-way ANOVA (to test demographic differences).

Only limited and suitable statistical tests were used to keep the analysis clear and easy to interpret.

8. Hypothesis Testing

H1: Better service quality and reliability increase commuter intention to use green mobility.

Table No. 1 — Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.712	0.507	0.501	0.436

Source: Primary Data, Computed by Researcher using SPSS

Table No. 2 — ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	38.624	2	19.312	101.52	0
Residual	37.196	177	0.21		
Total	75.82	179			

Source: Primary Data, Computed by Researcher using SPSS

Table No.3 — Coefficients Table

Model	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	0.842	0.221	—	3.81	0
Service Quality	0.468	0.062	0.486	7.55	0
Reliability	0.319	0.058	0.352	5.49	0

Source: Primary Data, Computed by Researcher using SPSS

Regression analysis was carried out to examine this hypothesis. **Adoption intention** was used as the dependent variable, while **service quality** and **reliability** were taken as independent variables. The analysis shows that both factors have a positive and statistically significant impact on adoption intention ($p < 0.05$). This indicates that better and more reliable green mobility services increase commuters' willingness to use them. **Therefore, the hypothesis is accepted (H1 accepted).**

H2: Higher perceived cost reduces commuter intention to use green mobility.**Table No. 4 — Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.498	0.248	0.244	0.536

Source: Primary Data, Computed by Researcher using SPSS

Table No. 5 — ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	18.812	1	18.812	65.42	0
Residual	51.208	178	0.288		
Total	70.02	179			

Source: Primary Data, Computed by Researcher using SPSS

Table No. 6 — Coefficients Table

Model	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	4.102	0.184	—	22.29	0
Perceived Cost	-0.382	0.047	-0.498	-8.09	0

Source: Primary Data, Computed by Researcher using SPSS

Regression analysis was used to test the effect of **perceived cost** on **adoption intention**. The results show a **negative and statistically significant** coefficient ($p < 0.05$). This means that when commuters feel that green mobility options are **costly**, their **intention to use** them decreases. It indicates that **price sensitivity** acts as a barrier to the adoption of green transport.

Therefore, the hypothesis is accepted (H2 accepted).

H3: Green mobility acceptance is different across demographic groups.**Table No. 7 — ANOVA Table**

Source	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.864	3	3.288	5.72	0.001
Within Groups	101.236	176	0.575		
Total	111.1	179			

Source: Primary Data, Computed by Researcher using SPSS

The results presented in **Table No. 7** indicate that there is a statistically significant difference in adoption intention across different age groups ($p < 0.05$). The mean scores suggest that younger commuters are more willing to use green mobility options compared to older respondents. The gender-based comparison also shows a modest but meaningful difference, where female commuters place relatively greater importance on safety and reliability while considering green transport services.

These findings suggest that acceptance of green mobility varies across demographic categories and is not uniform for all groups. Therefore, **Hypothesis H3 is accepted.**

8.2 Overall Interpretation of Results

Overall, the statistical results show that practical service factors play a bigger role than general environmental concern in influencing commuter intention. Good service quality and reliability increase acceptance, while higher perceived cost reduces it. Demographic differences also exist, especially across

age groups. These findings support the idea that green mobility planning should focus on service performance and affordability to attract more users.

9. Findings of the Study

Based on the survey data and statistical analysis, the study presents the following key findings:

1. Most urban commuters are aware of green mobility options and show a generally positive attitude toward eco-friendly transport services.
2. Commuter intention to use green mobility depends more on service performance than on environmental concern alone.
3. Service quality and reliability are strong motivating factors. When commuters feel that the service is regular, comfortable, and dependable, their willingness to use green mobility increases.
4. Perceived cost is an important barrier. Many respondents are not ready to shift to green mobility if they believe it is more expensive than existing options.
5. Demographic differences are visible. Younger commuters show higher readiness to adopt green mobility services compared to older groups.
6. Safety, comfort, and waiting time are repeatedly mentioned by respondents as practical decision factors in daily travel choice.
7. Overall, users support green mobility in principle, but actual intention is mainly guided by convenience and affordability.

10. Limitations of the Study

1. The study is based on a **sample of 180 commuters only**, so the findings may not fully represent all urban commuters.
2. Data were collected using a **questionnaire method**, so responses depend on personal opinion and may include bias.
3. The research covers only **urban road passenger transport** and does not include rail or rural transport systems.
4. The study measures **intention to use green mobility**, not the actual long-term usage behavior.
5. Only a **limited number of factors** such as service quality, reliability, and perceived cost were tested; other factors may also influence adoption.
6. The study uses **cross-sectional data** collected at one point of time, so changes in attitude over time are not captured.
7. Advanced statistical or behavioral models were not used in order to keep the analysis simple and clear.
8. Results are based on **self-reported data**, which may differ from actual travel behavior.

11. Conclusion

Green mobility is important for sustainable urban transport, but its success depends on how commuters experience the service in daily travel. This study shows that user acceptance is mainly influenced by service quality, reliability, and cost perception. Environmental awareness alone is not enough to ensure adoption.

The statistical results confirm that better service performance increases commuter intention, while higher perceived cost reduces it. The study also finds that acceptance levels differ across demographic groups, especially by age.

Therefore, green mobility programs should follow a commuter-focused approach. If services are dependable, comfortable, safe, and reasonably priced, more people will be willing to shift toward green transport options.

12. Suggestions

Based on the study findings, the following practical suggestions are offered:

1. Transport authorities should give top priority to service reliability and punctuality in green mobility services.
2. Green transport options such as electric buses should maintain fixed schedules and reduce waiting time to build commuter trust.
3. Fare levels should be kept affordable and competitive with existing transport modes.
4. Comfort and cleanliness standards should be maintained to improve user experience.
5. Safety arrangements should be strengthened, especially for women and elderly passengers.
6. Awareness campaigns should be supported with real service improvements, not only environmental messaging.
7. Pilot projects and trial runs can help commuters experience green mobility and increase confidence.
8. Special communication and app-based support may help attract younger users.

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SUSTAINABLE DEVELOPMENT AND BLUE GROWTH IN MUMBAI'S COASTAL FISHERIES AND SEAFOOD SUPPLY CHAINS

Subhasri Sahoo¹

PG Research Scholar

Muskan Chaudhary²

UG Student

Dr. Sushma Singh³ *

Assistant Professor

Department of Zoology

R.J. College of Arts, Science & Commerce (Empowered Autonomous Status) Opposite Ghatkopar Railway Station, Ghatkopar (W), Mumbai 400 086

*Corresponding author: E-mail: singhsushmaed@gmail.com

Abstract

Mumbai, the largest coastal city of India plays a central role in India's economic growth through its fisheries industry. It not only plays an important role in the country's seafood supply but also connects seafood production with the international markets. The landing centres, seafood processing units, cold storage facilities, markets, etc., contribute towards the regional and global supply chains. The fisheries sector in Mumbai also contributes to employment generation supporting the livelihoods of many, including the traditional fishing communities, thereby contributing to regional and national economic growth. But it also faces various challenges like overfishing, decline in fish stocks, marine pollution, inadequate infrastructure at fish harbors, climate change, low-income, security and regulatory and governance challenges.

This paper examines the policies and regulations related to coastal management in Mumbai, with primary focus on sustainable fishing and conservation of marine resources. It also highlights the need for infrastructure upgrades such as, modernization of harbors and landing centers, improved processing technologies, hygienic facilities, development of cold storage and refrigerated transport, effective waste management and effluent treatment, climate resilience, improved connectivity and installation of fuel stations and repair yards for fishing vessels. With proper infrastructure and stringent policies, Mumbai can thus play a leading role in promoting sustainable development that supports economic growth while also protecting marine resources. These innovations also align with the national visions like Viksit Bharat 2047, leveraging policies such as PMMSY for resilient blue growth

Key Words: Seafood Supply Chain, Sustainable Fishing, Coastal Management

Research Problem and Rationale

Fisheries play a key role in economic growth and exports, but increasing production often conflicts with the need to protect marine ecosystems. Studies by Gordon (1954)^[14] and Hardin (1968)^[17] highlighted that open-access fisheries can lead to overfishing, while Ostrom (1990)^[25] showed that sustainable management is possible when communities follow clear rules and participate actively. In Mumbai, these challenges are evident: nearshore fish stocks are declining, costs are rising, pollution is increasing, and post-harvest infrastructure remains weak, threatening both ecological health and fishers' livelihood ^{[20][41]}. The fundamental issue is not just overfishing or inadequate infrastructure, but the lack of coordination between economic, environmental, infrastructure, and governance systems.

In such coastal cities, economic growth, environmental protection, infrastructure and governance are deeply interconnected and thus need to be carefully balanced. This study therefore adopts Mumbai's fisheries sector as a case study to analyze how these interrelated factors operate within India's evolving

blue economy framework.

Introduction

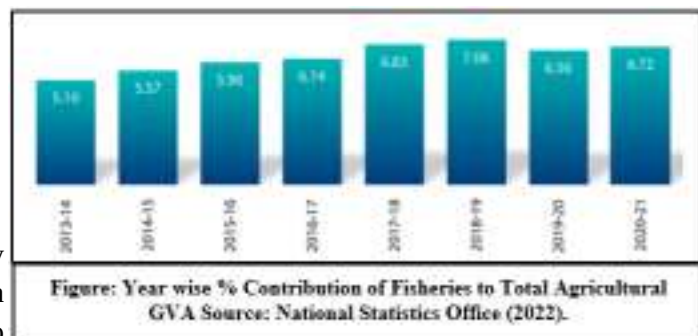
The concept of blue economy is about the interconnectedness between the economy, environment, and people's livelihoods of coastal regions which promote sustainable use of ocean resources for growth, earnings, and health of our environment. ^[12] ^[41] In developing countries, marine fisheries not only serve as a food source but also support exports, employment, and cultural traditions ^[3].



In India, the fisheries sector has transformed significantly in the past decade, moving from fishing primarily for self-consumption to commercially integrated seafood supply chains linked to global trade ^[24]. According to the Handbook on Fisheries Statistics 2022, ^[7] total fish production reached 162 lakh tonnes in 2021–22, with marine fisheries contributing over 41 lakh tonnes. Export earnings crossed ₹57,000 crore, making India one of the world's major fish producers. The sector generated over ₹2.3 lakh crore in Gross Value Added in 2020–21, and its share in agricultural

GVA rose from about 5% in 2013–14 to around 6.5–7% in 2020–21 (Figure 1), showing real structural growth rather than inflation. Continued growth in marine fish landings with Maharashtra among the fastest-growing states on

India's western coast has been reported by ICAR–CMFRI estimates ^[18] ^[19]. As a major port and financial hub, Mumbai serves as a center for fish landings, processing, auction markets, cold storage, and exports. ^[21]



This study analyzes government policy documents and secondary data to develop an integrated theoretical framework to understand how fisheries-related governance interventions align with SDG 14 (Life Below Water), SDG 8 (Decent Work and Economic Growth), and SDG 12 (Responsible Consumption and Production) in promoting sustainable fisheries development in Mumbai.

Objectives of the current study

- 1) Theoretical Foundations and Conceptual Understanding
- 2) Development of an Integrated Coastal Fisheries Framework
- 3) Infrastructure and Value Chain Performance
- 4) Environmental and Socio-Economic Challenges
- 5) Strategic Recommendations for Blue Growth

1.1 Sustainable Development Blue Economy

The World Commission on Environment and Development ^[42] has defined sustainable development as

development that meets present needs without compromising future generations. Sustainability, in practice, often means fishing at levels, that allow their natural replenishment over time ^[36]. Today, however, this idea has expanded to include ecosystem-based management and adaptive governance considering the overall health of marine systems. ^[13]

The Blue Economy encourages the use of ocean resources for economic development and the preservation of ocean health ^[41]. Unlike conventional resource use, blue growth emphasizes innovation, efficiency, and improved institutions. ^[28] ^[24] Within this framework, fisheries are central because they combine ecological sensitivity with direct livelihood dependence. ^[12] In their study, Vinayak, B., Lee, H. S., Gedam, S., & Latha, R. (2022) ^[39] compared microclimatic impacts of future urbanization in the Mumbai Metropolitan Region by comparing 2018 and projected 2050 land-use scenarios under the same meteorological conditions, including a mitigation experiment. Their results show that urbanization may increase maximum and minimum surface air temperatures by 1.41 °C and 1.27 °C, though mitigation could limit the rise to 0.69 °C and 0.92 °C. However, thermal discomfort might worsen, with nearly 20% more area experiencing hyperthermal conditions by 2050. This highlights the need for targeted climate action and sustainable urban planning in MMR.

1.2 Fisheries Economics and Governance

Ostrom (1990; 2010) ^[25]^[26] demonstrated that sustainable management is possible when institutions establish clear boundaries, monitor mechanisms, graduate sanctions, and participate in decision-making. Sustainable outcomes thus need institutional coherence, enforcement of regulations, and involvement of stakeholders.

1.3 Seafood Supply Chains and Infrastructure-Led Development

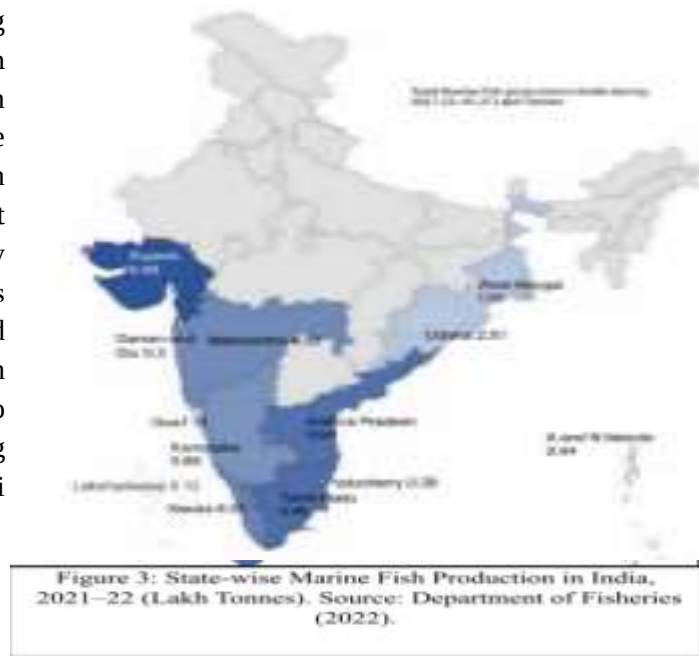
In modern fisheries, a supply chain exists that connects fish catch, processing, storage, transportation and export market ^[6]. Appropriate infrastructure development in terms of the establishment of harbors, landing sites, cold storage, and waste management infrastructure can improve productivity and minimize costs ^[2] ^[40]. Therefore, in the case of Mumbai, infrastructure development can aid in improving the economy and environment in a sustainable way. The ICAR– Central Institute of Fisheries Education (CIFE) ^[4], Mumbai has an Agri-Business Incubation (ABI) Centre under the PMMSY scheme which foster innovation and enterprise development, contributing to employment generation and enterprise creation in the fisheries sector.



Figure 2: Location of Prominent docks of Mumbai

1.4 Mumbai's Role in India's Seafood Supply and Export System

Mumbai is a major marine fish landing and distribution center on India's western coast. Prominent docks such as Sassoon Dock, Mallet Bunder, and Ferry Wharf are important links between coastal fish production and urban markets and export markets. Maharashtra significantly contributes to India's 41.27 lakh tones marine catch (2021–22) [18][21]. Rapid urbanization and high land values in coastal areas have also contributed to livelihood insecurity for traditional fishing communities, including the Koli community.



2. Development of an Integrated Coastal Fisheries Framework

This study proposes a four-pillar framework for Mumbai's fisheries- economic sustainability, environmental protection, infrastructure, and governance.

2.1 Economic Sustainability

If we make fishing a sustainable livelihood with equitable earnings and efficient supply chains economic sustainability can be achieved ^[1]. Unregulated fishing may lower profits

Thus more emphasis should be given to improve resource management rather than increased catch. Upgrading cold storage facilities and logistics can increase income from available catches.

2.2 Environmental Sustainability protection

To access the overall health of life in Oceans we should consider an ecosystem-based approach instead of focusing just on how much fish is caught ^[29]. Mumbai marine resources are facing a lot of pressure due to overfishing, pollution, habitat loss, and climate change. ^{[11][20]}.

2.3 Infrastructure development

Investing in better cold chains, hygienic facilities, and climate-resilient harbour design improves product quality, boosts exports, and reduces waste, ^[2] ^[11] making the sector more efficient, resilient, and environmentally responsible.

2.4 Governance and Institutional Coherence

Fisheries are a shared resource, and therefore they require well-defined rules and participation of the communities that rely on them ^[25].

3. Infrastructure and Value Chain Performance

Old and inadequate infrastructure, limited cold storage and poor hygiene reduce efficiency and result in post-harvest losses. Modernization of landing facilities and cold chains could increase incomes and improve Mumbai's seafood trade.

4.1 Environmental Pressures

The coastal area of Mumbai is always under threat due to pollution, the expansion of ports, destruction of habitats, and overfishing^{[38][20]}. However, the rise in sea temperatures due to global warming is causing fish to move deeper into the Arabian Sea, making it difficult for small-scale fishermen to adapt to the situation. Sudden changes in weather have made traditional knowledge less reliable, thus increasing their vulnerability as small-scale fishing practitioners^{[35][5]}.

Chouhan, H. A. et al., 2016^[5]. Reported that Industries located in CRZ region including Hindustan Petroleum Limited (HPL), Bharat Petroleum Limited at Malegaon in Chembur, Bhabha Atomic Research Centre (BARC) at Trombay, MPT at Sewri, and Jawaharlal Nehru Port Trust at Elephant Island are severely polluting the coastal water affecting both fish breeding and fish catch. As per the study by Murthy et al (2001),^[22] in many areas in Mumbai there is a serious impact of industrial, commercial, and refinery wastes pollution, on fishing community along with devastation of the local ecosystem.

4.2 Socio-economic and governance challenges

As per Ranade (2008)^[33] Encroachment of Fishing space and livelihood in CRZ I areas by migrants from other states in Mumbai is again a challenge. As per Parthasarathy 2011^[27] indigenous Koli fisherman are made to move out of fishing activities^[33].

5.1 Infrastructure modernization

Infrastructure upgradation should support sustainability through cleaner landing centers, better cold storage, waste management, and climate-resilient harbors while safeguarding traditional fishing communities.

5.2 Climate adaptation

As fish move to deeper waters because of ocean warming, adaptation needs to involve safer deep sea fishing practices, improved early-warning systems and support for small-scale fishers who are at risk.^[35]

5.3 Inclusive Value chain reform

Strengthening cooperatives and improving income distribution across the value chain can reduce dependence on middlemen and support women involved in post-harvest activities [34].

5.4 Governance strengthening

Integrated Coastal Resource Management (ICRM) is essential for Mumbai's fisheries, which function within a complex coastal ecosystem shaped by urbanization, port activities, pollution, and climate change^{[12][38]}. Coordinated planning among fisheries, environmental, urban, and port authorities is necessary to reduce policy fragmentation and promote ecosystem-based management that safeguards fish stocks, mangroves, and marine biodiversity while aligning with Coastal Regulation Zone (CRZ) norms^[15]. Data-driven decision making through scientific stock assessments and digital monitoring enhances resilience^[8]. Stakeholder participation is crucial, involving Koli fishing communities, cooperatives, women vendors, and small-scale fishers in co-management frameworks^{[25][10]}. Effective regulation requires enforcement of quotas, seasonal bans, and mesh-size norms, along with monitoring, control, and surveillance (MCS) systems to curb illegal, unreported, and unregulated (IUU) fishing^[9]. Transparency in licensing and subsidies ensures equity, while institutional capacity building through training, inter-agency coordination, and research-policy linkages strengthens long-term governance effectiveness.^{[41][17]}



Figure: Policy Framework Linking Blue Economy, SDGs, and Sustainable Fisheries Development in Mumbai. National Policy on Marine Fisheries (NPMF), EEZ – Exclusive Economic Zone, MFRA – Marine Fishing Regulation Act, CRZ – Coastal Regulation Zone

5.5 Alignment with national and global goal

The proposed framework aligns with SDG 14, SDG 8, and SDG 12, and supports India's Blue Economy vision under PMMSY and Viksit Bharat 2047.

Blue Economy (Mumbai) – Integrated SDG Framework Table

Criteria	SDG Link	Indicators	Status (Mumbai Context)	% Achievement*	Remarks
Environmental	SDG 14 (Life Below Water)	Marine conservation, regulated fishing, biodiversity protection, CRZ	Moderate; issues like pollution, overfishing, habitat loss	45–55%	Conservation policies exist but enforcement gaps
		Coastal ecosystem (mangroves, marine life)	Partial success under pressure from urbanization		Needs stronger protection measures
Economic	SDG 8 (Growth & Livelihood)	Fisheries income, employment, entrepreneurship	Strong growth; supports millions of livelihoods	60–70%	Major contributor to coastal economy
			Contribution to GDP & trade		High; ~4% GDP and major trade via sea
Infrastructural	SDG 12 (Value Chain)	Cold chain, post-harvest systems, harbour development	Developing; PMMSY improving infrastructure	40–55%	Infrastructure gaps still exist
		Waste reduction, traceability, processing	Limited but improving		Needs modernization

Criteria	SDG Link	Indicators	Status (Mumbai Context)	% Achievement*	Remarks
Governance	Policy Framework	NPMF 2017, MFRA, CRZ, PMMSY, Sagarmala	Moderate implementation; strong policy base	50–60%	Coordination and enforcement gaps
	Regulation & compliance		Partial enforcement		Governance challenges remain



Conclusion

For the sustainable transformation of Mumbai's coastal fisheries, strengthening of economic viability, environmental integrity, infrastructure modernization, and institutional governance is necessary since they are structurally interrelated.

Although infrastructure modernization improves efficiency, it must be operated within ecological limits and inclusive governance frameworks. Mumbai's fisheries represent both opportunity and vulnerability. With right planning and strategies, the sector can become a model for sustainable urban blue growth. If fragmentation persists, ecological degradation and livelihood insecurity may intensify. Thus, the future of Mumbai's coastal fisheries will provide a key test of whether India's vision of a blue economy can deliver economic growth that is consistent with sustainability, equity, and ecological stewardship. As reported on 18 DEC 2025 8:27 PM by Press Information Bureau (PIB)^[30] Delhi office, the Union Minister of Ports, Shipping and Waterways Sarbananda Sonowal stated that the 'Viksit Bharat Mumbai Marina' project aims to boost coastal shipping, maritime tourism, and job creation as well as supporting India's blue

economy vision and making Mumbai a global maritime tourism hub. The project will use a hybrid model, with ₹470 crore invested by the Mumbai Port Authority in core infrastructure and ₹417 crore by a private operator for onshore facilities. Covering about 12 hectares, the marina will accommodate 424 yachts and is expected to generate over 2,000 jobs while enhancing coastal and tourism-related activities.

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PROMOTING SUSTAINABLE HEALTH BEHAVIOURS: THE IMPACT OF DIET AND PHYSICAL ACTIVITY ON ACADEMIC PERFORMANCE AMONG HOSPITALITY UNDERGRADUATES IN MUMBAI, EASTERN SUBURBS

Dr. Preeta Rejoy

Head of the Department, B.Com (Accounting & Finance) Department the Bombay Salesian Society's Don Bosco College, Kurla West, Mumbai.

Prof. Elenka Rebello

Sr. Faculty B.Sc (Hospitality Studies), The Bombay Salesian Society's Don Bosco College, Kurla West, Mumbai.

Abstract

Adolescence is a developmental phase of life characterised by accelerated physical growth, cognitive maturation, and psychosocial development, all of which require adequate nutritional intake for overall well-being. However, adolescent nutrition continues to receive comparatively limited policy focus and research attention, particularly in low- and middle-income countries. Research indicates that unhealthy dietary habits and sedentary lifestyles adopted especially by students at universities, particularly those who are living away from home for the first time, place them in a nutritionally vulnerable group. In recent years, the need for **sustainable dietary practices** has gained global importance to promote individual health and well-being while simultaneously reducing the impact on the environment, supporting biodiversity, and ensuring food security for upcoming generations. The study investigates the relationship between dietary habits and academic performance of hospitality students and identifies the levels of physical activity that impact concentration and overall well-being in teenagers. Encouraging sustainable dietary practices among adolescents, therefore, serves a dual purpose: promoting long-term health and reducing environmental degradation. Educational institutions, particularly professional colleges such as hospitality institutes, play a vital role in shaping sustainable food behaviours, as students in these programs directly engage with food systems, menu planning, and culinary practices. To validate the hypothesis, the primary data were collected by the survey method using a structured questionnaire. Secondary data was also included to support the primary findings. The Chi-square was used to test the hypothesis and analyse the results. The findings reveal a favourable correlation between students' academic performance and healthy eating habits, as well as a positive correlation between students' concentration and general well-being and their level of physical activity.

Keywords: adolescent nutrition, academic performance, sustainable, hospitality studies.

INTRODUCTION

Adolescence represents a formative phase of life characterised by accelerated physical growth, cognitive maturation, and psychosocial development. At this time, the intake of nutrition plays a decisive role in supporting these changes and has long-term implications for adult health and well-being. In recent years, the exposure of adolescents and teenagers to fast-evolving food environments where under nutrition, micronutrient deficiencies, and food insecurity, alongside rising levels of overweight and obesity. Despite the critical importance of this stage, adolescent nutrition continues to receive comparatively limited policy focus and research attention, particularly in low- and middle-income countries.

Adequate dietary intake during late childhood and adolescence influences growth velocity, pubertal development, body composition, and metabolic functioning. The lack of healthy nutritional practices in this time frame may predispose individuals to non-communicable diseases later in life, including diabetes, cardiovascular disorders, and obesity. Beyond physical growth, nutrition also affects immune competence, cardiorespiratory fitness, and brain development. These are critical for students to perform

academically and functionally at an optimum level. Adolescence, therefore, provides a strategic opportunity for interventions aimed at promoting lifelong healthy behaviours.

In recent years, the need for **sustainable dietary practices** has gained global importance. Sustainable diets are those that promote individual health and well-being and simultaneously reduce the impact on the environment, supporting biodiversity, and providing food security for upcoming generations. The Food and Agriculture Organization (FAO) states that sustainable diets serve three purposes. They are adequate in nutrient content, accepted by the culture, feasible economically and consider the effect on the environment. For adolescents and young adults, adopting sustainable food habits—such as increasing the intake of plant-based foods, reducing food waste, limiting ultra-processed foods, and preferring locally sourced seasonal produce—can contribute not only to enhanced health benefits but also to ecological sustainability.

Research indicates that unhealthy dietary habits and sedentary lifestyles adopted during adolescence frequently persist into adulthood. Similarly, sustainable physical activity practices are essential for long-term well-being. Sustainable physical activity refers to regular, moderate, and consistent movement that can be maintained throughout life without causing injury or burnout. Activities such as walking, cycling, yoga, sports participation, and active commuting not only improve physical and mental well-being but also promote environmental sustainability by reducing reliance on motorised transport. Integrating sustainable lifestyle practices during adolescence establishes patterns that continue into adulthood, thereby reducing the burden of lifestyle-related diseases and promoting holistic development. Several studies have documented a decline in diet quality during the college years, marked by meal skipping, reduced fruit and vegetable intake, and increased reliance on fast foods. These habits can easily turn into a lifestyle and once established, are difficult to reverse, potentially leading to long term effects on health and academic performance.

Globally, a downward trend in dietary quality among adolescents and college students has been observed. Increased autonomy, convenience-driven food choices, and limited application of nutritional knowledge contribute to this pattern. Encouraging sustainable dietary practices among adolescents, therefore, serves a dual purpose: promoting long-term health and reducing environmental degradation. Educational institutions, particularly professional colleges such as hospitality institutes, play a vital role in moulding sustainable food behaviours, as students in these programs directly engage with food systems, menu planning, and culinary practices.

REVIEW OF LITERATURE

- **Barnes et al. (2012)** identified that there is a frequent consumption of fast food, packaged snacks, and irregular meals as part of their bad eating habits. This demographic frequently chooses foods based more on accessibility, flavour, affordability, and convenience than on nutritional content. The research study also highlighted that parental influence on eating habits diminishes after students enter college, while peer dynamics and the campus food environment play a more influential role. As a result, some students continue pre-existing habits, whereas others adopt less healthy behaviours due to newfound independence.
- **Korn et al. (2013)** explored the relationship between health perceptions, body image, and lifestyle behaviours among college students. Their studies proposed that students with a positive self-image had a greater possibility of engaging in healthier habits. Compared with dietary behaviour alone,

physical exercise demonstrated a stronger association with favourable health perceptions. Students enrolled in health- or nutrition-related programs demonstrated greater awareness and participation in healthy practices. Nevertheless, academic stress, time pressure, identity transitions, and easy access to unhealthy foods within the college environment were identified as contributors to poor dietary choices and disordered eating patterns.

- **Greaney et al. (2009)** used qualitative methods to identify barriers to healthy eating among college students. Commonly reported challenges included lack of self-control, social temptations, peer pressure, limited time, and environmental cues that favour unhealthy food consumption. These obstacles often outweighed students' intentions to eat healthily, resulting in inconsistent and unsustainable dietary behaviours.
- **Rathi et al. (2017)** examined dietary practices among Indian adolescents and found low intake of fruits and vegetables combined with high consumption of energy-dense snacks and sugar-sweetened beverages. Increased exposure to fast-food outlets leads to high consumption, and these patterns intensify with age. Snacking behaviours were frequently linked to screen time and social interactions, while breakfast skipping was commonly reported.
- **Tilman, David and Clark, Michael (2014)** examined the relationship between dietary patterns and environmental sustainability. Their study demonstrated a relationship between plant-based dietary practices, lower greenhouse gas emissions and reduced risk of chronic diseases. The researchers concluded that shifting toward sustainable eating patterns among young populations can simultaneously address public health concerns and environmental challenges. The findings underline the importance of integrating sustainability education into adolescent nutrition programs.

OBJECTIVES

1. To study the association between dietary habits and academic performance among undergraduate students.
2. To identify how levels of physical activity influence concentration and overall well-being.
3. To propose strategies for promoting sustainable health behaviours among hospitality undergraduates.

HYPOTHESIS

1. There is a significant relationship between healthy eating habits and better academic performance among students.
2. There is a significant positive relationship between the level of physical activity and students' academic performance and overall well-being.

RESEARCH METHODOLOGY

1. Description of the Sample:

- **Primary Data** – Data collected from students, both male and female, studying in various Hospitality Studies Departments in Mumbai's Eastern Suburbs. For research, the study area includes the Eastern Suburbs of Mumbai, covering the north–south stretch from Kurla to Mulund. The questionnaires were framed in a structured form to collect the data. The youngsters were between the ages of 17 and 22. The study employed Cluster Sampling and Simple Random Sampling techniques to collect responses from the selected respondents.

- **Secondary data** – The facts collected from conference proceedings, publications, websites and theses.

2. Sample Size:

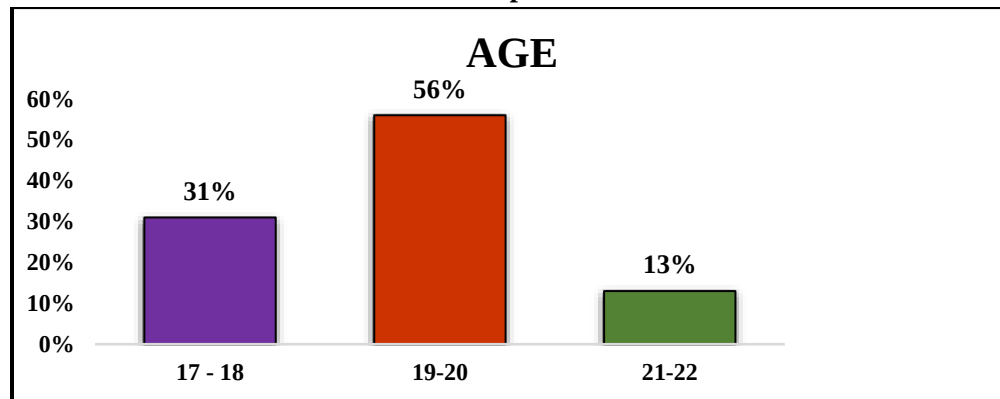
The survey was carried out with a group of 200 students studying B.Sc. Hospitality Studies in Mumbai's eastern suburbs.

3. Statistical Tools and Techniques:

The statistical tools used by the researcher to analyse the data were the percentage method and the chi-square test to increase data validity. The Chi-Square Test was carried out with the SPSS tool to confirm the legitimacy of the results, while Microsoft Excel was utilised to organise the data systematically. The other tools used for a better presentation are Tables, Pie-Chart and Bar Graphs.

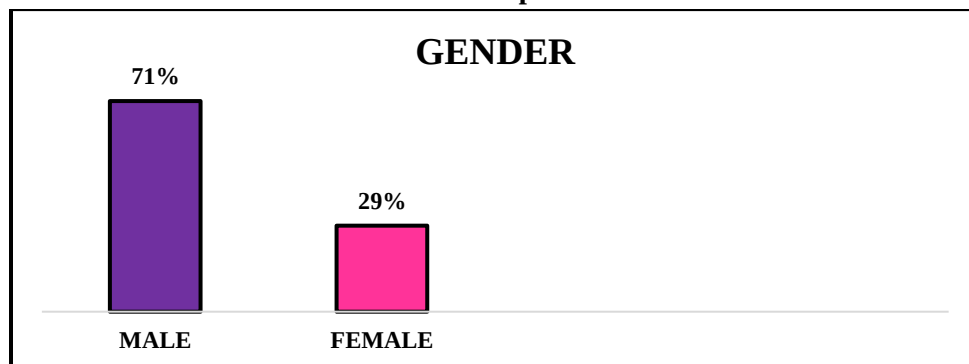
RESULT AND DISCUSSION

Graph 1

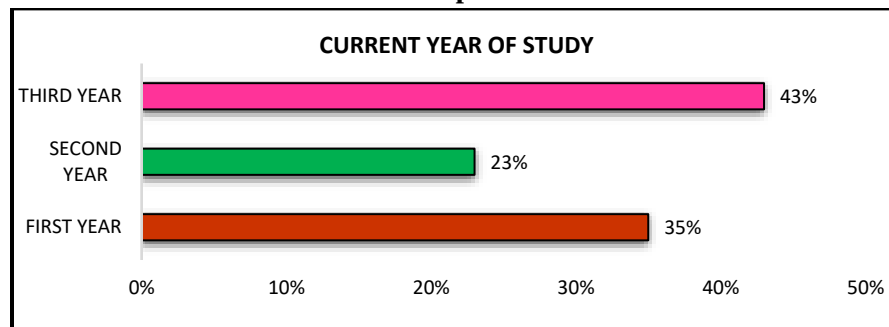


- Of the respondents, 56% were in the 19–20 age range; 31% were in the 17–18 age range.
- The age group of 21 to 22 comprises 13% of the responses.

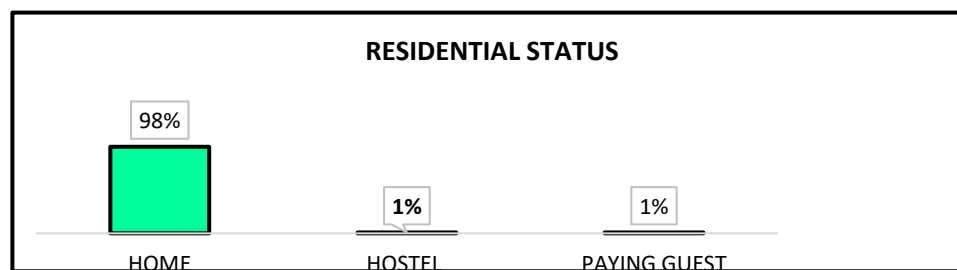
Graph 2



- Out of 200 youngsters, 71% was male, and the remaining 29% belongs to females.

Graph 3

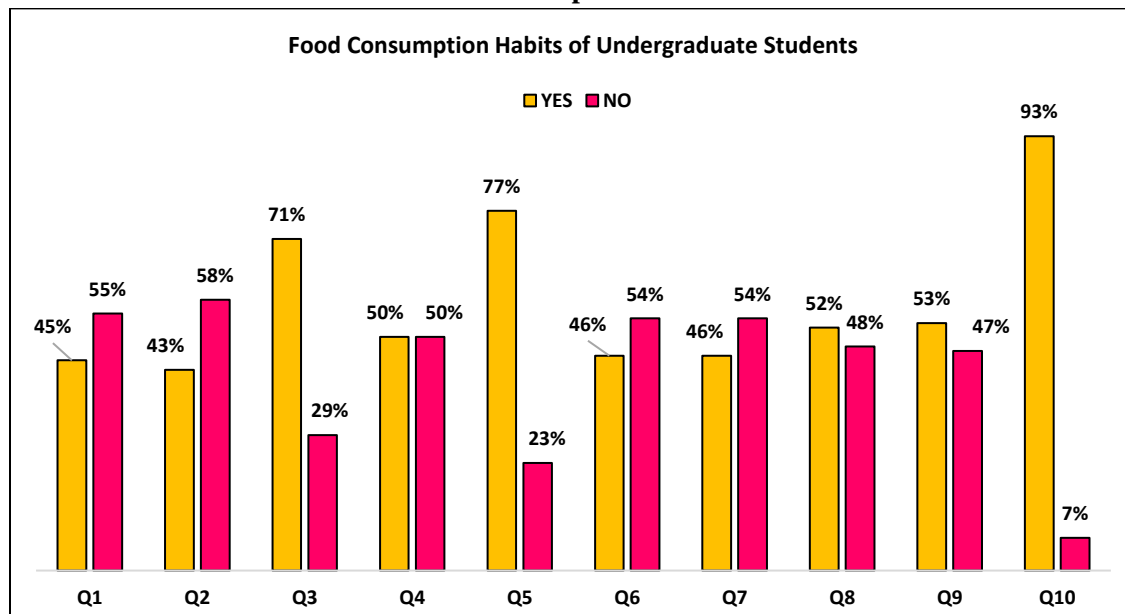
- 35% of respondents belong to the first year.
- 23% from the second year.
- 42% of them belong to the third year.

Graph 4

- ❖ 98% of the respondents reside at home.
- ❖ 1% reside at the hostel and paying guests.

Table No. 1**Food Consumption Habits of Undergraduate Students**

NO.	QUESTIONS	YES RESPONSES	NO RESPONSES
1	Often eat quick-service food such as burgers and pizzas.	45%	55%
2	Regularly skip meals	43%	58%
3	Incorporate fresh vegetables and fruits into your daily diet.	71%	29%
4	Exercise for a minimum of three days per week.	50%	50%
5	Participate in daily exercises like walking or biking.	77%	23%
6	Take part in sports or outdoor activities regularly	46%	59%
7	View the diet as healthy.	46%	54%
8	Suffer from frequent health issues like tiredness, headaches, or digestive troubles.	52%	48%
9	Feel that the current diet affects academic performance or focus.	53%	47%
10	Believe that a balanced diet and regular exercise can improve overall well-being.	93%	7%

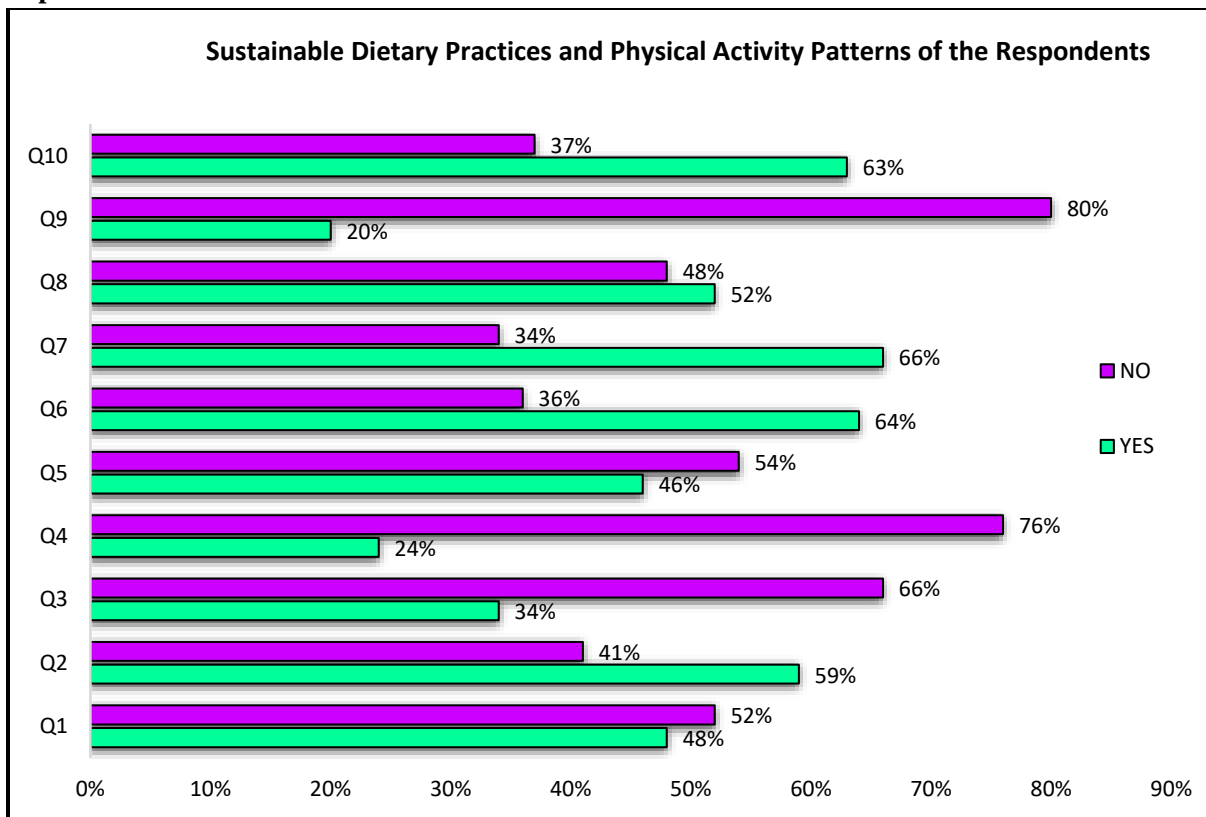
Graph 5**INTERPRETATION OF THE FINDINGS**

- 1) 45% frequently consume fast foods like burgers, pizzas, etc., whereas 55% consume healthy food.
- 2) 43% Some of them skip meals due to their busy schedule, and 58% have meals on time, which shows they follow a nutritious lifestyle.
- 3) 71% Of the youngsters have fresh fruits and vegetables in their daily diet, whereas 29% of them avoid vegetables and fruits in their daily diet.
- 4) 50% exercise a minimum of three days a week, indicating that they are aware of a healthy lifestyle, and the remaining 50% of them do not show much concern for maintaining a healthy life.
- 5) 77% of the respondents engage in physical activities like walking or cycling daily to be energetic in life, and the remaining 23% not much engage in such physical activities.
- 6) 46% participate in sports or outdoor activities regularly, demonstrating that they are more aware about healthy life, whereas 59% of them had a limited understanding of a healthy life.
- 7) 46% knew a healthy diet was necessary to maintain a healthy life and avoid unwanted diseases.
- 8) 52% of the youngsters experienced frequent health issues like fatigue, headaches or digestive problems due to their busy schedules, skipping meals, lack of sleep, unhealthy diet and 46% of them know how to maintain a healthy life.
- 9) 53% feel the current diet, which is not a balanced diet, will impact their academic performance or concentration due to their ill – health conditions.
- 10) 93% agreed that maintaining a balanced diet and working out regularly can improve their overall well-being that can help to have a disciplined and stress-free mind and body.

Table 2
Sustainable Dietary Practices and Physical Activity Patterns of the Respondents

No	QUESTIONS	YES RESPONSES	NO RESPONSES
Q1	Regularly drink sweetened drinks such as energy drinks and sodas.	48%	52%
Q2	Eat fried or junk food more than twice weekly.	59%	41%
Q3	Daily intake of packaged snacks such as chips or biscuits.	34%	66%
Q4	Preference for processed or ready-to-eat meals over home-cooked food.	24%	76%
Q5	Consumption of sweets or desserts more than three times a week.	46%	54%
Q6	Current eating habits may lead to future health problems.	64%	36%
Q7	Sitting for over five hours each day (studying, lectures, and screen time).	66%	34%
Q8	Difficulty staying physically active due to a busy academic schedule.	52%	48%
Q9	A sufficient level of physical exercise is necessary to maintain good health.	20%	80%
Q10	Understanding the significance of regular exercise for maintaining good health.	63%	37%

Graph 6



INTERPRETATION OF THE FINDINGS

- 1) 48% regularly have sweetened drinks, including soft drinks and energy drinks, which will spike the sugar level of the youngsters.
- 2) 59% have junk and fried food twice a week, which leads to the slow and gradual development of unwanted health issues.
- 3) 66% avoids daily intake of packaged snacks such as chips or biscuits, which shows they understand the adverse effects of it.
- 4) 76% not prefer processed or ready-to-eat meals over home-cooked food to maintain a healthy lifestyle.
- 5) 54% refrain from having sweets or desserts more than three times a week, signifying they know the harmful effects of the intake of high sugar in the body.
- 6) 64% have the aware that current eating habits may lead to future health problems and the consequences.
- 7) 66% spends over five hours each day in a seated position, especially for studying, lectures, and screen time, which may adversely affect their health.
- 8) 52% agreed that due to the hectic schedule, they found it difficult to stay physically active.
- 9) 80% not agree that a sufficient level of physical activity is necessary to maintain good health, as youngsters do not have better knowledge on the healthy life.
- 10) 63% had an understanding of the importance of regular exercise for maintaining optimal health.

HYPOTHESIS TESTING

Table No 3
Healthy Eating Habits Lead to Better Academic Performance

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.530	5	.619
Likelihood Ratio	3.553	5	.615
Linear-by-Linear Association	.985	1	.321
N of Valid Cases	200		

The research is focused on the significant relationship between healthy eating habits and better performance among the students. To prove this, the Chi-Square test was conducted by considering healthy eating habits and academic performance as the variables and the responses from the 200 students.

Table no 3 states that the observed value is 3.530, significant value is 0.619. Since the significance value is greater than 0.05, the hypothesis **‘There is a significant relationship between healthy eating habits and better academic performance among students’** is accepted.

Table No 4
Level of Physical Activity Leads to Better Concentration and Overall Well-Being

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.432	6	.876
Likelihood Ratio	2.722	6	.843
Linear-by-Linear Association	.022	1	.883
N of Valid Cases	200		

Table no 4 states that the observed value is 2.432, significant value is 0.876. Since the significance value is greater than 0.05, the hypothesis, '**There is a significant positive relationship between the level of physical activity and students' concentration and overall well-being**', is **accepted**

It is shown in Tables 3 and 4 that students' academic performance has a favourable correlation with healthy eating habits, and that students' concentration and general well-being are positively linked with their level of physical activity. Students who adhere to healthy dietary practices tend to demonstrate superior academic performance and greater participation in physical exercise. These findings highlight the importance of promoting sustainable health behaviours to enhance academic achievement and overall student well-being.

SUGGESTIONS

- 1) Youngsters must maintain a healthy diet to combat diseases, as the prevalence of cancer, heart problems, respiratory disorders, and other conditions has significantly increased in recent years. It also enhances their performance, as a healthy mind is a wealthy mind. Every youth must lead a healthy lifestyle to reduce costly medical expenses and boost the country's economy.
- 2) Consumption of millets and organic foods, avoidance of processed and junk foods, and refraining from storing food in plastic reflect traditional dietary practices.
- 3) Sufficient sleep is crucial for maintaining the body's vital functions.
- 4) Youngsters should have control over sugary beverages, fried, and processed foods, replacing them with home-cooked meals and nutritious snacks to prevent diseases.
- 5) Educational Institutions need to organise workshops and awareness programs to highlight the long-term health risks of poor dietary habits and emphasise the benefits of fruits, vegetables, and controlled sugar intake.
- 6) For a healthy life, youngsters need to do short exercise breaks, and walking or cycling should be integrated into daily routines.
- 7) Faculty members should assist students in organising their academic schedules to ensure they can maintain regular meals and engage in consistent physical activity.
- 8) Workshops led by healthcare practitioners can enhance awareness of how diet, exercise, and academic success are interconnected, encouraging students to embrace lasting, healthy habits.
- 9) Educational institutions must ensure they offer hygienic and nutritious cafeteria choices along with sports facilities to make healthy eating and physical activity easier for students.

CONCLUSION

The results of the research reveal a significant association between dietary habits, physical activity levels, and students' academic performance and overall well-being. Although youths are aware of healthy lifestyles and balanced dietary practices, multiple lifestyle constraints—such as busy academic schedules, irregular meal patterns, and inadequate sleep—hinder the maintenance of consistent healthy behaviours. These factors collectively contribute to reduced academic performance, increased fatigue, and physical weakness.

The well-established principle that a healthy body fosters a healthy mind further emphasises the importance of regular physical activity. However, decreased levels of physical activity adversely affect students' physical health and psychological well-being. Additionally, increased stress and frustration

create excessive psychological pressure, which negatively influences cognitive functioning and emotional stability.

Significantly, the study identifies a clear gap between knowledge and actual practice, indicating that awareness alone is insufficient to ensure the adoption of healthy behaviours. Hence, structured interventions and institutional strategies are vital to bridge this gap. Executing sustainable health promotion programs within educational institutions—mainly among hospitality students in the eastern suburbs of Mumbai—can foster long-term healthy eating patterns and regular physical activity, eventually enhancing academic performance and overall well-being.

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SUSTAINABLE ETHICAL LEADERSHIP IN CORPORATES: A BHAGAVAD GITA PERSPECTIVE

Dr. Rina Avinash Pitale Puradkar

Head and Associate Professor, Department of Philosophy, R. J. College of Arts, Science and Commerce (Empowered Autonomous), Ghatkopar (West), Mumbai-400086 Emai.id: rinapuradkar@rjcollege.edu.in

Abstract

The sustainable ethical leadership in contemporary organizations through a philosophical interpretation of the Bhagavad Gita helps to understand the recurring ethical failures, environmental crises, and declining trust in leadership, scholars increasingly emphasize leadership models grounded in values, responsibility, and long-term sustainability. The Bhagavad Gita, a foundational text of Indian philosophy and Prasthanatrayi, presents a holistic ethical framework based on Dharma (righteous duty), Nishkama karma (selfless action), self-mastery, Sattva Guna-oriented leadership, and Lokasangraha (welfare of the world). Using a qualitative, interpretive methodology, the paper analyzes selected original verses of the Bhagavad Gita and correlates them with contemporary theories of ethical, transformational, servant, and sustainable leadership in Western thought. The study argues that the Gita offers an integrative leadership model that harmonizes inner moral discipline with external organizational responsibility. The findings suggest that incorporating Gita-based ethical principles can enhance organizational sustainability, stakeholder trust, and long-term value creation and thereby create a human capital based on values and ethics.

Keywords: Sustainable leadership, Ethical leadership, Bhagavad Gita, Dharma, Nishkama Karma, Lokasangraha, Sthitaprajna, Organizational ethics

1. Introduction

In today's high-speed, demanding world, maintaining work-life balance continues to be a major challenge as people strive to harmonize their professional duties with personal and family life. In the twenty-first century, organizations operate in an environment marked by rapid globalization, technological advancement, ecological vulnerability, and moral complexity. The Leadership has traditionally been evaluated in terms of efficiency, competitiveness, and profitability over purpose. Recent corporate scandals, environmental degradation, and employee disengagement have exposed the limitations of value-neutral leadership models. This corporate misconduct and lapses in ethical standards existing in leadership frameworks fall short when it comes to cultivating lasting moral character and accountability. Creating such organizations succeeds financially but fails morally. It raises a host of challenges to universal leadership, i.e., moral conflict and ethical dilemmas, decision-making under pressure, balancing duty with personal desires, pursuing purposeful action. Now a question arises: In the dark night of a corporate moral crisis, where does the leader find light? Can ancient wisdom illuminate modern pathways to ethical leadership? The answer is yes. The *Bhagavad Gita* offers profound insights for contemporary corporate challenges. The concept of sustainable ethical leadership has emerged as a necessary paradigm that integrates moral integrity with long-term organizational and social well-being.

Sustainable ethical leadership emphasizes responsibility towards multiple stakeholders, including employees, communities, future generations, and the natural environment. It moves beyond short-term profit maximization toward enduring value creation grounded in ethical principles. In this context, a philosophical tradition offers deep normative resources for leadership studies; among them, the *Bhagavad*

Gita stands out as a timeless text that addresses ethical action, duty, self-governance, and social responsibility.

The timeless dialogue between Arjuna (the leader paralyzed by crisis) and Krishna (the divine mentor offering wisdom) offers a deep philosophical underpinning for truly ethical leadership. This is not merely a religious text, but a philosophical treatise on ethical action and righteous leadership and redefines the ethical leader beyond mere adherence to rules or regulations. *Kurukshetra* is the battlefield where duty clashes with emotions, where right action demands courage. Like the modern corporate leader facing ethical dilemmas in board rooms or at field, here Arjuna stands at the crossroads of moral confusion, torn between competing obligations. His crisis mirrors the contemporary leaders' struggle to balance stakeholder interests with moral principles. 'कार्पण्यदोषोपहतस्वभावः पृच्छामि त्वां धर्मसंमूढचेताः।' (B.G. 2.7)⁵⁵ 'My natural state is overcome by weakness; confused about duty, I ask you.' The concept of sustainable ethical leadership has emerged as a necessary paradigm that integrates moral integrity with long-term organizational fairness, accountability, and social well-being. Thus, such leadership emphasizes responsibility toward multiple stakeholders, including employees, communities, future generations, and the natural environment. It moves beyond short-term profit maximization toward enduring value creation grounded in ethical principles. Ethical leadership scholars such as Brown and Treviño emphasize that ethical leaders demonstrate normatively appropriate conduct and promote such conduct among followers through communication and role modelling. In this context, a philosophical tradition offers deep normative resources for leadership studies. This perspective resonates deeply with the holistic worldview presented in the *Bhagavad Gita* which stands out as a timeless text that addresses ethical action, duty, self-governance, and social responsibility. It emphasizes an inner ethical compass and self-mastery over external accolades, rewards, or pressures. The *Gita* redefines the ethical leader beyond mere adherence to rules or regulations; the *Sthitaprajna* (person of steady wisdom) who is firmly grounded in dharma (righteous duty and moral order), *Nishkama karma* (selfless action performed without attachment to outcomes), self-mastery, *Sattva Guna-orientedness*, and decision-making guided by *Lokasangraha* (the welfare and well-being of the world at large). *Samatvam* (equanimity or balanced poise) that remains undisturbed by highs of success or lows of failure. The *Gita* positions ethical leadership as an inherent, disciplined practice, essential for genuine, resilient, and sustainable governance amid the complexities and uncertainties of the modern 21st-century business landscape.

2. Research Objectives

The study is undertaken with following objectives:

1. To analyze the concept of sustainable ethical leadership in organizational contexts.
2. To interpret key ethical principles of the *Bhagavad Gita* relevant to leadership.
3. To compare the leadership philosophy of the *Bhagavad Gita* with major Western ethical leadership theories.

⁵⁵Swami Puri B.P., '*Bhagavad Gita: The Song of God*,' Mandala Publishing, 2023, ISBN: 9798887620237.

4. To propose a value-based leadership framework integrating Eastern and Western perspectives for sustainable organizations.

3. Research Methodology

This research adopts a qualitative, interpretive, and philosophical methodology. The study is primarily textual and analytical in nature. Selected Sanskrit verses from the *Bhagavad Gita* are analyzed using hermeneutic interpretation to extract ethical and leadership-related meanings. These interpretations are then correlated with contemporary organizational leadership theories such as ethical leadership, transformational leadership, servant leadership, and stakeholder theory.

Secondary sources, including scholarly books, peer-reviewed journal articles, and authoritative commentaries on the *Bhagavad Gita*, are used to support philosophical analysis and comparative discussion. The methodology does not involve empirical data collection but focuses on conceptual clarity, normative evaluation, and interdisciplinary synthesis. Such an approach is appropriate for exploring ethical foundations and philosophical models of leadership. The findings suggest that incorporating *Gita*-based ethical principles can enhance organizational sustainability, stakeholder trust, and long-term value creation and thereby create a human capital based on values and ethics.

4. Ethical Foundations of Leadership in the *Bhagavad Gita*

4.1 Dharma: Righteous Duty and Moral Responsibility

The first pillar of foundation of ethical leadership is *Dharma* Righteous Duty and Moral Responsibility. In the *Bhagavad Gita*, *dharma* represents moral duty, righteousness, and responsibility appropriate to one's role in society and not a rigid set of rules. For organizational leaders, *dharma* signifies their ethical station and act in accordance with their deepest values, not merely external expectations. Like the ancient banyan tree with its deep, spreading roots, *dharma* provides the stable foundation upon which sustainable leadership stands firm. Authentic leadership adheres to organizational responsibilities and values rather than imitating unethical practices for competitive advantages. Such a leader is embedded in unique *dharma*, staying true to values despite external pressures to conform or compromise. ‘श्रेयान्स्वधर्मो विगुणः परधर्मात्स्वनुष्ठितात्।’ (B.G 3.35)⁵⁶ Better is s own duty, though imperfectly performed, than the duty of another well executed. This verse underscores authenticity and moral courage.

4.2 Nishkama Karma: Selfless Action and Ethical Decision-Making

Second pillar is *Nishkama Karma*. It is selfless action and ethical decision- making कर्मण्येवाधिकारस्ते मा फलेषु कदाचन। (BG 2.47)⁵⁷ ‘Your entitlement is to action alone, never to the fruits thereof.’ It means action without attachment or to fruits or outcomes. In corporate life, excessive fixation on results often leads to unethical shortcuts and exploitation. *nishkama karma* aligns with responsible leadership that prioritizes long-term impact over short-term gains. Such leaders focus on performing their duty with excellence, dedicating the action itself rather than craving specific results. This principle shifts focus from result orientated to desperation to ethical process. It encourages leaders to focus on ethical processes,

⁵⁶ Ibid

⁵⁷ Swami Puri B.P., ‘*Bhagavad Gita: The Song of God*,’ Mandala Publishing, 2023, ISBN: 9798887620237.

fairness, and transparency. It prevents the end justifies the mentality that corrupts organizations and leads to moral compromise. Like the lotus that blooms in muddy water yet remains unstained, the leader acts in the world without being corrupted by attachment to outcomes.

4.3. Self-Mastery and Inner Leadership

The third pillar is self-mastery and inner leadership. This ethical leadership begins with inner discipline and not external control. The leader must first conquer their own mind before they can effectively guide others. Leaders who have not mastered themselves fall prey to greed, ego and fear-emotions that cloud judgment and lead to ethical lapses. Unmastered leaders create toxic culture in the corporate sector. The path moves from external compliances to internal transformation. Sustainable ethical leadership requires ongoing self-cultivation and moral development. ‘उद्धरेदात्मनाऽत्मानं नात्मानमवसादयेत्।’ (B.G 6.5)⁵⁸ One should elevate oneself by one’s own self, not degrade oneself. The leader who has conquered their own mind, emotions, and desires becomes a beacon of stability and wisdom for their organization. Govern the self-lead the world. It prioritizes the formation of moral character over mere rule-following, addressing ‘How should I be?’ rather than only ‘What should I do?’. It suggest the golden mean the balance between excess and deficiency, e.g., bravery between cowardice and recklessness and practical wisdom to discern the right action, with virtue acquired by consistently practicing good habits, leading to a stable, excellent character.

4.4 Sattvic Leadership and Organizational Culture

The *Gita*’s theory of *gunas*—*sattva*, *rajas*, and *tamas* provides a psychological framework for leadership behavior. *Sattvic* leaders exhibit clarity, compassion, and wisdom. *Rajas* is associated with activity, passion, restlessness, and desire. Thus, the *rajasik* leader is restless, behind desires and passion. *Tamas* indicate inertia, darkness, confusion, lethargy. so, the *tamasik* leader is confused, lethargic and dull. ‘सत्त्वात्संजायते ज्ञानम्।’ (BG 14.17)⁵⁹; ‘From sattva arises knowledge.’ Leaders dominated by *sattva* guna exhibit clarity, compassion and wisdom. They make decisions with calm, discerning mind, fostering trust and creating environments where people flourish. Organizational culture mirrors the consciousness of its leadership. A *sattvic* leader creates a *sattvic* organization—one characterized by transparency, learning, and ethical excellence. Like a crystal prism dispersing pure white light, *sattvic* leadership illuminates truth and brings clarity to complex organizational challenges. Such leadership fosters ethical organizational cultures characterized by trust, learning, and employee well-being, which are essential for sustainability.

4.5 Lokasangraha: Leadership for Collective Welfare

The fifth pillar of sustainable ethical leadership is *Lokasangraha*: Leadership for Collective Welfare. The *Gita* introduces the concept of *Lokasangraha*, meaning the maintenance and welfare of society. “लोकसंग्रहमेवापि संपश्यन्कर्तुमर्हसि।” (BG 3.20, ‘You ought to act with a view to the welfare of the world.’ It states that leaders should extend their responsibility beyond shareholders to encompass all stakeholders. This concept closely aligns with the stakeholder theory of Freeman. This concept resonates with the Trusteeship not ownership. By adopting this virtue, the leader holds the organization in trust for

⁵⁸ Ibid

⁵⁹ Ibid

all stakeholders-employees, communities, environment, and future generations; which holds that organizations have responsibilities beyond shareholders. Sustainable ethical leadership thus involves balancing organizational goals with societal and environmental concerns.

4.6 Leading by Moral Example

Sixth pillar is Power of Moral Example Whatever the noble one does, that others follow. ‘यद्यदाचरति श्रेष्ठस्तत्तदेवेतरो जनः।’ (BG 3.21)⁶⁰ this insight anticipates modern leadership theories that emphasize role modelling, such as transformational and ethical leadership. Organizational ethics reflects leadership character. What leaders do, others follow—consciously or unconsciously. The leader is the organization's conscience in action. Leaders must embody the value they espouse. Integrity is not what you say but what you do when no one is watching. Authentic leadership demands balance between stated values and actual behavior. When leaders embody ethical principles, they create a ripple effect that transforms organizational culture from the top down. Like a pebble creating ever-expanding ripples in still water, a leader's ethical actions send waves of influence throughout the entire organization and beyond.

4.7 Samatvam or Equanimity, Resilience, and Ethical Sustainability

The Seventh Pillar is *Samatvam* or Equanimity. The *Gita* advocates equanimity as an ethical virtue. ‘समत्वं योग उच्यते।’ (B.G 2.48) ‘Equanimity is called yoga.’ A leader with this quality remains balanced in success and failure, praise and criticism, gain and loss. It is the ability to maintain inner stability regardless of external circumstances. In today's Volatile, Uncertain, Complex, and Ambiguous (VUCA) business environment, equanimity is essential for ethical resilience. It prevents reactive decision-making driven by euphoria or despair. The Equanimeous leader makes decisions wisely and not emotional reactivity, ensuring ethical consistency across all situations. They are like balanced stones that remain steady despite crashing waves; the Equanimeous leader maintains inner stability regardless of external circumstances.

5. The ideal *Sthitaprajna* (The ideal of steady wisdom)

This balanced state of mind finds its fullest expression in the ideal of the ‘*Sthitaprajna*’—a person of steady, unshakable wisdom who remains emotionally stable, calm, and centered regardless of external pressures, successes, or setbacks. ‘प्रजहाति यदा कामान् सर्वान् पार्थ मनोगतान्।’ (B.G. 2.55)⁶¹ When one completely casts away all desires of the mind. The *Sthitaprajna* harmonizes material success with spiritual maturity. Such a leader achieves organizational goals while maintaining inner peace and ethical integrity, demonstrating that prosperity and principles can coexist. They foster a workplace built on trust, unwavering integrity, and ethical standards. Such a leader embodies the highest ideal of ethical and enduring leadership. It seamlessly connects timeless Indian wisdom with contemporary management principles, providing a blueprint for leaders navigating the challenges of a VUCA This approach naturally aligns with sustainable business practices (such as ESG—Environmental, Social, and Governance criteria), prioritizing enduring value creation over short-term gains or personal indulgence.

Above the clouds of confusion and desire, the *Sthitaprajna* sees clearly and leads with unwavering wisdom. They embody servant leadership, prioritizing the growth, empowerment, and well-being of their teams rather than exercising control or dominance. By transcending selfish desires and greed, the

⁶⁰ Ibid

⁶¹ Ibid

Sthitaprajna leader steward's resources responsibly, ensuring ethical use that benefits future generations. Through selfless service (*Lokasangraha*—the welfare of the world) and *Yogah karmasu Kaushalam* (B.G.2.50) (skillful action), their actions promote broader societal good, driving socially responsible and environmentally sustainable initiatives, prioritizing the growth, empowerment, and well-being of their teams rather than exercising control or dominance by transcending selfish desires and greed. The *Sthitaprajna* leader exemplifies transformational leadership at its finest: inspiring and elevating followers to become leaders themselves, while guiding organizations toward ethical excellence, long-term resilience, and meaningful impact.

6. Environmental Ethics and Interdependence

The *Gita*'s worldview emphasizes interconnectedness. 'अत्राद्भवन्ति भूतानि।' (B.G. 3.14)⁶² 'All beings arise from food.' All life is interconnected through invisible networks of mutual dependence. This verse implies ecological interdependence, supporting contemporary environmental ethics and sustainable development goals. It reveals that entire life is interconnected in a vast web of mutual dependence and support. Sustainability is the recognition that we are part of nature, not masters over it. This humility transforms how leaders approach resource use, environmental impact, and long-term stewardship.

7. Comparative Perspective: Eastern and Western Leadership Theories

The *Gita* offers a values-based leadership framework that resonates with contemporary western modern management theories such as transformational leadership, servant leadership, and conscious capitalism. Its emphasis on duty, selflessness, and collective welfare provides moral depth often missing in contemporary models.

- i. Ethical Leadership: Integrity, moral conduct, and role modelling.
- ii. Transformational Leadership: Moral inspiration and value-based motivation.
- iii. Servant Leadership (Greenleaf): Selflessness and service to others.
- iv. Virtue Ethics (Aristotle): Leadership based on Character and self-mastery.

The *Gita* offers what Western models often lack. It is the integration of spiritual transformation with organizational responsibility. By integrating *Gita*'s teachings, organizations can:

1. Build ethical cultures.
2. Enhance employee well-being.
3. Promote long-term sustainability.
4. Restore trust in leadership.

However, the *Gita* uniquely integrates spirituality and inner transformation with organizational responsibility, offering a more holistic model of sustainable ethical leadership. Like a five petaled lotus flower *dharma*, *nishkama karma*, self-mastery, *Samatvam* and *Lokasangraha* each principle supports the others, with Sustainable Leadership at the centre because Leadership is not a position. It is a practice of consciousness. Value-based decision making framework will guides behavior at all organizational levels. Create systems where ethical considerations are integral to strategic planning. This will help to focus on employee development beyond productive metrics. Create environments where people can develop professionally and personally, finding meaning in their work and prioritize patience over quarterly

⁶² Ibid

pressure. The sustainable business models will create lasting value for all stakeholders rather than optimizing for short-term gains. Such leadership will rebuild stakeholder trust through consistent ethical behavior and open communication and create transparency and accountability default modes of operation. These principles illuminate a new path towards business success and moral excellences. They are not opposing forces, but complementary aspects of sustainable leadership. The leader who has conquered himself is the true master of the enterprise. This is a practical application from philosophy to practice.

Conclusion

Sustainable ethical leadership is not merely a managerial strategy but a moral commitment to integrity, service, long-term human and ecological well-being, and the greater good. It requires transformation at the deepest level of consciousness. The *Gita* offers timeless wisdom for navigating 21st-century complexity with clarity, courage, and compassion. This harmonizes material success with moral integrity. Create organizations that thrive economically while serving humanity and sustaining the planet for future generations.

In an era marked by moral uncertainty and ecological crisis, the *Gita*'s wisdom offers a profound ethical compass for organizational leadership. By internalizing its principles, leaders can harmonize material success with moral integrity and contribute to sustainable development of organizations and society. Build organizations that serve humanity while sustaining the planet and leave a legacy of ethical excellence that inspires future generations of leaders. Like the mountain peak that rises above the clouds, ethical leadership elevates organizations to new heights of sustainable success. **‘सर्वधर्मान्परित्यज्य मामेकं शरणं ब्रज।’** (B.G. 18.66) Surrender to the highest truth, act without selfish attachment. It is the Eternal Call to Ethical Leadership; where there is Krishna (wisdom) and Arjuna (action), there will be victory, prosperity, and enduring success. Sustainable Ethical leadership is not a trend, it is the timeless path to creating organizations that thrive while serving humanity. The wisdom is ancient, the application is now.

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UTILIZATION OF WASTE HEAT FROM INCINERATOR AT LEACHATE TREATMENT PLANT: A SUSTAINABLE BUSINESS MODEL

Jayesh Narayan Idate¹ & Prof. Dr. Baishakhi Dutta²

¹Research Scholar, Department of Geography, University of Mumbai, India. Mob: 7303435500, E-mail: Jayesh.idate@gmail.com

²Professor in Geography, R. J. College of Arts, Science & Commerce, Ghatkopar, Mumbai, India, University of Mumbai, India. Mob: 9820849863, E-mail: dbaishakhi@rediffmail.com

Abstract

Industries are essential for manufacturing commodities that fulfil social demand and achieve stable economy. Industries generate 'Hazardous Waste' from manufacturing processes that pose significant impact on environment. These Hazardous Waste are disposed at Common Hazardous Waste Treatment, Storage and Disposal Facility (CHWTSDF). Scientific hazardous waste disposal is carried out through 'Secured Landfill and Incineration'.

'Incineration' refers to control burning of waste that equipped with 'Air Pollution Control Systems'. High calorific value waste is thermally oxidized in Incinerator with use of external fuel and temperature of combustion chamber is maintained around 850°C – 1250°C. Flue gas generated from process is scrubbed to mitigate federal environmental regulations. Certain amount of heat is also expelled from system which further gains opportunities for recycling.

Integrated facilities having Secured Landfill and Incineration system also generates 'Leachate', which is also known as 'Effluent from Hazardous Waste'. It poses significant probability for Water and Soil pollution and hence federal regulations mandates to treat it at source. It acquires heterogenous quality and quantity with changing climatic conditions, resulting challenges in treatment. Distillation is obvious method for treatment of Leachate and is generally carried out through 'Mechanical Vapor Separator (MVR)'.

High Capital Investment and Operation cost are real challenges in evaporation technology and mainly include energy cost. Technically, 1 Kg steam requires to evaporate 1 liter of water and cost around Rupees 5 per Kg. MVR operates under vacuum at low temperature and yield same evaporation at 0.05Kg /Liter. Further steam can be compensated from heat exchanger equipped at Waste Heat recovery boiler at Incinerator. This can obsolete the energy cost and assured leachate treatment.

CHWTSDF attracts high Carbon accounting in ESG frameworks with less potential for Carbon reduction. Utilization of waste heat generated from Incinerator at Leachate treatment can assure techno-economic feasibility with confirmed regulatory compliance. This paper represents honest attempt to elaborate viable approach for making sustainable business model through descriptive methodology. Policy makers, Industries and government/non-government firms will enhance sustainable and responsible manufacturing practices from record of such studies.

Key Words: Sustainable Business Model, Hazardous Waste, Effluent Treatment, GHG Emissions, Carbon Accounting.

Introduction:

India's industrial sector has grown rapidly, reaching a valuation of USD 3.75 trillion in 2023 (Chakraborty, 2024). This growth has led to a significant increase in hazardous waste generation, posing risks to human health and the environment. With expanding industrial activity, the quantity of hazardous waste requiring safe disposal has also increased. Such waste is typically managed through scientific methods such as incineration or secured landfilling, depending on its characteristics. Incineration involves controlled oxidation of high-calorific hazardous waste, with air pollutants captured and treated to meet regulatory standards.

Incineration is commonly used for wastes from pharmaceutical, petroleum, and petrochemical industries due to their high organic content, while low-calorific inorganic wastes are disposed of in secured landfill cells after treatment. Hazardous waste management in India is largely handled by Common Hazardous Waste Treatment, Storage and Disposal Facilities (CHWTSDFs), of which 52 exist nationwide, including four in Maharashtra (MPCB, 2025). These facilities operate on the 'Polluter Pays Principle', where industries pay for waste disposal, effectively transferring environmental responsibility to centralized facilities.

Literature Review

The management of hazardous waste through incineration remains a critical environmental challenge due to the significant amount of toxic emissions generated during the process. Air Pollution Control Devices (APCDs), such as cyclonic separators, wet scrubbers, and quenchers, are integral in mitigating the release of harmful particulate matter and gases, ensuring compliance with stringent environmental regulations (Delkash, 2026). Hazardous waste incinerators typically operate at high temperatures, often reaching up to 1200°C, presenting a substantial opportunity for energy recovery. While various studies have demonstrated the role of heat exchangers, particularly shell-and-tube types, in improving energy efficiency, the potential for recovering and utilizing waste heat generated in such high-temperature settings has not been fully explored. Recent research highlights the effectiveness of integrating heat recovery systems into incineration plants, focusing on reducing the operational reliance on external energy sources and thereby lowering carbon emissions (Oludaisi Adekomaya & Thokozani Majozi, 2020). By coupling heat exchangers with quenchers, waste heat can be repurposed for various processes, including the provision of steam for supporting additional industrial systems.

Utilizing waste heat for the operation of Leachate Treatment Plants (LTPs) is an emerging approach that offers dual environmental benefits. Heat recovered from the incineration process can be supplied to Mechanical Vapor Recompressors (MVR), a technology capable of treating leachate at lower temperatures, while simultaneously generating distilled water (Valchev & Nenov, 2025). This synergistic application not only reduces the need for conventional boilers but also significantly decreases carbon emissions associated with the heating and treatment processes. The integration of heat recovery from hazardous waste incinerators into MVR-driven LTPs presents a promising strategy for sustainable industrial practices, contributing to both carbon emission reductions and the enhancement of waste management operations. This research underscores the potential for dual benefit systems that address both environmental and operational sustainability goals within industrial waste management.

Research Gap

Despite the promising potential of waste heat recovery in hazardous waste incinerators, limited studies have quantitatively assessed the carbon emission savings from such integration. Additionally, there is a lack of research examining the long-term impacts of combining these systems on the overall sustainability of hazardous waste management processes.

Research Question

How can integrating a shell-and-tube heat exchanger within the quencher of hazardous waste incinerators reduce carbon emissions by utilizing waste heat for Leachate Treatment Plants, and what are the long-term environmental and operational benefits of such an integration?

This question addresses both the technical integration of heat recovery and its impact on sustainability, while also opening up an avenue for exploring the environmental outcomes of proposed research.

Aim and Objectives:

Aim of this research is to explore and propose a sustainable business model for the utilization of waste heat from incinerators at leachate treatment plants, contributing to both environmental sustainability and economic efficiency. The objectives are listed as follows:

- To analyze the potential sources of waste heat from incinerators.
- To evaluate the feasibility of using waste heat for energy generation or other industrial processes.
- To design a sustainable business model that integrates waste heat recovery into the leachate treatment process.
- To assess the environmental and economic benefits of waste heat utilization.
- To identify potential challenges and opportunities for implementing this business model in real-world leachate treatment plants.

Hypothesis:

There is a significant relationship between the integration of a shell-and-tube heat exchanger in the quencher of hazardous waste incinerators and a reduction in carbon emissions through the utilization of waste heat for Leachate Treatment Plants.

Null Hypothesis (H₀): There is no significant reduction in carbon emissions when waste heat from hazardous waste incinerators, integrated with a shell-and-tube heat exchanger, is utilized for Leachate Treatment Plants.

Alternative Hypothesis (H₁): There is a significant reduction in carbon emissions when waste heat from hazardous waste incinerators, integrated with a shell-and-tube heat exchanger, is utilized for Leachate Treatment Plants.

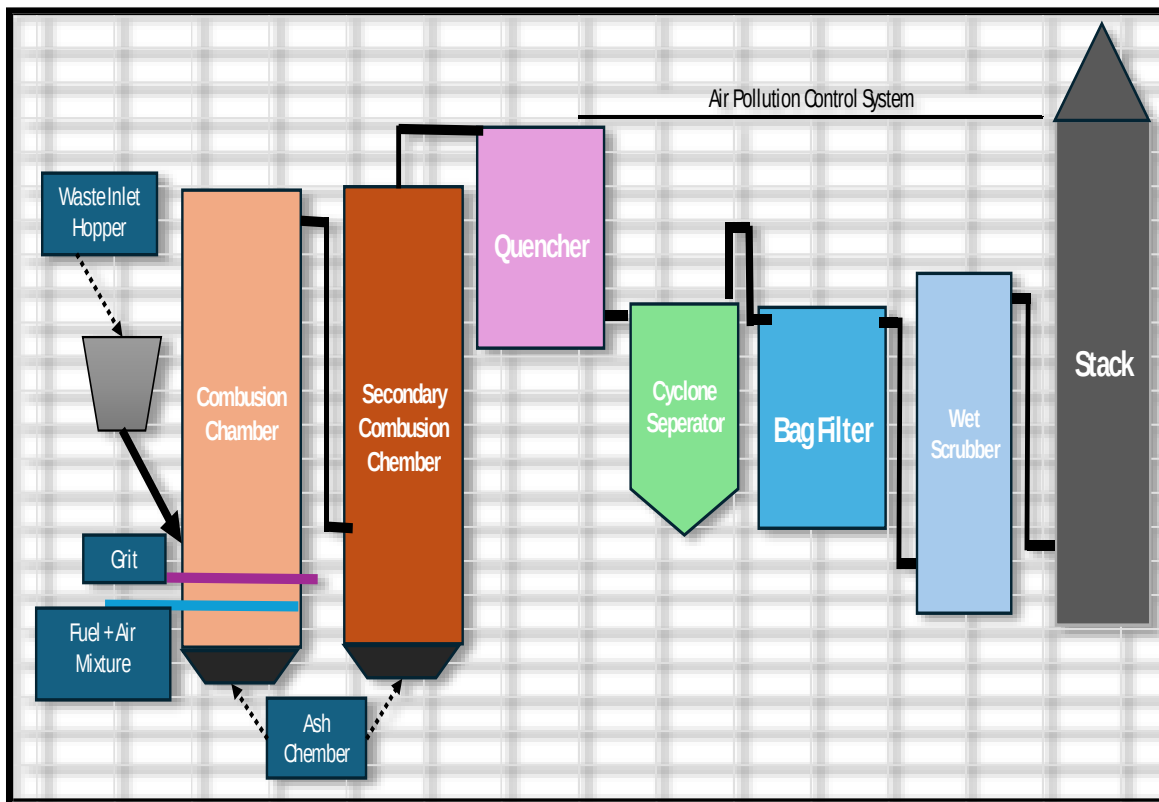
Research Methodology:

This study employs a “Descriptive Research” methodology, which focuses on providing a detailed analysis of the integration of a shell-and-tube heat exchanger in hazardous waste incinerators for waste heat recovery. The research will systematically describe the operational processes, carbon emission reductions, and sustainability benefits associated with utilizing recovered heat in Leachate Treatment Plants. Data will be gathered from existing case studies, technical reports, and simulations to analyze the environmental impact and energy efficiency of the proposed system.

Process Overview of Incineration

Hazardous waste incinerators are operated at higher temperature, ranging from 850°C to 1250°C. Combustion temperature of furnaces are generally maintained by use of High-Speed Diesel (HSD), Low Density Oil (LDO) or Petroleum Natural Gas (PNG). High temperature ensures complete destruction of complex organics to Carbon Dioxide (CO₂) (Xiao, 2023). Flue gas generated from combustion processes always carry high temperature which is further treated in ‘Air Pollution Control Devices’.

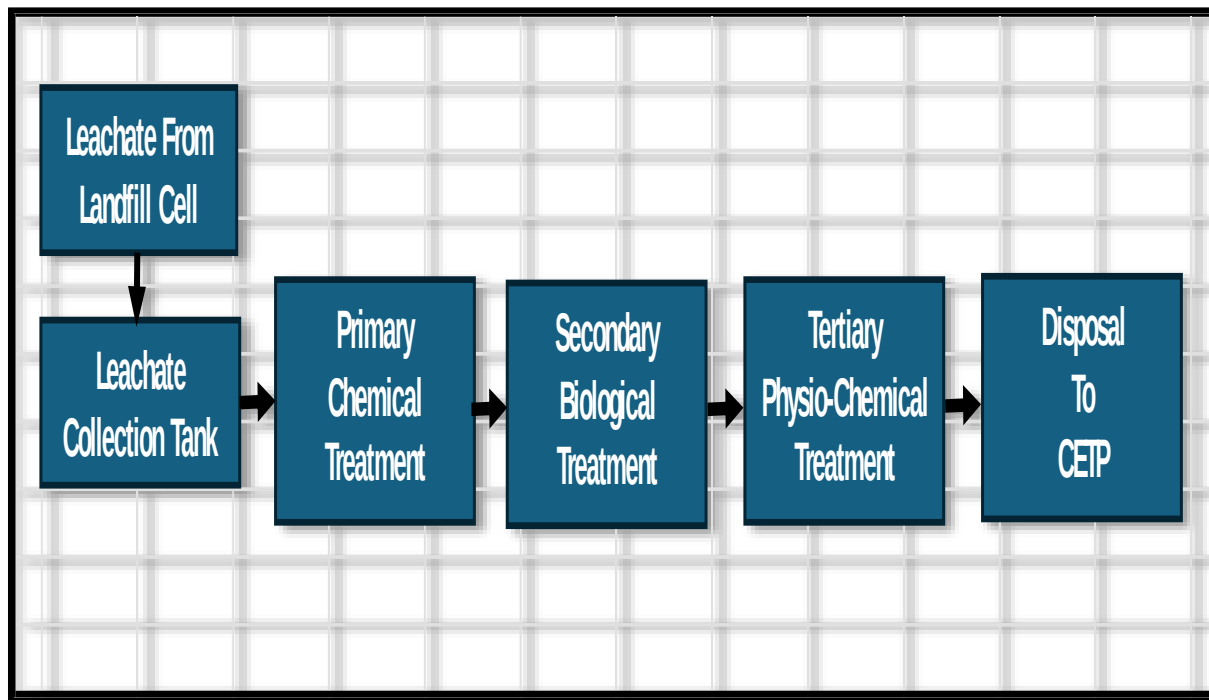
Treatment of flue gases aimed to remove particulate matters, oxides of Sulphur and oxides of nitrogen, with help of cyclone separators, bag filters and wet scrubbers. These treatments initiated after reduction of temperature up to 200°C – 250°C, by help of quencher (Lim et al., 2024). Water mist generally used in quencher to lower down flue gas heat, where generated steam allowed to expel from scrubber or stack.

Figure- 1: Concept of Incinerator with Air Pollution Control System**Hazardous Waste Landfill Operation and Leachate Treatment:**

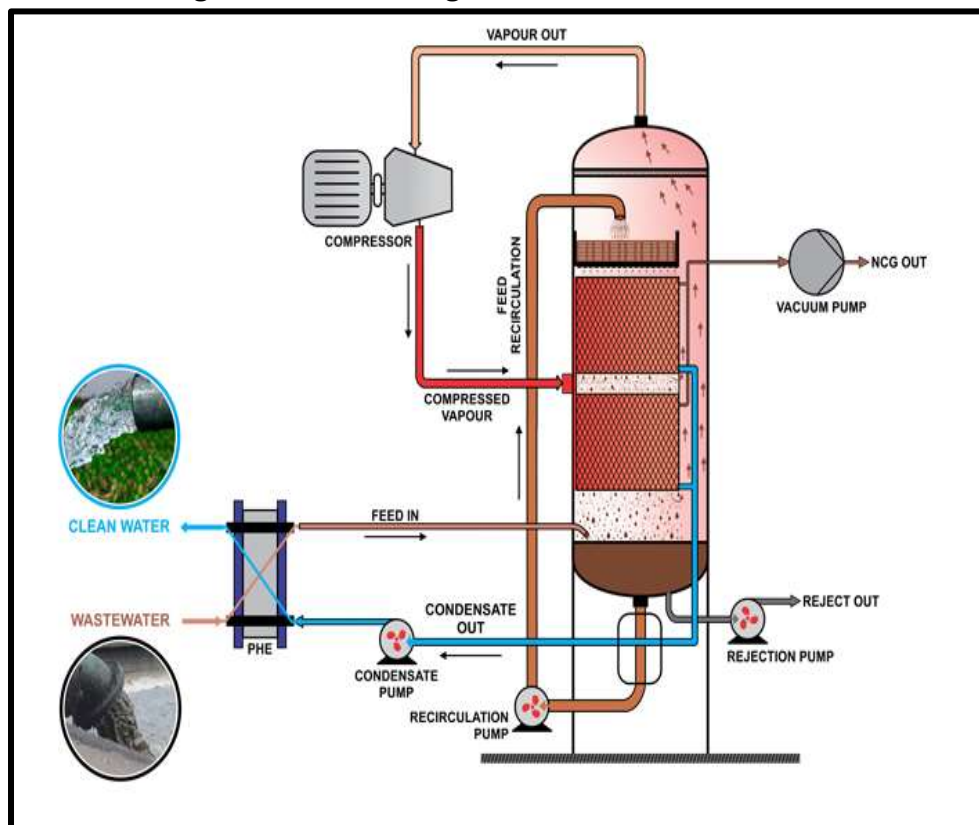
Scientifically constructed landfill cells are used for disposal of the inorganic hazardous waste. These cells are constructed with use of High Density Poly-Ethylene (HDPE) sheets, Geo textile Cloths and Geo Clay liners. These cells also include Leachate Collection Networks, which allows systematic leachate collections in avoidance of soil and water contamination.

Leachate refers to effluent of landfill cells, which is originated from moisture of hazardous waste. It comprises of dissolved salts presented in hazardous waste and required to treat extensively before discharging to Common Effluent Treatment Plant (CETP). Treatment can be enhanced through Primary, Secondary and Tertiary treatment scheme, which also known as Chemical, Biological and Physio chemical treatments respectively.

Primary Treatment is carried out with help of Alum and polyelectrolyte, where colloidal particles are settled and removed from effluent. Secondary Treatment enhanced through micro-organisms, which oxidizes organic pollutants with reduction in Chemical Oxygen Demand (COD). Tertiary Treatment allows polishing of treated effluent through Pressurized Sand and Carbon filter. It also includes use of Reverse Osmosis (RO) and Mechanical Vapor Recompression (MVR) for removal of dissolved salts.

Figure- 2: General Scheme of Leachate Treatment Plant**Concept of MVR:**

Mechanical Vapor Recompressor (MVR) is based on distillation process, where vacuum is used to lower the evaporation temperature. Vapor pressure of surface effluent is collected through engineering method and compressed with help of twin lobe blower. High compression raise the subsequent temperature of vapor, which further exchanged through suitable heat exchanger. Process is optimized through Programmable Logic Controller (PLC) based Supervisory Control and Data Acquisition (SCADA), which in turn produce distilled water in continuous cycle.

Image- 1: Schematic diagram of MVR Plant is as follows:**Carbon Accounting of MVR:**

MVR requires initial heat to generate certain quantum of vapor pressure. This heat is generally supplemented through boiler operations. Electricity is required to run pumps, PLC system and mechanical compressor. General carbon emission calculations for 1 KLD of MVR are expressed as follows:

Scope 1 Carbon Emission of Boiler:

Scope 1 Carbon Emissions refers to direct emissions generated from boilers with use of fuel. Considering specific heat of water as $4.18 \text{ KJ/Kg}^\circ\text{C}$, energy (E_1) required to heat water from 35°C to 100°C will be around 271.7 KJ . Considering latent heat of vaporization as $2,260 \text{ KJ/Kg}$, energy (E_2) required to vaporize the water will be around $2,260 \text{ KJ}$. So, Total Energy (E_t) requirement will be around $2,531.7 \text{ KJ}$. Considering 70% efficiency of boiler due to heat transfer loss, total Energy (E_{max}) can be considered as $3,616.7 \text{ KJ}$.

Conversion of 1 KWh yields $3,600 \text{ KJ}$, which further calculates 1 KWh energy requirement for generation of 1 Kg steam. Department of Environment, Food and Rural Affairs (DEFRA) considers emission factor for Natural gas as $0.184 \text{ Kg CO}_2/\text{KWh}$ (Eppel et al., 2013). Summarizing these fundamentals, Scope 1 Carbon emission will be around 0.184 Kg CO_2 for 1 Kg of water evaporation.

Scope 2 Carbon Emission of Boiler:

Boilers are equipped with feedwater pumps, boiler fans, circulating pumps and control systems. It accounts for around 60 KWh electrical power consumption, as an auxiliary requirement. Department of Environment, Food and Rural Affairs (DEFRA) considers carbon intensity of electricity as $0.233 \text{ Kg CO}_2/$

KWh (Eppel et al., 2013). Hence, Total Scope 2 emissions will be around 13.98 Kg CO₂ for 1 Kg of water evaporation.

So Total Carbon Emission from boiler operations will be around 14.16 Kg of CO₂ in generation of 1Kg of steam.

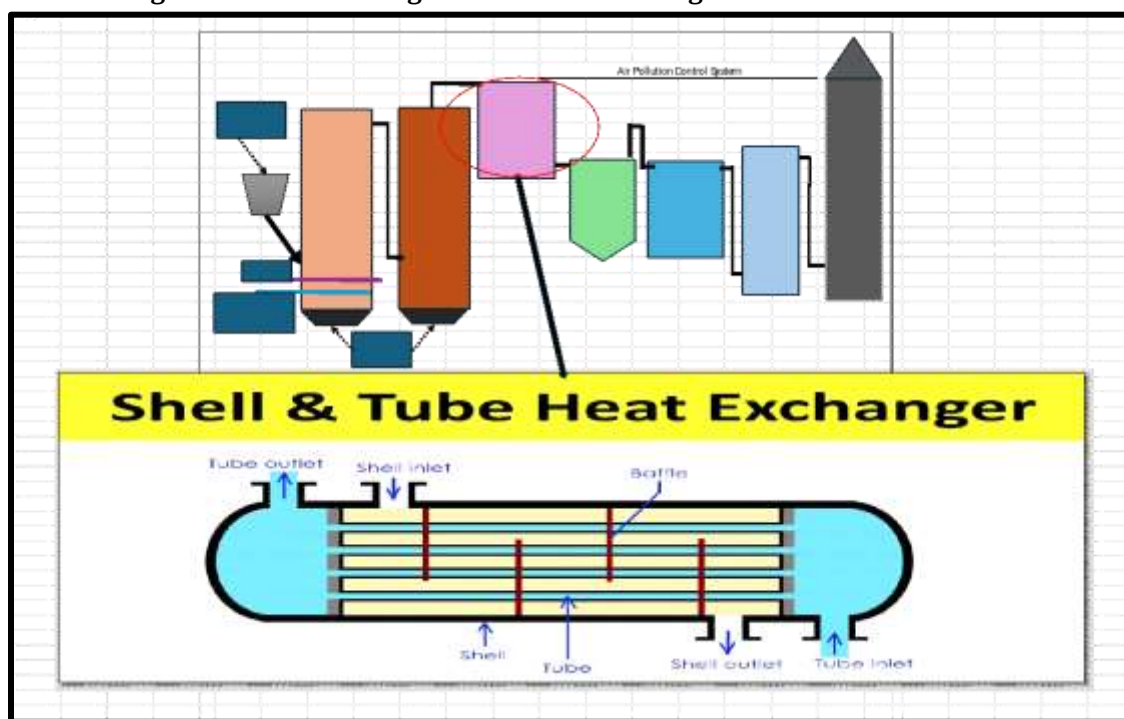
Steam requirement in MVR operations:

MVR is mainly known for low energy consumption equipment used in effluent evaporation and condensation. It requires around 0.25Kg of Steam for evaporation of 1 Liter water. This shows 3.541Kg of CO₂ emitted in evaporation of 1 liter of effluent.

Compensation of Carbon Emission from Utilization of Waste Heat:

Incineration which operates at 850°C -1250°C can be viable opportunity for replacement of boiler. Heat exchangers placed inside quencher can generate massive amount of steam, which can further used in MVR. Indirect utilization of heat offers safe operation of MVR with promising control of environmental pollutants. It will also compensate 14.16 Kg of CO₂ per liter of Leachate Treatment.

Image- 2: Schematic Diagram for Heat Exchanger at Incinerator as Follows



Note on Heat Exchange:

Shell and tube type heat exchangers can be effective for steam generation and allow indirect heat transfer. Fouling of carbonaceous particles on heat exchanger can reduce the efficiency of heat transfer, which further can be controlled through preventive cleaning and maintenance. Boiler grade- demineralized water must be used to generate steam to avoid saturation of salts inside tubes. Pressure relief valves and ruptured disk shall be used in safeguarding excess pressure generated by steam. Lowered temperature of flue gas can increase the density, affecting blower efficiency. This can be optimized through use of Variable Frequency Drive (VFD) at blower (Hirvonen & Kosonen, 2020).

Benefits of Heat utilization from Incinerator:

1. Reduction of Carbon Emission by 14.16Kg CO₂ per liter of Leachate evaporation.
2. Reduced capital and operational expenses projected for boiler in supplementary to MVR operation.
3. Promising air pollution control efficiency with reduction in flue gas temperature.
4. Reduced infrastructure and centralized monitoring system giving assured control on waste management practices.

Limitations in Heat utilization from Incinerator:

1. Corrosion and fouling on heat exchanges due to characteristics of flue gas cannot be neglected. This can be controlled by preventive and assured maintenance.
2. Manual operations of heat exchanger can produce significant complications. This can be enhanced through effective automation based on pressure and temperature monitoring through PLC based SCADA system.

Limitations to the Research Paper:

Capability of sustainable business model is derived from research based on one of the CHWTSDf from the India. There is limitation in disclosure of its name due to confidentiality. Carbon emission calculations are carried out from best available data and can vary to other geolocations due to changing environmental conditions. Further, Carbon accounting can vary due to Heat Transfer Loss. Flue gas composition and its consequences varies with characteristics of waste to be incinerated. Heat exchange efficiency can vary according to type and material of construction (MoC). Carbon accounting is calculated on basis of PNG, it can vary for other fuels like HSD, LDO, Coal etc.

Conclusion:

The recovery and utilization of waste heat from the incineration process can be effectively applied to Leachate Evaporation Plants, potentially ensuring compliance with relevant regulatory standards. This approach can contribute to a reduction of approximately 14.16 Kg of CO₂ per liter of effluent, corresponding to the amount of CO₂ emissions previously associated with the provision of boiler heat for Mechanical Vapor Recompression (MVR). By optimizing heat management, Common Hazardous Waste Treatment Storage and Disposal Facilities (CHWTSDFs) have the potential to significantly lower their carbon footprint, thereby supporting industries in maintaining continuous productivity while minimizing environmental impact. The implementation of efficient heat recovery mechanisms, coupled with the assurance of regulatory compliance, is crucial for developing a sustainable business model in the waste management sector.

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AGEING IN URBAN INDIA: A CRITICAL ASSESSMENT OF HEALTH AND INCLUSIVE CITY FRAMEWORKS UNDER SDG 3 AND SDG 11

Ms. Wilma Monteiro

Assistant Professor, HVPS Ramniranjan Jhunjhunwala College. Contact Number: +91 7620354993

Email: wilmamonteiro@rjcollege.edu.in

Abstract

India is undergoing structural transformation- rapid urbanization and a rising ageing population. While cities are economically growing and modernizing they are always not designed to accommodate the needs of the elderly population. This paper will examine ageing in urban cities in India through the United Nations Sustainable Development Goals (SDGs) framework, particularly focusing on SDG 3 - good health and wellbeing and SDG 11- sustainable cities and communities. Though these goals emphasize on health and urban environment, their implementation relies heavily on measurable goals rather than on effectiveness of these goals on the elderly population. Using the capability approach by Amartya Sen this paper argues that access to services does not translate into substantive freedom or lived inclusion. This will help to understand the gap between governance and everyday lived realities of older adults. This study is based on secondary data from international and national policy documents and demographic reports. This paper concludes that urban governance should move beyond indicator based assessment to ensure a dignified and meaningful participation of older adults in Indian cities.

Keywords: sustainable development goals, urban ageing, inclusive ageing.

Introduction

India is undergoing two simultaneous structural transitions: rapid urbanisation and demographic ageing. While the country continues to be perceived as a young nation, the proportion of older adults is steadily increasing, particularly within urban areas where access to healthcare, infrastructure, and economic opportunities is concentrated. This demographic shift presents not just a welfare concern but a developmental challenge. As cities expand and modernise, the question is no longer only how to sustain economic growth, but how to ensure that urban transformation remains inclusive of ageing populations whose physical, social, and health needs differ from young population.

The Sustainable Development Goals (SDGs) adopted by the UN in 2015 offer a normative roadmap for inclusive progress. SDG 3 seeks to “ensure healthy lives and promote well-being for all at all ages,” while SDG 11 aims to make cities “inclusive, safe, resilient and sustainable.” Together, these goals appear to address the central pillars of urban ageing: health security and accessible urban environments. However, the presence of policy commitments does not translate into lived inclusion. Urban infrastructure may expand, hospitals may multiply, and transport systems may modernise, yet older adults often continue to face barriers related to mobility, affordability, social participation, and institutional responsiveness.

A key limitation of SDG-driven assessment lies in its emphasis on measurable targets and service coverage indicators. While such metrics are necessary for governance, they may inadequately capture whether individuals are genuinely able to make use of available resources. Access to a healthcare facility, for example, does not guarantee the capability to seek care if physical mobility, social support, or

economic affordability remain constrained. Similarly, the construction of public transport systems does not ensure usability for elderly persons if design standards neglect age-related vulnerabilities.

Review of Literature

Urban ageing has increasingly emerged as a critical area of inquiry within development studies, particularly in the context of rapidly urbanising societies such as India. Existing literature highlights that demographic ageing is not merely a biological process but a socio-spatial phenomenon shaped by access to infrastructure, healthcare systems, and community networks.

The United Nations Population Fund's India Ageing Report (2023) highlights India's rising elderly population, especially in cities, raising concerns about health, dependency, and isolation. Similarly, the World Health Organisation defines healthy ageing as maintaining functional ability, expanding well-being beyond mere absence of disease.

Scholarly contributions further highlight structural inequalities within urban environments. Sharmila Madhukulya et al. (2023) examine ageing within Mumbai's urban context and demonstrate that even economically advantaged groups encounter barriers related to accessibility, mobility, and social participation. This suggests that urban ageing challenges are not confined to poverty alone but are embedded within spatial and institutional design.

Research on sustainable development and ageing also indicates limitations within existing policy frameworks. Kumari and Sharma (2022) argue that while active ageing is increasingly recognised as a component of social sustainability, policy approaches often remain fragmented and insufficiently integrated with urban planning processes. Similarly, Kumar et al. (2022) highlight that the Sustainable Development Goals (SDGs), while comprehensive in scope, face challenges in implementation due to gaps between policy intent and ground-level outcomes.

Empirical and journalistic accounts provide further insight into lived experiences. Articles from Citizen Matters illustrate how older adults in cities like Mumbai face everyday challenges related to unsafe pedestrian infrastructure, limited public seating, and adequate inclusion in urban planning processes (Anthony, 2024). These narratives reinforce the argument that infrastructural availability does not necessarily translate into usability.

Environmental dimensions of urban ageing have also received increasing attention. Air pollution, in particular, poses significant risks to older populations, exacerbating respiratory and cardiovascular conditions. Azam (2025) highlights how urban environmental governance remains uneven, while local reporting indicates fluctuations in air quality within Indian cities, affecting daily mobility and well-being. Theoretical scholarship provides a critical lens to interpret these issues. Amartya Sen (1999) argues that development should be understood as the expansion of substantive freedoms, rather than mere resource accumulation.

Despite these contributions, a key gap remains in integrating capability-based evaluation with SDG-driven urban policy frameworks. Much of the existing literature either focuses on ageing as a social issue or sustainability as a policy framework, with limited intersection between the two. This study seeks to bridge that gap by applying the Capability Approach to critically assess SDG 3 and SDG 11 in the context of urban ageing in India.

Objectives of the Study:

1. To critically examine the relevance and effectiveness of United Nations Sustainable Development Goals, particularly SDG 3 and SDG 11, in addressing the needs of ageing populations in urban India.
2. To evaluate the gap between the lived experiences of elderly on urban health systems and infrastructure and the policy commitments.
3. To propose a framework for urban governance that enhances dignity, autonomy, and inclusion of ageing populations in urban spaces in line with sustainable development goals.

Hypothesis:

H1: While SDG 3 and SDG 11 provide a framework for inclusive and sustainable development, their target based approach is insufficient in ensuring substantive well being for the ageing population in India.

Research Methodology

This study adopts a qualitative and analytical research design to examine the intersection of urban ageing and sustainable development in India. It relies on secondary data, including academic literature, policy reports, and credible media sources. Key references include reports from the United Nations Population Fund (2023), the World Health Organization, and the United Nations Sustainable Development Goals framework (2015), along with peer-reviewed studies.

The study is guided by the Capability Approach developed by Amartya Sen (1999), which focuses on individuals' real freedoms rather than mere access to resources. It undertakes a conceptual and interpretive evaluation of SDG 3 and SDG 11, identifying gaps between policy commitments and lived realities of older adults. While not statistically generalizable, the study provides a theoretically grounded critique, contributing to academic and policy discussions on sustainable urban ageing.

Urban Ageing, Sustainable Development and Inclusion

Urban ageing in India must be understood within the context of increasing urbanisation and uneven development. While demographic ageing has long been associated with developed countries, recent population projections indicate that developing countries are experiencing rapid growth in older populations alongside infrastructural and economic expansion. In India, this shift is occurring within cities that were designed around productive labour participation rather than long-term ageing. As a result, urban development often prioritizes economic growth, infrastructure development and new technology without considering the needs of the older population.

Ageing is not solely a biological condition but a social experience shaped by spatial design, institutional responsiveness, and socio-economic positioning. Research across urban studies and gerontology demonstrates that mobility barriers, inaccessible public transport, fragmented healthcare systems, unsafe pedestrian infrastructure, and diminishing community networks significantly influence the quality of life. These factors reveal that the experience of ageing is shaped by organisation of urban space and governance structures.

Along with these demographic transformations, sustainable development has gained importance in the framework guiding national and global policies. The Sustainable Development Goals (SDGs) articulate a universal commitment to inclusive growth, health security, and resilient urban settlements. Critiques of the SDG framework highlight a basic problem. Sustainability is often measured based on service provision, infrastructure expansion, or policy adoption. While such metrics may focus on government progress rather than lived experience of people. The presence of healthcare facilities, for instance, may be

recorded as progress under SDG 3, yet such measurements may not account for whether older adults can physically access services or afford treatment. Similarly, improvements in urban transport infrastructure under SDG 11 may be documented without evaluating whether those systems are genuinely usable by ageing citizens.

Critics argue that indicator-based governance often reduces complex social realities to numbers and measurable targets. While data may show that older adults are covered by health schemes or urban services, this does not always reflect their actual living conditions. Many elderly people may still face loneliness, limited mobility, unsafe environments, or lack of social support. Sustainable development discussions often focus on economic growth and environmental protection, but everyday care needs are overlooked. Urban policies designed to promote green growth or smart infrastructure may overlook the everyday conditions necessary for ageing with dignity— safe walkways, community engagement spaces, affordable healthcare, and supportive social networks. The absence of an evaluation framework focused on human freedom raises a question: how should the success of sustainable urban governance be measured for ageing populations? Although SDG 3 and SDG 11 promote health and inclusive cities, their target-based approach may not fully capture the real freedoms, dignity, and opportunities available to ageing populations in urban areas.

The Capability Approach as an Evaluative Framework

Development has commonly been evaluated using total economic indicators and access to services as signs of improvement. Measures like rising income, infrastructure, or wider health coverage are often seen as signs that people's well-being is improving. However, these numbers do not always show whether people actually have the real freedom and ability to use these resources in a meaningful way. The capability approach, given by Amartya Sen, provides an alternative normative foundation by shifting evaluative attention from material provision to substantive freedom (Sen, 1999).

Sen conceptualizes development not as economic growth alone, but as the expansion of capabilities—understood as the genuine opportunities individuals have to achieve valued states of being and doing (Sen, 1999). Within this framework, a distinction is drawn between function referring to health, mobility and participation in community life and capabilities denote the range of possible functionings an individual can realistically attain. Development should focus on individuals' freedom, choice, and agency, not just access to resources or services.

A crucial dimension of Sen's framework lies in the concept of conversion factors, which explain why identical resources may produce unequal outcomes. Personal characteristics (such as age or disability), social arrangements (including gender norms or social exclusion), and environmental conditions (such as infrastructure design or safety) influence the extent to which individuals can convert available means into valued achievements (Sen, 1999). This insight is particularly relevant in the context of ageing populations within urban environments. Older adults may reside in cities with expanding healthcare systems and transportation networks, yet still lack the effective capability to access services due to mobility constraints, unaffordable cost, inaccessible design, or digital exclusion.

When applied to global development frameworks such as the Sustainable Development Goals, the Capability Approach introduces a critical evaluative shift. SDG 3 and SDG 11 articulate commitments to health and inclusive urbanization through quantifiable targets and indicators (United Nations, 2015). While such targets are essential for governance and accountability, they primarily measure outcomes. A

capability-oriented assessment, by contrast, asks whether these commitments translate into genuine expansion of freedoms for ageing citizens. Do urban health systems enable older adults to seek care without prohibitive barriers? Does urban infrastructure allow independent mobility and safe participation in public life?

The Capability Approach provides a normative lens through which SDG 3 and SDG 11 can be critically examined— not to undermine their importance, but to assess whether they sufficiently capture the complex realities of ageing within rapidly transforming urban contexts.

Evaluating SDG 3: Health, Well-Being, and Ageing in Urban India

SDG 3 seeks to “ensure healthy lives and promote well-being for all at all ages” (United Nations, 2015). It includes targets related to universal health coverage, reduction of non-communicable diseases, mental health, and access to essential medicines. For ageing populations, these targets are particularly significant, as they face higher prevalence of chronic illness, multimorbidity, and functional limitations. However, while SDG 3 articulates a universal commitment, its operationalisation within rapidly urbanising contexts raises important evaluative questions.

India’s growing older population makes this issue more urgent. According to the United Nations Population Fund (UNFPA, 2023), the proportion of individuals aged 60 and above is steadily increasing, with urban areas witnessing faster ageing due to migration patterns and longer life expectancy. This demographic shift places pressure on urban health systems that were not structured for long-term, geriatric, and preventive services. The World Health Organisation (WHO, 2022) further emphasizes that healthy ageing involves not merely the absence of disease, but the maintenance of functional ability and well-being within supportive environments.

From a capability perspective, the distinction between healthcare access and capability becomes central. SDG 3 covers, universal health coverage, primarily measures insurance enrolment, service availability, and treatment provision. Urban ageing populations may face mobility constraints, long waiting times in public hospitals, unaffordable private care, fragmented referral systems, and limited geriatric specialization. These barriers function as conversion constraints that limit the translation of formal coverage into substantive well-being (Sen, 1999).

Ageing health needs are multidimensional. Chronic conditions such as cardiovascular disease, diabetes, respiratory disorders, and cognitive decline require continuous monitoring rather than episodic treatment. Yet urban health systems often remain oriented toward curative interventions rather than preventive and community-based support. This mismatch explains a structural gap between SDG 3’s measurable targets and lived complexity of ageing.

Mental health is usually overlooked in ageing policy. Social isolation and shrinking support systems can contribute to psychological vulnerability among the older adults. While SDG 3 includes mental health targets, it does not measure well how older people are socially connected through community engagement and social participation.

Environmental factors also contribute to ageing health. Urban pollution, unsafe pedestrian infrastructure, and overcrowded public facilities can worsen the conditions among older adults. Thus, health capability cannot be ignored from urban design. A capability-oriented evaluation of SDG 3 therefore requires assessing not only whether services exist, but whether older individuals can navigate their environments safely, afford treatment, and maintain functional independence.

Evaluating SDG 11: Inclusive Cities, Environmental Governance, and Urban Ageing

SDG 11 commits states to “make cities and human settlements inclusive, safe, resilient and sustainable” (United Nations, 2015). Among its targets are provisions for accessible transport systems, safe public spaces, adequate housing, participatory planning, and reduction of environmental impact—including air quality (Target 11.6). In principle, SDG 11 recognizes that urban sustainability is not solely an economic or infrastructural concern, but a question of inclusion and environmental justice. For ageing populations in rapidly urbanizing cities, these commitments are central to preserving autonomy, mobility, and social participation.

Urban ageing highlights the relationship between spatial design and functional ability. As individuals age, mobility constraints, sensory limitations, and chronic health conditions increase dependence on supportive environments. The presence of public transport networks or pedestrian pathways does not automatically ensure accessibility. Poorly maintained footpaths, absence of ramps, unsafe crossings, overcrowded public transports, and inadequate seating in public spaces may restrict older adults’ capacity to move independently within the city. From a capability perspective, such environmental barriers operate as negative conversion factors that limit substantive freedoms, even when infrastructure formally exists (Sen, 1999).

SDG 11 also emphasizes environmental sustainability, particularly through Target 11.6, which seeks to reduce the adverse environmental impact of cities, including air pollution. Air quality is not merely an ecological indicator; it directly affects respiratory health, cardiovascular risk, and outdoor mobility—factors disproportionately impacting older populations. Recent developments in Mumbai highlights both progress and limitations in this domain. Civic authorities reported that the city's Air Quality Index (AQI) improved to “satisfactory” levels following enforcement actions against construction sites and road-cleaning initiatives (Free Press Journal, 2026). Older adults may restrict outdoor activity during periods of poor air quality, limiting opportunities for exercise, social interaction, and access to public services. Thus, environmental governance must be evaluated not only by short-term indicator improvements but its capacity to create stable and health-supportive urban ecosystems.

SDG 11 targets affordable housing and safe public spaces; however, dense urban development and rising real estate costs can displace older adults or confine them to inadequate living conditions. Accessibility within residential buildings—such as elevators, handrails, and age-sensitive design—remains uneven. Similarly, concerns related to crime, traffic hazards, and inadequate lighting may discourage elderly residents from participating in community life. “Smart cities” and digital urban governance will improve services but they can simultaneously exclude older adults unfamiliar with digital technologies.

These dimensions reveal that SDG 11’s measurable targets—transport coverage, pollution levels, housing—capture important elements of urban sustainability but may not fully reflect lived accessibility. A capability-oriented evaluation asks whether cities genuinely enable older residents to move safely, breathe clean air consistently, access affordable housing, and engage in social life without structural impediments.

Target-Based Governance and the Limits of Sustainable Inclusion

The evaluation of SDG 3 demonstrated that universal health coverage and service availability do not automatically translate into health capability for ageing populations. Mobility constraints, fragmented care systems, affordability barriers, and insufficient geriatric specialization restrict older adults’ real opportunities to achieve well-being. Similarly, the assessment of SDG 11 indicated that infrastructural

development, air-quality improvements, and urban modernization may coexist with persistent barriers to accessibility, autonomy, and participation.

From a capability perspective, this gap reflects a deeper tension between resource-based and freedom-based evaluation (Sen, 1999). Target-based governance measures facilities like hospitals and transport but often ignores whether people can truly use them. Simply creating rules or infrastructure does not guarantee better mobility or well-being for older adults, especially when inequality, vulnerability, poor design, and weak institutions limit real opportunities.

This critique does not reject the SDG framework but highlights its focus on measurable targets. Indicator-based governance often prioritizes averages over diverse lived experiences. Older adults differ in health, income, housing, and support systems. Even if cities meet accessibility targets, unsafe footpaths or digital-only services may still exclude many elderly residents

Sustainability discussions often focus on environmental protection and economic growth. For example, air quality is measured through pollution levels and compliance. However, from a capability perspective, clean air is important because it protects health and allows safe outdoor activity, linking environmental goals to human freedom.

The cumulative insight from this analysis is that SDG 3 and SDG 11, support inclusive goals but are limited without a capability-focused approach. Urban development should assess whether older people truly have freedom to live safely, access care, move independently, and participate in society, shifting attention from service provision to real empowerment.

Toward Capability-Oriented Urban Ageing Governance in India

Urban development projects—whether transport expansion, housing schemes, or environmental initiatives—are typically evaluated through cost, efficiency, and coverage metrics. A capability orientated approach would require the integration of age-impact or capability audits prior to project approval. For example, transport reforms should be evaluated not only by route expansion but by pedestrian accessibility, seating availability, affordability, and design usability for individuals with reduced mobility. Similarly, air-quality governance must be assessed in terms of sustained health security rather than episodic compliance improvements. Embedding capability audits within municipal governance would ensure that infrastructural expansion translates into substantive inclusion.

a. Strengthening Age-Responsive Health Systems

Urban health systems must shift towards integrated, geriatric-sensitive care. SDG 3's commitment to universal health coverage (United Nations, 2015) should be complemented by policies that address conversion barriers faced by older adults. This includes mobile health services, reduced waiting times, and strengthened community-based health networks.

Moreover, mental health support and social engagement programs should be incorporated within ageing policy frameworks. As the World Health Organisation (WHO, 2022) emphasizes, healthy ageing involves maintaining functional ability and well-being within supportive environments.

b. Integrating Environment and Ageing Policy

Environmental governance under SDG 11 should consider its specific effects on ageing populations. Policies on air quality, waste management, and climate resilience must be connected to assessments of older adults' health vulnerabilities. Long-term reforms, including construction regulation, traffic control, and expansion of green spaces, are essential for sustained

improvement. Environmental indicators gain deeper meaning when linked to everyday experiences, particularly for those most vulnerable to environmental risks.

c. Designing Age-Inclusive Urban Spaces

Urban design must prioritize accessibility as a foundational principle. This includes pedestrian pathways, adequate public seating, safe crossings, accessible housing design, and well-lit public spaces. Importantly, inclusivity must extend beyond physical infrastructure to digital systems. As cities increasingly adopt digital governance platforms, provisions for offline access, digital literacy support, and human-interface services remain essential to prevent technological exclusion.

Participation mechanisms should also be strengthened. Older adults must be meaningfully included in municipal planning consultations, neighborhood forums, and policy deliberations. Public reasoning—central to Sen's formulation of development (Sen, 1999)—demands that ageing citizens have a voice in shaping the environments they inhabit.

Conclusion

India's growing cities and increasing older population has created new challenges for development. Development, which is often measured by better infrastructure, economic growth, medical facilities and so on should also tell how well the older people in the city are able to live with dignity and independence. Through the evaluation of SDG 3 and SDG 11, this paper has argued that sustainable development goals articulate commitment to help inclusivity and environmental sustainability but that implementation remains oriented towards measurable outputs. For older adults the critical issue is not merely the presence of hospitals, transport systems, housing and environment but a real freedom to access and benefit from them. The capability approach has helped us to understand development in a better way. Therefore, India's urban success should be judged on the way older people feel inclusive, respected and live safely in the cities rather than on quantitative metrics.

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DEMOGRAPHIC DIVIDEND IS THE WINDOW OF OPPORTUNITIES FOR INDIA'S DREAM OF 5 TRILLION ECONOMY

Dr. Karuna V. Shinde

Associate Professor/HOD, S.P.D.Tibrewala College of Arts Commerce & Science. Mumbai

Email: - karunavshinde24@gmail.com

Abstract

India has one of the youngest populations in world. The share of working age population in India is larger than the non-working age population, therefore it provides a window of opportunity to lead the world, if the demographic dividend can be utilized efficiently.

Where its 62.5% of the population is between the ages of 15 and 59. This percentage is constantly rising and will reach a peak of almost 65% in 2036, such demographic dividend that began in 2005–06 and will continue until 2055–56, would reach its peak in 2041, when 59% of the population will be of working age (20–59).

2030 agenda for sustainable development where almost one-half of the sustainable development goals leads young people directly or indirectly, by emphasizing on their empowerment, involvement and well-being, as they are the main force and key driver for socio-economic changes as well as the growth.

Present paper focus on the analysis of India's demographic dividends and its contribution in attaining the extensive dream of 5 trillion economy by 2030. Secondary data used for the analysis in which various articles from the news paper and the web site.

Keywords: Demographic dividend, opportunities, India's policies, skill youth.

Introduction

“The economic growth potential that can result from shifts in a population's age structure, mainly when the share of the working-age population (15 to 64) is larger than the non-working-age share of the population (14 and younger, and 65 and older)” Consider as the demographic dividend as per the United Nations Population Fund.

A nation's working-age population increases in proportion to its young dependent population when fewer births occur annually. If the appropriate social and economic investments and policies are made in health, education, governance, and the economy, a nation has a window of opportunity for economic growth when there are more people in the work force and fewer children to support.

India has one of the youngest populations in the world. The share of the working age population in India is larger than the non-working age population, therefore it provides a window of opportunity to lead the world, if the demographic dividend can be utilized efficiently.

Where 62.5% of the population is between the ages of 15 and 59. This percentage is constantly rising and will reach a peak of almost 65% in 2036, such a demographic dividend that began in 2005–06 and will continue until 2055–56, would reach its peak in 2041, when 59% of the population will be of working age (20–59).

2030 agenda for sustainable development where almost one-half of the sustainable development goals leads young people directly or indirectly, by emphasizing on their empowerment, involvement and well-being, as they are the main force and key driver for socio-economic changes as well as the growth.

➤ **Objectives of the study**

1. To Find out how the young population of India can be utilized for attaining economic growth and development.
2. To Study how this demographic dividend opens the new windows of opportunities
3. To understand what government steps can help to grab the opportunities of the demographic dividends.

➤ **Review of Literature**

Bloom, Canning, and Sevilla (2003) in their article explain that how the appropriate policies and countries' conditions can utilize the demographic dividend can contribute to achieving fast economic growth.

According to Bhalotra and Tumbe (2010), emphasis on the proper capital accumulation, skill development, and job creation among India's working-age population has the potential to enhance GDP growth.

Agrawal (2012) highlights the fact that the required and expected gap between India's education system. and suggested for skill based education & vocational training development programs that are matched with industrial demands.

Md Jalal, and M. R. Karim, 2016 examines the possible advantages and difficulties of demographic dividends. In order to maximize the demographic dividend, it emphasizes the significance of employment possibilities in recognizing the advantages and role of human resource development and in creating policies for skill development and education at all levels. Failing to take advantage of this chance is emphasized as a possible danger to the country.

Misra, R. (2015) in his article uses a fixed-effect model to investigate the connection between the demographic dividend and GDP growth rate. The findings support the idea that the demographic dividend has a favorable effect on economic growth. The analysis highlights the demographic dividend's fleeting nature and the necessity of sensible measures for long-term economic success.

It is the experience of many developed countries that the highest share of the total population is made up of older workers and those of retirement age are contributing in the country's economic development so the youth bulge is not just a demographic dividend.

So the question arises in mind to whom we consider as the youth?

The year at which an individual is granted equivalent treatment under the law often considered to be the "age of majority" is another point at which many nations draw the line on youth. In many nations, this age is typically 18, and a person is deemed an adult after they reach this milestone. However, the operational meaning and subtleties of the term "youth" differ from nation to nation based on a variety of institutional, political, economic, and sociocultural aspects.

According to the National Youth Policy-2003, a person in India was regarded a "youth" if they were between the ages of 13 and 35. However, the National Youth Policy 2014, the current policy document, defines youth as those who are between the ages of 15 and 29. For this publication, the 2014 policy's definition of youth has been used.

It indicates that India is in a unique phase of demographic transition with the largest cohort of young population, which has provided a great opportunity for the country to convert this into demographic dividend which will enhance the rapid economic growth.

Children and young adults are the main composition of India's population which is technically called the youth bulge, obviously they can create a civil conflict, if they are not appropriately linked to a purposeful national and international peace and development. trend but part of an alternative way of seeing the future.

Capacity and requisite for growth of any nation is determined by the composition of its young population, as they consider it as the most active and creative element of the society. It has been observed that developing countries with a youth population could achieve tremendous growth by investing in youth education, health and securing and ensuring their rights, there is no doubt that today's young generations are tomorrow's creators, innovators, builders and leaders of the country's future.

They can be a positive force for development if provided with the knowledge and opportunities they need to thrive. In particular, young people should acquire the education and skills needed to contribute to a productive economy; and they need access to a job market that can absorb them into the labour force. for which they need the required support from the govt specifically in the area of good health, education, training and opportunities to transform the future. Economic growth will be possible if a county has more hands available to work than more mouths to feed.

Engagement of youth in the process of development plays an important role as they are the agent of

- i)** Critical thinkers:- Young people are able to see and question established power structures, obstacles to change, and biases.
- ii)** Change-makers:- Young people are also capable of taking action and inspiring others. Globally, youth activism is increasing thanks to increased accessibility to social media and increased connectivity.
- iii)** Innovators:- Young people frequently have firsthand information of and perceptions into topics that adults cannot access, which helps them provide new viewpoints.
- iv)** Communicators:- It has been observed that At the local level, as well as internationally and regionally, young people can work together to communicate the agenda to their peers and communities
- v)** Leaders:- Young people may bring about change in their communities and nations when they are given the information of their rights and encouraged to pursue. leadership opportunities. Since they help young people, especially disenfranchised youth, develop their civic and leadership abilities, youth-led groups and networks in particular should be encouraged and strengthened.

It has been observed in most developing countries, in particular the emerging economies have seen their youth bulge peak. India is the best example where 1.3 billion people lead vast resources of young citizens who enter the workforce, is India's demographic dividend. This open the doors for achieving the nation's ambitious target to become a US\$ 5 trillion economy.

As India experiences demographic shift along with changing social dynamics and technological advances, the youth will contribute significantly in realizing the country's economic potential. India is experiencing a demographic window of opportunity. No doubt there are various development challenges like access to education, gainful employment, gender inequality, child marriage, youth friendly health services and

adolescent pregnancy. However with the investment in their participation and leadership, young people can transform the social and economic fortunes of the country.

➤ **Co-ordination between Youth and Sustainable development.**

The 2030 Development Agenda of India aims to integrate the social, economic, and environmental aspects of sustainable development. The youth of the nation are undoubtedly firmly ingrained in their fabric, either directly or indirectly. If sustainable development is to be achieved, their expertise, reach, and creative ideas are crucial. The Sustainable Development Goals are universal, indivisible, and integrated, but how successfully youth development initiatives are included into the plans, policies, and activities taken to achieve them will determine how successful they are in the long run.

In an aging globe, India's population is among the youngest. In contrast to 37 in China and the US, 45 in Western Europe, and 49 in Japan, the median age in India will only be 28 by 2020. India's working-age population (those between the ages of 15 and 64) has increased since 2018, surpassing both the dependent population (those over 65 and children under the age of 14). The working-age population bulge will continue up to 37 years after it started and such transition happens largely due to the continuing decline in total fertility trend.

➤ **Advantages Associated with Demographic Dividend**

Increased economic activity as a result of a smaller dependent population and a higher working-age population leads to better economic growth. The following methods will be used to channel it:

- A larger labor force that boosts economic productivity; o More fiscal room made possible by the demographic dividend to shift funds from child-rearing to investments in human and physical infrastructure.
- An increase in women's employment, which can be a new source of growth and naturally coincides with a drop in fertility.
- An increase in the pace of savings because working age is also the best time to save.
- The growth of the aspirational class, or a significant change towards a middle-class society.
- Rapid urbanization and industrialization due to an increase in people looking for work, which would drive up economic activity.
- Increase in workforce: With over 65% of the population of working age, India will become an economic superpower and provide over half of Asia's potential labor force in the upcoming decades.
- Effective policy making: Increasing the socio-economic effect and advantages for individuals can be achieved by fine-tuning the planning and execution of schemes and programs by taking population dynamics into account.

❖ **Challenges with the Demographic Dividend**

1. Asymmetric demography: The demographic dividend will only be fully realized if India is able to provide gainful employment opportunities for this working-age population, as the expansion in the working-age ratio is projected to be concentrated in some of India's poorest states.

2. Lack of skills: The majority of new occupations that will be produced in the future will require a high level of competence, and one of the biggest challenges facing the Indian workforce is a lack of skills. India's inadequate human capital foundation and lack of skills may prevent it from taking advantage of the potential.

3. Low human development parameters: According to the UNDP's Human Development Index, India is ranked 130th out of 189 countries, which is concerning. Therefore, in order to make the Indian workforce productive and skilled, health and education characteristics must be significantly enhanced.

4. Informal economy. This is one of the obstacles to realizing the benefits of India's demographic transition.

5. Growth without jobs: As a result of de-industrialization, de-globalization, the fourth industrial revolution, and technology advancements, there is growing concern that future growth may result in unemployment. According to the NSSO Periodic Labour Force Survey 2017–18, approximately half of India's working-age population is unemployed, with a labor force participation rate of 53% for the 15–59 age group.

➤ **Initiatives to convert challenges into opportunities.**

Building human capital is essential for promoting economic growth, eradicating severe poverty, and fostering a more inclusive society. It may be achieved by investing in people through healthcare, high-quality education, jobs, and skills.

Developing skills to make young people more employable. India's workforce must be equipped with the necessary skills for the contemporary economy. The National Skill Development Corporation (NSDC) was founded by the government with the overarching goal of upskilling 500 million Indians by 2022.

Education: Raising educational standards by appropriate funding for elementary, secondary, and postsecondary education. With over 41% of its population under 20, India can only benefit from the demographic dividend if its educational system is improved. Additionally, academic-business cooperation is required to align academic learning levels with contemporary industry demands. A positive move in this approach is the creation of the Higher Education Finance Agency (HEFA).

Health: Better healthcare facilities would guarantee more productive days for young workers, boosting the economy's productivity. The National Health Protection Scheme (NHPS) and Ayushman Bharat must be successful. Additionally, women's and children's nutrition levels require special attention when the Integrated Child Development (ICDS) program is implemented effectively.

Job Creation: To accommodate the influx of young people into the workforce, the country must generate 10 million jobs annually. Encouraging entrepreneurship and commercial activities would aid in the creation of jobs to support the vast labor force. It is encouraging that India's position in the World Bank's Ease of Doing Business Index has improved. If implemented correctly, initiatives like Make in India and Start-up India will soon provide the intended outcome.

Urbanization: In the years to come, a significant portion of the working-age population will relocate to urban regions both within their own state and in other states, resulting in a rapid and significant increase in the urban population. metropolitan policy planning should concentrate on how these migrants may access social services, health care, and basic utilities in metropolitan locations. Schemes such as Smart City Mission and AMRUT needs to be effectively and carefully implemented.

Conclusion:-

The most energetic and dynamic group in society is the youth. India is home to the world's greatest young population. According to the Ministry of Health and Family Welfare's Report of Technical Group on Population Projections, youth between the ages of 15 and 29 make up 27.2% of the population in 2021. By 2036, that percentage is predicted to drop to 22.7, but the total number of 345 million is still enormous.

This high figure has been referred to as a window of opportunity for our nation's growth and development, one that must be taken advantage of before it closes, given its effects on work participation and dependency ratios. In terms of inclusive growth and the need to heal divisions, this presents its own difficulties. This will require a range of interventions and programs targeted at reaching the youth in a multifaceted way, which will go beyond sectoral programs.

India's demographic transition offers a fantastic opportunity for its quick socioeconomic development provided policymakers link developmental strategies with this change. It is essential to make appropriate investments in human capital by focusing on healthcare facilities, education, and skill development in order to reap the benefits of the demographic dividend. This demographic transformation is accompanied with complex concerns. If the increased labor was not properly trained, educated, and placed in profitable jobs, we would face a demographic disaster.

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A STUDY ON TREND ANALYSIS OF INDIA'S DIGITAL PAYMENTS GROWTH PATTERN WITH SPECIAL REFERENCE TO UPI

Mr. Ajay Kumar Baijnath Gupta

Assistant Professor , Department of BMS, Ramniranjan Jhunjhunwala College (Autonomous), Ghatkopar

Email - ajaygupta00037@gmail.com

Abstract

This study explores the transformative impact of the Unified Payments Interface (UPI) on India's digital payment landscape. Developed by the National Payments Corporation of India (NPCI) and regulated by the Reserve Bank of India, UPI enables real-time, secure, inter-bank transactions via mobile platforms. Since its launch, UPI has experienced exponential growth, with transaction volumes surging from 1.79 crore in 2016–17 to 18,586.60 crore in 2024–25—an average annual growth rate of 408%. UPI's share in total digital payments increased from 0.42% to 77.98% in the same period, underscoring its dominance. The total value of transactions also rose dramatically, from ₹6,947 crore to ₹2,60,56,955 crore. Key drivers of this growth include government initiatives, the rise of fintech apps like PhonePe, Google Pay, and Paytm, and the system's user-friendly, real-time features. While usage is primarily concentrated in peer-to-peer (P2P) and retail payments, business-to-business (B2B) adoption remains limited. Secondary data sourced from RBI reports and government publications reveal that UPI has become the backbone of India's digital economy, reflecting successful public-private collaboration. The findings highlight UPI's pivotal role in fostering a less-cash, inclusive, and tech-driven financial ecosystem in India, while setting a global benchmark for digital payment innovation.

Keywords: Unified Payment Interface, Digital Payment, NPCI, Digital Transactions, UPI

1. Introduction:

Unified Payments Interface (UPI), developed by the National Payments Corporation of India (NPCI) and regulated by the Reserve Bank of India (RBI), has revolutionized digital payments in India since its inception in 2016. Designed as a real-time, secure, and interoperable payment system, UPI enables seamless fund transfers between bank accounts using mobile devices. It supports the linking of multiple bank accounts to a single virtual payment address (VPA), facilitating convenience for users without the need for physical cards or complex banking details.

UPI has played a crucial role in transforming India's financial landscape by offering a secure, efficient, and convenient payment method. Its widespread adoption was driven by the ease of making cashless transactions, even without physical cards. Popular mobile apps such as Google Pay, PhonePe, and Paytm integrated UPI, making it accessible across various user demographics. Government initiatives promoting digital payment especially during the 2016 demonetization boosted adoption further. Incentives like cashback offers also encouraged usage.

Users appreciated UPI's ability to link multiple bank accounts under one ID, enabling seamless transactions and bill payments. Its real-time, secure operations built public trust, contributing significantly to the rise of a cashless economy in India. UPI continues to be a cornerstone of India's digital payment ecosystem. According to the RBI report, "13,334 crore digital transactions were achieved in the year 2022–23 and the total number of digital payment transactions from 1st April, 2024 to 31st March, 2025, was 23,834 crore."

2. Review of Literature:

Prof. Sanjeet Singh and Anjna Devi (2024) reviewed that Digital payments in India have seen consistent growth, averaging 38% annually in volume and 9% in value, driven by smartphone use, internet access, and diverse payment modes like UPI, online banking, and POS. UPI shows the highest growth, averaging 234% annually. Credit transfers lead in both volume and value, while debit transfers decline by 4% annually due to alternative options. COVID-19 and demonetization boosted digital adoption. Over time, motivations shifted from necessity to convenience, though cyber frauds have become a key concern despite strong infrastructure and increased user awareness.

Mohammad Ansar M, Namreen Asif V A and Dr. Prasad Mahale (2024) reviewed Unified Payments Interface (UPI) has revolutionized India's digital payment landscape, offering instant transfers, low costs, accessibility, and strong interoperability. The ABCD analysis highlights UPI's role in promoting convenience, financial inclusion, security, and innovation. Despite technical glitches, security concerns, transaction limits, and gaps in user awareness, UPI's growth reflects resilience and continuous innovation. Its widespread adoption underscores the need for ongoing improvements and education. As UPI expands, addressing these challenges while leveraging new opportunities will be vital to maintaining its effectiveness and impact in India's evolving digital economy.

Dr. Deepa Baliyan and Dr. Neha Singh (2023) examined that UPI has revolutionized digital payments in India, offering a seamless, secure, and widely adopted system for individuals and businesses. With government support and ongoing innovation, UPI is becoming the backbone of India's digital ecosystem. Its continued growth and potential for international expansion position India as a global leader in digital payments. UPI is a transformative technology with vast potential to inspire global payment system reforms.

Akshaya Kumar Sahu, Dasarathi Sahu and Debananda Patra (2023) examined that UPI, developed by NPCI, is a robust digital payment system enabling cashless, hassle-free transactions via mobile phones. It integrates multiple banking services and allows users to transfer funds directly from bank accounts without using card details or IFSC codes. Accessible through various payment apps, UPI simplifies registration and transactions. It enhances customer experience by offering a unified interface across NPCI systems. With growing smartphone usage, secure authentication, and wide banking access, UPI is driving the shift toward a cashless society by making fund transfers quick, simple, and reliable.

Ms Zaiba Khan (2023) reviewed UPI, a cutting-edge mobile payment technology compatible with both smartphones and feature phones, is a highly viable option in India's payment landscape, especially for large-scale business operations. If Indian banks expand UPI globally, it can revolutionize key areas like mobile, large-value, and cross-border payments with unmatched efficiency and convenience. With strategic planning and innovative implementation, UPI has the potential to meet and exceed international standards. Its global prospects are promising, positioning UPI as a transformative force in the future of financial transactions worldwide.

Tirthankar Mandal (2023) reviewed UPI transactions in rural India have grown steadily due to the Digital India initiative, better internet access, and improved digital payment infrastructure. Despite challenges like limited digital literacy, poor connectivity, and trust issues, rural adoption is rising. Many residents lack familiarity with digital tools or training, and security concerns remain. However, this growth is enhancing financial inclusion and service access in rural communities. Continued efforts to

improve connectivity, build trust, and expand services like UPI-ATM will further accelerate digital transaction adoption across the country, fostering inclusive economic development.

Fahad and Mohammad Shahid (2022) examined the valuable insights for UPI stakeholders, particularly service providers aiming to expand user adoption. As UPI is still in its diffusion stage in India, these findings highlight key factors like user satisfaction and recommendations that influence adoption. Service providers should focus on promoting UPI's benefits—security, accessibility, and trustworthiness. Targeting young adults is vital, as they often influence technology use within families. These insights can guide strategic marketing efforts to boost adoption and engagement among potential users.

Shailesh Rastogi, Chetan Panse, Arpita Sharma, Venkata Mrudula Bhimavarapu (2021) emphasizes the vital role of financial inclusion in driving economic development, particularly through innovations in financial technology such as the Unified Payments Interface (UPI). Studies reveal that UPI, as a transformative digital platform, enhances accessibility, affordability, and convenience, key factors that support sustainable financial inclusion. The literature further highlights that the creation of a digital ecosystem fosters financial literacy, which in turn increases individuals' participation in the formal financial system. Moreover, trust emerges as a critical element mediating the relationship between financial inclusion and economic growth. Policy-level support, infrastructure development, and transparent service delivery are frequently recommended to build trust and ensure widespread adoption. Therefore, fostering UPI-based digital ecosystems is seen as essential to achieving inclusive economic growth, especially among underserved populations, aligning with the broader goals of sustainable development.

3. Objectives:

- To analyze the growth pattern of digital payments in India with a specific focus on UPI.
- To identify patterns and seasonal variations in UPI transaction volumes and values.
- To identify the factors influencing UPI's adoption and its usage.

4. Research Methodology:

This study examines and characterizes the growth trend in payment methods with more emphasis on UPI. Secondary data were collected from authentic government websites, RBI reports, existing literature, and journals have been used.

5. Data Analysis:

5.1. Growth of UPI in Volume

The growth in UPI transaction volume indicates an annual increase in the number of transactions, as shown in Table 1. The share of UPI in total digital transactions is presented as a percentage.

Table1 Growth of UPI in Volume

	UPI Volume (in Cr.)	Total Digital Transactions Volume (in Cr.)	Share of UPI in Total Digital Transactions (%)
2016-17	1.79	421.41	0.42%
2017-18	91.30	2070.84	4.41%
2018-19	535.19	3134.36	17.08%
2019-20	1251.76	4571.76	27.38%
2020-21	2232.96	5554.33	40.20%
2021-22	4596.63	8845.79	51.96%
2022-23	8324.04	13319.89	62.48%
2023-24	13096.04	18807.14	69.63%
2024-25 (Till March 2025)	18586.60	23833.52	77.98%

Source: RBI, NPCI & digipay.gov.in

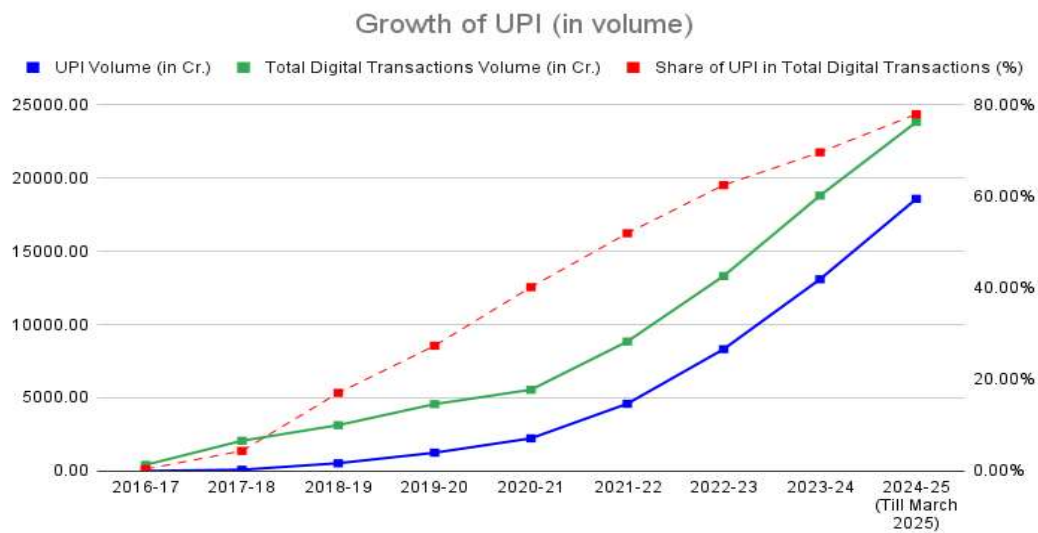


Figure 1 illustrates the rise of UPI transactions compared to total digital transactions from 2016–17 to 2024–25. UPI volume surged from just 1.79 crore to over 18,586.60 crore, while its share in total digital transactions increased from 0.42% to 77.98%. The UPI is rising by 408% on an average per year. The exponential growth of UPI highlights its widespread adoption as the preferred digital payment method in India, driven by ease of use, continuous innovation, and robust policy support. Within just eight years, UPI has not only gained rapid traction but also surpassed traditional digital payment modes, establishing its dominance in the country's digital payments landscape. The trend clearly highlights UPI's transformative impact on digital financial behavior in the country.

5.2. Growth of UPI in Value

Table 2 illustrates the growth in the value of UPI transactions over time.

Table 2 Growth of UPI in Value	
Year	UPI Value (in Cr.)
2016-17	6,947
2017-18	24,173
2018-19	8,76,970
2019-20	21,31,730
2020-21	41,03,658
2021-22	84,15,900
2022-23	1,39,14,932
2023-24	1,99,95,086
2024-25 (Till March 2025)	2,60,56,955

Source: RBI & NPCI

Figure 2 shows the growth of UPI transactions in India has been phenomenal, rising from 6,947 crore in 2016–17 to 2,60,56,955 crore by March 2025. This nearly 37,000-fold increase in just eight years reflects the platform's widespread acceptance, driven by user-friendly interfaces, real-time transfers, and government support. The surge from 84 lakh crore in 2021–22 to nearly 2.6 crore crore in 2024–25

highlights rapid scaling. UPI has not only replaced traditional payment systems but has become the backbone of India's digital economy, showcasing the country's successful push toward a cashless, tech-enabled financial ecosystem.

5.3. UPI Apps Transaction Statistics (Volume and Value) – April 2025

The application name 'UPI Apps' is listed in Table 3 for April 2025, presenting Customer-Initiated Transactions, B2C Transactions, and B2B Transactions in terms of both volume and value.

Table 3 UPI Apps (April 2025)							
Sr. No.	Application Name	Customer Transactions	Initiated	B2C Transactions		B2B Transactions	
		Volume (Mn)	Value (Cr)	Volume (Mn)	Value (Cr)	Volume (Mn)	Value (Cr)
1	Phone Pe #	8,362.31	12,05,047.30	0	0	0	0
2	Google Pay #	6,488.55	8,42,628.56	0	0	0	0
3	Paytm #	1,210.24	1,31,153.97	0	0	0	0
4	Navi #	344.21	18,841.19	0	0	0	0
5	super.money #	175.24	5,924.95	0	0	0	0
6	Cred #	134.67	49,753.00	0	0	0	0
7	Axis Bank Apps	22.18	5,281.10	97.85	3,863.71	0.01	2.83
8	Amazon Pay #	98.26	9,966.68	0	0	0	0
9	Whatsapp #	67.4	5,065.44	0	0	0	0
10	Airtel Payments Bank Apps	20.4	1,416.38	0	0.01	0	0
11	India Post Payments Bank Apps	14.76	1,738.65	0	0	0	0
12	State Bank of India Apps	13.16	3,524.25	0	0	0	0
13	Bajaj Finserv #	10.25	2,002.37	0	0	0	0
14	Samsung Pay #	8.72	619.96	0	0	0	0
15	Jupiter Money #	6.15	900.17	0	0	0	0
16	Jio Payments Bank Apps	4.21	315.88	0	0	0	0
17	Flipkart UPI #	3.47	195.89	0	0	0	0
18	Kiwi #	2.41	297.79	0	0	0	0
19	Digikhata	0.8	254.47	0	0	0	0
20	Bharat Pe #	0.78	59.59	0	0	0	0

Source: NPCI

Figure 3 illustrates as of April 2025, UPI transaction data highlights the dominance of a few key players in India's digital payments ecosystem. PhonePe leads the market with 8,362.31 million customer-initiated transactions amounting to a total value of 12,05,047.30 crore, followed closely by Google Pay, which processed 6,488.55 million transactions worth 8,42,628.56 crore. Paytm stands third with 1,210.24 million transactions valued at 1,31,153.97 crore. These three platforms together account for the vast majority of UPI volume and value, reflecting strong user preference and brand trust.

Other emerging players like Navi, super.money, and Cred are gaining traction, with Cred notably handling high-value transactions (49,753 crore) despite relatively lower volume (134.67 million), suggesting usage among premium users. Traditional banks and telecom-linked apps such as Axis Bank

Apps, Airtel Payments Bank, and State Bank of India Apps also contribute modestly, primarily in customer and limited B2C transactions.

Interestingly, B2B transactions remain negligible across most apps, with Axis Bank Apps being the only one showing measurable B2C and minimal B2B activity. This underscores UPI's continued focus on peer-to-peer and retail consumer payments. Overall, the data confirms UPI's wide adoption, with private fintech platforms driving the majority of transaction volume and value.

6. Findings:

Between 2016–17 and 2024–25, UPI transaction volume surged from 1.79 crore to 18,586.60 crore, marking an exponential increase over eight years. During this period, UPI's share in total digital transactions rose sharply from 0.42% to 77.98%, establishing it as the dominant payment mode in India.

The platform witnessed an average annual growth rate of 408%, reflecting rapid user adoption and scalability. UPI's remarkable rise highlights its transformative impact on India's digital financial behavior and evolving payment preferences. This growth also underscores the success of supportive policies, user-friendly technology, and real-time transaction capabilities.

The total value of UPI transactions grew significantly, from ₹6,947 crore in 2016–17 to ₹2,60,56,955 crore in 2024–25 a nearly 37,000-fold increase. Notably, between 2021–22 and 2024–25 alone, the transaction value jumped from ₹84 lakh crore to ₹2.6 crore crore, demonstrating rapid scaling. UPI has effectively become the backbone of India's digital economy, replacing many older digital and traditional payment systems.

As of April 2025, PhonePe leads the market with 8,362.31 million transactions worth ₹12,05,047.30 crore. Google Pay follows with 6,488.55 million transactions totaling ₹8,42,628.56 crore. Paytm ranks third with 1,210.24 million transactions amounting to ₹1,31,153.97 crore. These three platforms together account for the majority of UPI volume and value, indicating high consumer trust and market dominance. Emerging and niche players such as Cred, Navi, and super.money are also gaining traction. Among them, Cred stands out for its high-value, low-volume usage—₹49,753 crore from 134.67 million transactions—suggesting a premium user segment. Meanwhile, traditional banking apps like Axis Bank, SBI, and Airtel Payments Bank contribute modestly, focusing mainly on customer and B2C transactions.

In terms of usage trends and segmentation, UPI continues to be dominated by peer-to-peer (P2P) and retail consumer payments. Business-to-business (B2B) usage remains limited, with Axis Bank Apps being the only ones showing measurable B2B and B2C activity. Overall, the UPI ecosystem remains largely driven by private fintech apps, which play a central role in its continued success.

7. Conclusion:

UPI transactions have experienced exponential growth, rising from just 1.79 crore in 2016–17 to over 18,586.60 crore in 2024–25. This reflects an impressive average annual growth rate of 408%. UPI's share in total digital transactions surged from 0.42% in 2016–17 to 77.98% in 2024–25, firmly establishing it as the dominant mode of digital payment in India. The value of UPI transactions increased dramatically, from ₹6,947 crore in 2016–17 to ₹2,60,56,955 crore in 2024–25, a nearly 37,000-fold rise demonstrating unmatched adoption and scalability.

Several factors have driven UPI's success, including its ease of use, real-time fund transfer capabilities, strong government support, and continuous innovation by fintech companies. Private fintech platforms such as PhonePe, Google Pay, and Paytm lead the UPI ecosystem, collectively accounting for the majority of both transaction volume and value. Emerging players like Cred cater to premium, high-value

users, handling significant transaction value despite relatively lower transaction volumes. UPI usage remains primarily focused on peer-to-peer and retail consumer payments, with minimal business-to-business (B2B) adoption. Only a few players, such as Axis Bank Apps, show modest activity in B2B and B2C transactions.

UPI has played a transformative role in reshaping digital financial behavior in India, supporting a tech-enabled, less-cash economy and strengthening the nation's digital financial infrastructure. This remarkable growth reflects a successful synergy between policy support and the private sector, showcasing the power of public-private partnerships in driving innovation-led financial inclusion.

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CIRCULAR ECONOMY IN INDIA: OPPORTUNITIES AND CHALLENGES**Dr. Syed Saleha Javed Abbas**

H.R. College of Commerce & Economics, HSNC University, Associate Professor, Department of Business Economics C – 408, Premier Exotica 1, Premier Road, Kurla West, Mumbai-400070

Email ID: syedsalehaj@hrcollege.edu Mobile: 9930701987

Abstract

This study investigates how India adopts and applies circular economy principles. It focuses on the chances and the challenges for many different stakeholders. The main research problem centers on the weak understanding of systemic barriers. It looks at the factors that help different Indian sectors use these practices. The study first planned to use mixed methods like interviews and surveys. It reviews existing papers and books now. This literature covers both qualitative and quantitative research like interviews and target group talks. The research shows how stakeholders think and how they work. It tracks how resources move through the Indian economy. Findings show that healthcare groups see the benefits of these rules. But big challenges still exist today. These include legal rules, weak infrastructure, and poor teamwork among stakeholders. These results help many people. They can guide policies that support the shift to a circular economy. This remains true for healthcare. Resource use and waste management matter most in that sector.

This research helps promote better ways to stay sustainable in healthcare. This can lead to better health and a stronger economy. It helps the environment stay healthy. The study points out chances for new methods. It names the things that stop successful work in the country.

The study provides a comprehensive plan to understand how India adopts these ideas. This creates a base for future work and research. It helps real uses in healthcare and other fields. (H V Raksha, 2025) . The research reveals important insights into stakeholder perspectives, existing practices, and resource flows within the Indian economy. Key findings indicate that sectors like healthcare recognize the advantages of circular economy practices; however, significant challenges persist, including regulatory barriers, insufficient infrastructure, and collaboration issues among stakeholders. These outcomes are essential, as they can inform policy interventions that facilitate the transition toward a circular economy, particularly in healthcare, where resource efficiency and waste management are critical (Zhang T, 2020) . The broader implications of this research include promoting better sustainable practices in healthcare, which could lead to improved health outcomes, socio-economic viability, and environmental sustainability. The study highlights opportunities for innovative methods and identifies barriers to effective implementation. Furthermore, it provides a comprehensive framework for understanding the complexities of circular economy adoption in India, thereby establishing a foundation for future research and practical applications within the healthcare sector and beyond.

Key words: circular economy, socio-economic, sustainability, innovative practices.

I. Introduction

The adoption of the Millennium Development Goals started a global talk about the circular economy. This model offers a different way to run an economy. It cuts waste. It encourages people to use resources well in energy, farming, and manufacturing. This model solves nature and money problems across the world. It matters to fast-growing countries like India. India deals with environmental issues from factories and growing cities. India must use circular economy methods. The country represents other developing nations that face the same issues. The nation faces blocks when using these rules. These blocks include law problems and poor buildings. People lack knowledge and do not work together.

The main research question is hard. Many people do not know about system blocks. They do not know about things that help people use these practices. This lack of knowledge is clear in India. The country has many social levels, money levels, and cultures. The research has goals. It seeks ways to help people use

this model. It looks at the problems that different groups face. It checks how set rules match the best ways to use resources and manage trash. Studying the circular economy in India adds to school books. It gives real help to people who make laws and lead businesses. We can learn how parts of the economy connect to these new methods. This knowledge helps create plans to make the change easier. These plans aim for a better environment and better economic health. They aim for better public health. The study wants to find missing facts. It offers plans for real circular actions. These actions act as a spark for bigger changes in how India manages resources and saves nature. This study shows the small details of the circular economy in India. It aims to push school talks forward. It connects ideas with real work to build a path to a more sustainable future. (H V Raksha, 2025) . The prominent research question for this study is complex: there exists a lack of awareness regarding the systemic barriers and factors that facilitate the adoption of CE practices, particularly given India's diverse socio-economic background and cultural dynamics. The primary research objectives include identifying opportunities to enhance CE adoption, examining the challenges faced by multiple stakeholders, and assessing how standardized procedures align with best practices in resource usage and waste management. Exploring the circular economy in India not only enriches academic literature but also provides practical guidance to policymakers and business leaders. Understanding the interlinkages between various sectors and the circular economy can inform strategic interventions aimed at streamlining the transition toward sustainability, economic health, and improved public health. This research also seeks to fill gaps in empirical knowledge and offer frameworks for practical circular practices, thus serving as a catalyst for broader changes in India's approach to resource management and environmental conservation (Zhang T, 2020) . By revealing the intricate details of CE within India, this study aims to advance scholarly discussions, effectively bridging theory with practice to create a pathway toward a more sustainable future.

II. Principles and Challenges of Circular Economy in India

Adopting circular economy (CE) principles brings many challenges. These include rules that block progress and a lack of proper systems. Little awareness and teamwork exist among the people involved in these processes. This study looks at a complex research problem. We do not fully understand the systems that stop or help people use circular economy practices. This is true for India's different social, economic, and cultural settings. So, the research has a few main goals. It identifies chances to help CE adoption. It looks at the problems that many groups face. It checks the match between current habits and the best ways to save resources and manage waste. These goals matter. We need lasting habits to solve urgent environmental problems.

Studying the circular economy in India is very important. It adds new ideas to the current list of academic papers. It gives a plan of action to leaders in government and business. Better knowledge of how various groups work with the circular economy can guide plans to make the change easier. This leads to better ways to live and a stronger economy. It helps create better health for the public. This research fills gaps in what we know from facts. It offers ways to use circular habits in real life. This helps change how India manages its resources and protects the environment. The study finds the complex details of CE in India. It aims to improve academic talks and link theory with real actions. This helps build a green and strong future. (H V Raksha, 2025) , (Zhang T, 2020) . This study focuses on a multifaceted research problem: the insufficient understanding of systemic barriers and enabling factors influencing the effective adoption

of circular economy practices, particularly in the context of India's diverse socio-economic landscape and cultural dynamics. Consequently, the primary objectives of the research include identifying opportunities that facilitate CE adoption, examining the challenges faced by multiple stakeholders, and assessing the alignment of current practices with the best principles of resource efficiency and waste management. These objectives are critical in light of the need for sustainable practices amid pressing environmental concerns (H V Raksha, 2025). The significance of exploring the circular economy within the Indian context is profound, contributing not only to the existing body of academic literature but also providing a framework for action for policymakers and business leaders. A clearer understanding of the interplay between various sectors and the circular economy can guide strategic interventions to streamline the transition, ultimately leading to enhanced sustainability, economic viability, and improved public health outcomes (Zhang T, 2020). Furthermore, this research aspires to fill gaps in empirical knowledge and offer frameworks for the practical application of circular practices, thereby acting as a catalyst for a broader transformation of India's approach to resource management and environmental conservation. By uncovering the intricate dynamics of CE within India, the study seeks to advance scholarly discussions and bridge the divide between theory and practice, paving the way for a green and resilient future (H V Raksha, 2025), (Zhang T, 2020).

III. Literature Review

Environmental damage and resource loss force economies to change. This reality applies to developing nations. The Circular Economy (CE) offers a sustainable choice. It replaces the linear model where people take, make, and dispose. India faces high population pressure and waste management problems. Moving to a circular economy in India offers good ways to help. It brings big difficulties for the country too. Recent books say CE rules help growth. They limit harm to nature. This study matters. India has unique social and economic conditions. This research can guide other countries that deal with the same issues in the future.

Current texts about CE in India show that policy helps the change. Research shows that government rules push companies to use circular practices. Rules face problems like slow offices and weak leaders. These issues slow down the progress of the nation. Better technology helps to cut waste and find resources. This is another main point for experts to study. We need research and development in this area.

Social reasons play a big part in the process too. Public teaching changes how people buy things to help the earth. This change is good. India grows fast in modern times today. The facts from this study can guide good plans. These plans support new ways to fix urgent problems. We need to look at new tools for waste reduction and resource recovery. Research and development help promote circular practices. Then it is good to study how CE practices affect different groups in India over time. Experts can study policy and fairness for everyone to learn more. This work helps us see how the circular economy changes the economy of India. It helps the environment and people at the same time. (H V Raksha, 2025). This research may also serve as a valuable guide for other countries facing similar issues. Key themes in current texts regarding CE in India include the critical role of policy in facilitating the transition. Research indicates that government regulations can motivate industries to adopt circular practices; however, these initiatives often face hurdles such as bureaucratic challenges and inconsistent commitment from leadership, which slow down progress. Additionally, the necessity for improved technology to reduce waste and recover resources emerges as another prominent theme. The importance of research and

development in this area cannot be overstated. Social factors also play a crucial role, as public education can significantly influence consumer behavior towards sustainability. As India advances on its growth trajectory, the insights gleaned from this study may guide effective strategies that encourage transformative practices to address urgent challenges (Zhang T, 2020) . Further exploration of innovation in technologies that support waste reduction and resource recovery is warranted, emphasizing the impact of R&D in promoting circular practices (H V Raksha, 2025) . Lastly, investigating the long-term socio-economic outcomes of CE practices on diverse populations across India will be beneficial. By advancing interdisciplinary research that assesses both policy effectiveness and social equity, scholars can enhance our understanding of the circular economy's potential to reshape India's economic landscape while promoting sustainability.

IV. Methodology

The study uses a broad literature review as its main method. This review helps people understand how India applies circular economy ideas in a detailed way. We combine qualitative and quantitative facts from many academic articles. The paper looks closely at current frameworks and case studies. These examples show the chances and the hard problems of circular habits in India. We study interviews and target group talks from past research to find evidence. This work shows the many parts of involving people in the shift to a circular economy. The text shows the different views held by those who defend or attack the model , . The results section shows its value by describing how these views change policy and green inventions. These inventions aim to support development that lasts. This way of working makes the ideas clear.

It builds a path for researchers and experts to talk about how well circular economy plans work. The study adds to a full view of how these plans change how India manages resources and the environment. (H V Raksha, 2025) , (Prieto V-Sandoval et al., 2017) . Additionally, the significance of the results section is underscored by illustrating how these diverse perspectives inform policy implications and eco-innovations aimed at fostering sustainable development. This approach not only enhances clarity but also establishes a robust dialogue among researchers and practitioners about the efficacy of circular economy strategies, ultimately contributing to a more comprehensive understanding of its potential impact on resource management and environmental sustainability in India.

V. Circular Economy Implementation in India

Researchers and policymakers focus more on the circular economy. They look at sustainability and saving the environment. India needs circular economy rules now. The country builds factories fast. It faces growing waste management problems. This study looks at problems with moving to a circular economy. It examines unique social and economic conditions in India. The work finds main chances and hurdles during this change. These findings help both theory and practice. This study uses two research methods for its goals. It joins qualitative and quantitative designs. The qualitative part of the work uses interviews and group talks. Participants come from different sectors. These people include industry experts, policymakers, and community leaders. They give their views on local issues. This choice matches earlier studies on local context .Those works show the value of the local area for projects. These findings add to debates about circular economies in growing countries. The research gives real solutions to leaders. These leaders push for green habits. Case studies help share lessons across different sectors and regions. This method supports theories and real actions. It moves India toward its circular economy goals. (H V

Raksha, 2025) , (Prieto V-Sandoval et al., 2017) . The insights derived from this research significantly contribute to the academic discourse surrounding circular economy implementation in developing countries, while also offering practical solutions for policymakers aiming to promote sustainable practices within their respective contexts. Furthermore, the inclusion of case studies enhances the applicability of the findings, allowing for the distribution of lessons learned across sectors and regions. Consequently, this methodology ensures that the research effectively contributes to both theoretical frameworks and practical applications in advancing India's circular economy agenda.

VI. Results

Environmental worries grow and people use more natural resources now. This creates a hard situation for sustainability and many sectors now use circular economy rules. These include waste management, manufacturing, and agriculture but big barriers stop people from using these methods. These problems include law issues, low public awareness, and weak technology.

Interviews with partners show a good trend and people see the chance for money growth and nature benefits. These ideas match findings in the literature. Survey data supports this hopeful view and shows more than 60% of businesses want to fund circular projects. This shows they are ready for change and matches current research that shows these methods can make money. The studies show these methods work but usage rates vary by industry and area. Old studies focused on cities, but this research looks at circular habits in rural areas too. It shows how they can improve lives and the study reviews success in rich countries. These places use good government rules and group deals, and these facts matter for India. These findings help school talks and give real advice to leaders, firms, and town leaders striving for better habits. The research shows why we need to involve everyone, and better teaching and news campaigns can fill knowledge gaps. This helps change culture for circular economies and this study looks at circular rules in India. It fills gaps in old research and finds clear ways to succeed during hard times. It says people must work together to use these methods and this leads to money growth and a healthy world for everyone. By looking at India, the study finds clear chances for success and says groups must work together to help the world and the economy. (H V Raksha, 2025). Survey data further supports this optimism, showing that over 60% of businesses express a willingness to invest in circular projects, indicating their readiness for change. This desire to invest aligns with current research that demonstrates the financial viability of circular methods, although adoption rates differ across industries and regions. While past studies have predominantly focused on urban settings, this research also examines circular practices in rural areas, highlighting their potential to enhance livelihoods. Additionally, it reviews successes in developed economies, which often rely on effective government policies and public-private partnerships, insights that are particularly relevant to India (Zhang T, 2020).

These findings contribute to academic discussions and offer practical recommendations for policymakers, businesses, and community leaders striving toward sustainable practices. The re- search underscores the importance of inclusive stakeholder engagement and better education and awareness campaigns to bridge knowledge gaps and facilitate the necessary cultural shifts for circular economies. By analyzing the adoption of circular economy principles in India, this study addresses gaps in previous research on sustainability and identifies clear opportunities for success amid challenges, emphasizing the need for collaborative efforts among stakeholders to enhance the utilization of circular practices, ultimately leading to economic growth and environmental sustainability.

VII. Circular Economy Adoption in India

Prior studies focused mostly on urban sectors, but this research expands that scope to include rural areas. Circular practices can improve how people live in these communities and support local job health. The study shows that success in developed nations depends on government policy and public-private partnerships. These lessons apply to the Indian context and help academic debate about circular economies. They offer steps for leaders in government, business, and communities who work toward sustainable practices. The study adds to writings that support combined ways to manage resources for many different groups. Facts show that better education and awareness can close the knowledge gap in many fields. These campaigns can change how different groups think and act to build better circular economies. This study looks at how India uses circular economies today to fill gaps found in earlier research on sustainability.

It shows clear chances to act within the problems people face. The results show that groups must work together more to help people use circular methods. These efforts grow the economy and protect the planet for everyone. (H V Raksha, 2025) . Additionally, this exploration identifies that successful implementations in developed economies often hinge on government policy support and public-private partnerships, insights that are equally applicable to the Indian context (Suchek N et al., 2021). The significance of these findings lies not only in advancing academic discourse on circular economies but also in providing actionable insights for policymakers, businesses, and community leaders working toward sustainable practices. Furthermore, the research contributes to a growing body of literature that advocates for integrated approaches to resource management, with particular emphasis on inclusivity and stakeholder engagement. As the findings illustrate, bridging the knowledge gap through enhanced education and awareness campaigns can catalyze the necessary cultural shifts in various sectors to facilitate effective circular economies. By analyzing the current state of circular economy adoption in India, this study fills important gaps identified in previous literature on sustainability, providing a clearer view of actionable opportunities within the challenges faced. Thus, the implications underscore the need for expanded collaboration among stakeholders to enhance the implementation of circular practices, ultimately contributing to both economic growth and environmental sustainability.

VIII. Discussion

This study addresses barriers and factors for the Circular Economy (CE) in India. It analyzes how a developing nation adopts these practices. This makes the results useful for many places. The research looks at cities and rural areas. It recognizes different social and economic conditions in India. The text focuses on social fairness. Fairness is needed for growth in new economies. The report gives a full plan and useful advice to policymakers and business leaders.

The Defenders argued the research combines methods. It combines interviews, focus groups, and case studies with survey data. This helps confirm the results. These methods allow the authors to study CE barriers and opportunities. The Defender spoke about talking to many different groups. They based their conclusions on evidence. For example, over 60% of businesses said they will invest in circular projects. This shows a real interest in CE methods. The Defender noted the paper has many effects. It helps create policy and supports growth. It acts as a global case study for social fairness. The Defender said the full paper answers missing questions.

But the Critic gave strong reasons why the methods were unclear. They worried about how the team

picked participants. The tools for collecting data were not named. This made the analysis hard to follow. The Critic said these flaws made the findings less reliable. They worried about bias. This included self-selection bias. People answered in a way to sound good. This influenced the 60% figure. They pointed out biases from researchers and groups. They doubted the findings will work across all of India. The suggestions seemed too broad. Using the full paper to fix missing parts looked like avoiding responsibility.

Still, both sides agreed CE in India is an urgent topic. Both saw the Critic had valid points. The Defender agreed that surveys can have bias. They argued that using different research methods reduced these problems. Both sides knew research has time limits. They saw the work as a single moment in time. They agreed the paper gives useful facts but does not demand specific new laws. (H V Raksha, 2025). This combination allows for an in-depth exploration of barriers and opportunities related to CE adoption. The Defender emphasized the engagement with a broad range of stakeholders and the empirical basis for the conclusions drawn. For instance, over 60% of participating businesses expressed a willingness to invest in circular initiatives, which demonstrates a significant interest in CE practices. The Defender also noted the broad implications of the paper, as it informs policy and drives sustainable development, serving as a global case study that supports social equity (Zhang T, 2020). The Defender asserted that the full paper addresses many concerns that were absent from the summary. However, the Critic presented strong critiques regarding unclear methodology. Key concerns included a vague sampling strategy and unspecified data collection instruments, which resulted in a lack of clarity in data analysis details. The Critic argued that these weaknesses diminished the reliability of the findings and raised concerns about potential biases, such as social desirability and self-selection bias that could have influenced the claim regarding the 60% willingness.

They also pointed out researcher and stakeholder biases and questioned the practical applicability of the findings given India's diversity, suggesting that the recommendations appeared too high-level. The tendency to rely on the full paper to address these omissions was seen as evading accountability for the presented content. Nonetheless, both sides agreed on the importance and urgency of the CE topic in India and shared an acknowledgment of the Critic's valid academic concerns. The Defender admitted that survey research is prone to challenges like social desirability bias but maintained that their mixed-methods approach mitigated these issues. Both sides recognized the inherent time limitations of any research endeavor, viewing the work as a snapshot, and distinguished between providing practical insights and dictating specific policy rules.

IX. Circular Economy in India: Opportunities and Challenges

This study examines the circular economy in India. It highlights the strengths and weaknesses of this sustainability plan. The research covers an area with little prior study. A mixed-methods plan gathers facts from many groups to get a full view. Strong points include a focus on social fairness and rural settings. These parts matter for inclusive growth in a developing nation like India. The study has some weak spots. It lacks clear details about its methods. This raises questions about work quality, the sample, and the analysis methods used. These gaps make it hard to see if the authors fixed biases. This can hurt the trust in the results. The advice in the study is broad. This makes it hard to use the ideas right away. Future studies must provide clear method details and summaries to build trust. They should use local data and cases that fit India's social and economic situation. Clear theories and data methods will make the

work stronger. This helps turn broad ideas into real actions. These actions can solve India's complex social, economic, and political issues. (H V Raksha, 2025). However, the study faces limitations, such as a lack of methodological transparency, which raises questions about execution rigor, sample representation, and analytical techniques. These gaps make it unclear whether biases have been adequately addressed and may undermine the credibility of the findings (Zhang T, 2020). Additionally, the strategic recommendations provided are high-level, limiting their immediate practical application. Future research must include explicit methodological details and summaries to enhance credibility, as well as context-based data and detailed case studies that align with India's specific socio-economic landscape. Establishing clear theoretical frameworks and analytical approaches will improve rigor and facilitate the translation of high-level insights into practical interventions that address the complexities of India's diverse socio-economic and political context.

X. Conclusion

Findings call for a move to a circular economy in India. This change brings both new opportunities and many hard hurdles. Barriers include weak policy rules, limited tools, and low public awareness. The study places these problems within the social and economic reality of India. Local plans from the study help the field in theory and practice. The paper gives clear green steps for leaders and businesses. These actions improve the economy and the whole natural world. Government groups, private firms, and local people must work together. Later research should use long studies to check rule success. Studies of specific sectors should find the best methods. Focusing on rural areas and social fairness makes the model stronger. Smart use of circular models lowers the harm to nature. These models build economic strength and new ideas in India. (H V Raksha, 2025). The paper provides clear guidelines for policymakers and businesses aimed at promoting sustainable practices, which will ultimately strengthen economic growth and enhance environmental stewardship. Collaboration among government entities, private companies, and local communities is essential for the successful implementation of circular practices (Hervé Corvellec et al., 2021). Future research should prioritize longitudinal studies to assess the effectiveness of these policies and conduct sector-specific case studies to identify best practices. Furthermore, emphasizing rural areas and social equity will strengthen model implementation. Strategically adopting circular economy models could mitigate ecological impacts while fostering economic innovation and resilience in India.

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A STUDY OF 'INNOVATION CITY', THE ROLE MODEL OF SUSTAINABLE BUSINESS BY MAHARASHTRA GOVERNMENT AND TATA GROUP

Mr. Ashutosh Saxena

(Assistant Professor in Department of Commerce), Jai Hind College, Churchgate, Mumbai-400020

Mob: 9167056874 Email: saxenaashutosh873@gmail.com

Abstract

'Innovation City' is one of the latest sustainable business role models which is revolutionising the Indian service sector. It is not just one of the latest concepts which can make a holistic difference to business practices for India, but also develop greater business opportunities across the international markets.

There is core focus on improving the international business development and synchronising the Artificial Intelligence improvement in Indian Business which can help in strengthening India's position in international road map.

It is expected that not just in Maharashtra but also in other parts of India, the concept of 'Innovation City' is going to accelerate industrial development and employment generation in service sector and manufacturing sector.

Keywords-Artificial Intelligence, Semi-Conductor, New Mumbai International Airport(NMIA), Employment, Gross Domestic Product(GDP)

Introduction:

The 'Innovation City' is emerging as one of the important contribution for creating a global hub of innovation and facility management in India. It is expected to contribute significantly to the income and employment creation for the state of Maharashtra due to focus on multiple sectors and its strategic proximity to New Mumbai International Airport.

The 'Innovation City' in future is going to be well structured set up for increasing Employment and income opportunities for India. There is certainly a big measure to boost in India's overall Gross Domestic Product (GDP) due to series of international business Opportunities developed by 'Innovation City'.

Statement of Problem

The sustainable practices of ensuring renewable nuclear reactors, ensuring production of semi conductors with the help of latest sustainable technologies and further developing 'Artificial Intelligence' for developing better business opportunities is leading to increasing better potential of 'Innovation City' for adding to economic development of India.

Review of Literature-

1. Vallari Sanzgiri (2025) in the article titled 'Innovation City in New Mumbai will be the city's new business magnet, says Maharashtra CM Fadanvis', the article provides the urge made by honorable Chief Minister of Maharashtra to shift their focus to the vast opportunities unfolding at 'Innovation City.'

2 Anamika Sinha (2026) In the article titled, 'Mumbai's next BKC? All about 100 acre 'Innovation City' near Navi Mumbai Airport'. The article elaborates that the city places Maharashtra in global ecosystem to create preference of global investors in innovation opportunities in Maharashtra'

3 Gaurav Didwania (2026) in the article, 'Devendra Fadanvis Announces Innovation City' at Davos: Tata Group to Invest 11 billion dollars. The article elaborates potential of 9.6 lakh direct and indirect jobs

creation , focused on emergence of Mumbai as talent capital of India and Asia.

4. Ritesh (2026)-In the article titled, 'Fadanvis Announces Innovation City near Navi Mumbai with Tata Sons \$11 billion investment'. The article provides detailed information about how Innovation City can actually support for creating global ecosystem to Mumbai. It mentions building world class ecosystem for the common benefit of society.

5. Shishir Arya (2026) In the article titled 'Maharashtra to Build India's 1st Innovation city near Navi Mumbai Airport, Tata Sons commits Rs91,000 crore investment 'According to the article the Government of Maharashtra is in talks with different investors across the world, so that the 'Innovation city' also emerges as sustainable city of the world.

6. Surendra Gagan (2026) in the article titled 'State, Tata Group to establish Innovation City' near NMIA, CM' there is mention of time frame for realization of Memorandum of Understanding (MOU) which is between 3years to 7 years. Details are also provided for MOU's already worth Rs30 Lakh crores already signed and another MOU's worth Rs10Lakh crores which are in pipeline.

Research Gap-

The Researcher has analysed the following research gaps-

- 1 Requirement of Artificial Intelligence Hub-There is emerging need to fulfill expectation of Artificial Intelligence capabilities which can be fully provided through Innovation hub.
- 2 Facilitates women empowerment-The concept of 'Innovation City' is certainly supporting better women empowerment which is also helping in equal women representation in work force.
- 3 Supporting sustainable practices—Sustainable practices like renewable nuclear reactors are certainly helping to fulfill the future needs of Industrial development in Maharashtra.

Objectives of the Study

- 1 To analyse the contribution of 'Innovation City' in creating better infrastructure development
- 2 To analyse contribution of 'Innovation City' for creating better income and employment opportunities.
- 3 To identify new international opportunities created by "Innovation City" in business development.

Hypotheses of the Study

Null Hypotheses (H0) : 'Innovation City 'does not contribute to India's Economic Development'

Alternative Hypotheses (H1) : 'Innovation City has significant role in India's Economic Development'

Methodology of the Study

The Researcher has referred only to the secondary data as the concept of 'Innovation City' is yet to emerge as an emerging research topic and there has been major development and Investments in 'Innovation City' in past one year.

The researcher has presented the present research paper purely on secondary data from various government reports and newspaper articles on 'Innovation City'. The degree of freedom observed by the researcher is 5, and the level of confidence intervals is 95.

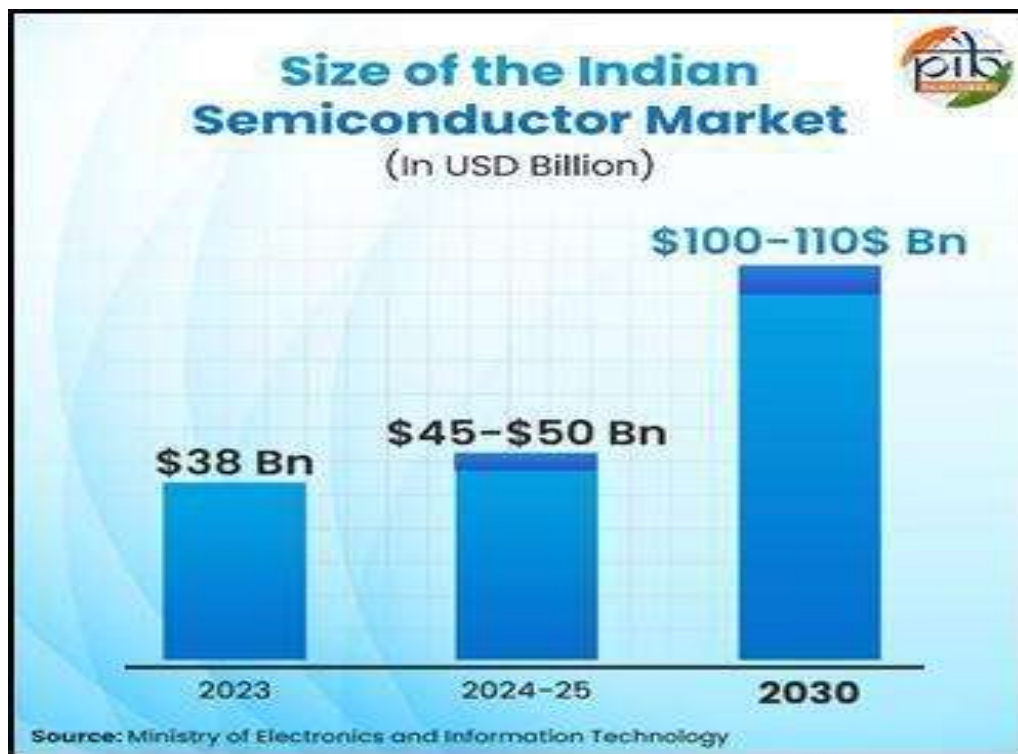
In addition, the researcher has used the standard of deviation and variance as statistical tools in the given research.

Data Analysis :**Data referred to for research:**

Particulars of Innovation City	Level of Global Participation	Contribution to economy
Number of Global Investors	More than 400 global investors	Rise in Income and employment
Key Application Layer, Model Layer, Semiconductor Layer Infrastructure and Energy Layer	Creating Global Ecosystem for sustainable development	Supporting India's Participation in Global trade.
Key investment	Tata Group invests more than USD 11 Billion	Focus on strong presence of Indian Economy in Artificial Intelligence
Employment potential	More than 10,000 women being trained in AI by Microsoft	Women empowerment and Equal participation of women in Economic Growth

Source-Different Newspaper articles published in January 2026

- The basic data on innovation city is barely for one month that is January 2026.
- The researcher attempts to identify Proposed 'Innovation City' on four parameters that is Employment Potential, Key Investment Layers and Number of Global Investors.

Data Charts**Data Chart-1 Source-Ministry of Electronics and Information Technology in year 2025.**

1.1.About the Data Chart -1-

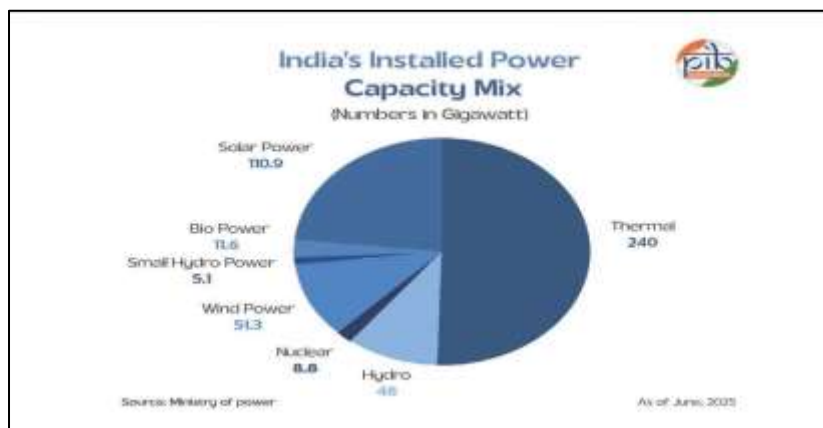
- a.The Bar Diagram is introduced by Ministry of Electronics and Information Technology, Govt of India.
- b.The Bar Diagram is published by Press Information Bureau.
- c. The Bar Diagram highlights size of Indian Semiconductor Market from 2023-2030.
- d.It shows growth of almost three times demand in Semiconductors in Indian market/
- e.There is forecast of increase in demand from \$38Billion in 2023 to more than \$100 Billion in 2030.

1.2 Data Analysis-

- 1.As per the above chart there is reported demand of \$38 Billion for Semi-Conductors in India in 2023..This indicates that from reported demand of \$38 Billion in 2023,there is a likely upward demand due to rapid increase in industrial demand for semi-conductors, and also rising demand for Indian semi-conductors from overseas markets.
- 2.The next demand for semiconductors reported in the chart is between \$45-50 Billion in 2024-25 which is mostly attributed to surge in domestic and global demand due to rise in global consumption and emerging preference for Indian semiconductors in foreign markets.
- 3.As per the projected estimates in chart by the year 2030 the size of semiconductors market is expected to increase three times of size of market in 2023 and two times of the size of demand in 2024-25.

1.3 Data Findings-

- 1 As per the estimates given in the Diagram there is certainly huge potential of size of market for semi-conductors in India.
- 2 'Innovation City' can certainly be one of the key initiatives which can help in supporting the demand for semiconductors through sustainable production systems.
- 3 In addition to fulfilling the semi-conductor demand there is focus on increasing better focus on employment generation to fulfill the production demand in India.
- 4 There is need to ensure high scale production for semiconductors which can improve overall business ability to manage the rising demand for semiconductors.
- 5 Along with setting up state of art infrastructure the innovation city requires focus on increasing logistics support for semiconductors demand fulfillment in different markets.



Data Chart 2 -Source-Ministry Of Power as on June 2025.

2.1 .About the Data Chart -2

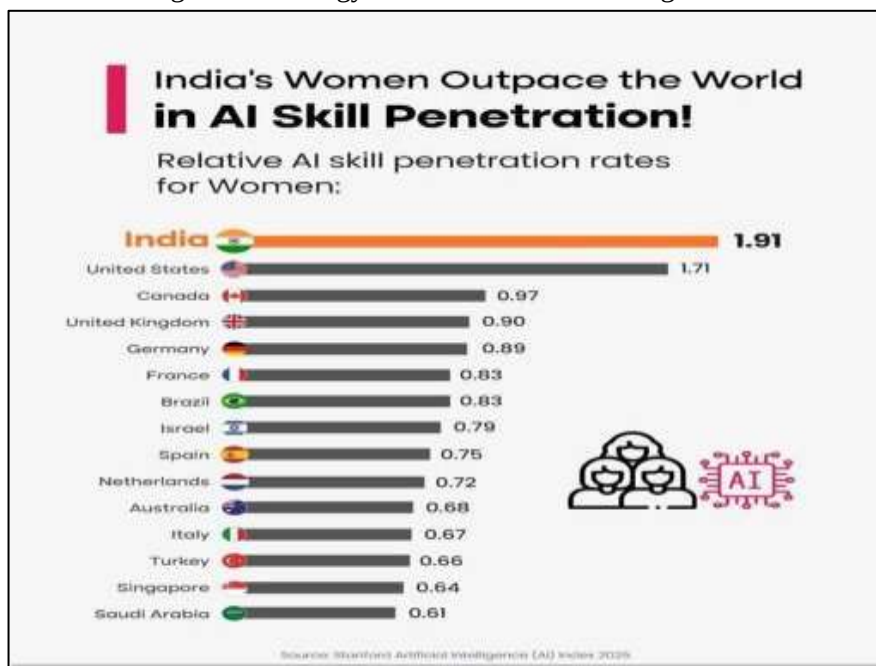
- The Data Chart shows India's Installed Power Capacity Mix composition as on June 2025.
- The chart depicts that Thermal Power and Solar Power are the largest components of Power Capacity in India.
- It further has significant share of Bio-Power, Windpower and Hydropower in double digits.
- There is however single digit share of Nuclear and Small Hydro Power which needs more attention through 'Innovation City' project.

2.2 Data Analysis

- As per the Data Chart -2 majority of Installed Power Capacity is making supply of power demand in India through Thermal Energy (240 Gigawatts) and Solar Power (110.9 Gigawatts), which consist of Non renewable and also Renewable sources of Power Supply for India.
- There are also multiple power supply sources which also add to power supply like Wind Power, Bio-Power, Hydropower etc which are renewable sources of energy and thus contribute to sustainable source of power supply.
- Nuclear Power which is just 8.8 Gigawatts of Power Supply required a major push in production along with ensuring that use of nuclear energy shall be through minimal impact on environment.

2.3 Data Findings-

- In future for increasing the Clean Fuel Economy the share of Thermal Power in Total Installed Power capacity is likely to decrease.
- The demand for renewable sources Hydropower, Small Hydropower, Wind Power and Bio-Power is expected to increase in large proportion on account of positive climate contribution.
- In addition demand for Nuclear Energy would be promoted through 'Innovation City' leading to sustainable basis of harnessing nuclear energy with focus on minimizing nuclear waste.



Data Chart -3 Stanford Artificial Intelligence (AI) Index 2025

3.1 .About the Data Chart-3

- a.The chart depicts Relative AI Skill Penetration rates for women across 15 countries of the world.It is based on Stanford University Artificial Intelligence (AI) Index 2025.
- b. Indian Women clearly outpace the other 14 countries with the highest Relative AI skill rate of 1.91.
- c. The Index clearly depicts highest potential of Indian women in terms of AI Skills.
- d.It also adds to the overall AI readiness of Indian economy with rest of the world in ensuring the highest AI Skill Penetration in the world for the year 2025.

3.2 Data Analysis

- 1 As compared to countries like Saudi Arabia, Italy etc the Relative AI Skill Penetration Rates for Women are more than double for India at 1.91.
- 2 Not just this with acute resource constraint and limited programmes for Women AI Skilling in India,such a high Relative AI Skill ratings is commendable for India.
- 3 To ensure such strong Global AI skill rates among women in future ‘Innovation City’ can be a catalyst to ensure wider and comprehensive Women Relative AI Skill development in India in the years to come.

3.3 Data Findings

- 1 Empowering Women with Contemporary AI Skills shall ensure India’s strong presence in global AI skill composition.
- 2 With more initiatives for skilling women in AI field certainly this lead of India is likely to remain in international domain.
- 3 There are more Tata group women centric initiatives in “Innovation City’ which can certainly increase Women’s representation in future in AI Skill force in India.

Result and Discussion

- 1 The Innovation city can be an important catalyst for increasing growth of Indian economy and creating stronger presence of Maharashtra state in International Business.
- 2 With focused planning and integrated implementation, a huge employment and income potential is expected to emerge in Maharashtra.
- 3 A large number of foreign investors from different countries have shown keen interest to commit future investments in Innovation city.
- 4 Not just women empowerment but equal representation of women in work force is expected to increase due to innovation city.
- 5 A large number of future business opportunities can emerge due to the state of the art infrastructure development in innovation city.

Limitations of Research

Following are the limitations of research -

- 1 There is lack of primary data in the present research as ‘Innovation City’is yet to emerge as trending research topic and a lot of data is still evolving on the topic of research.
- 2 It is one of the first such concepts in India, where in not just business but also sustainable practices are given more importance which is yet to be researched in detail.
- 3 The concept of ‘Innovation City’is also getting prominence in different other states in India but there is little documentation available for same in public domain.
- 4 The researcher has referred only the data of past six months from August 2025 till January 2026 for

research which is very limited to make logical conclusions of research.

Suggestions and Recommendations-

Researcher suggests a broad strategic framework for the 'Innovation city' so that there can be better guidance frame for the other states which are in the process of studying the concept of 'Innovation City'.

With more systematic study and analysis of the standardised practices and global experience of the 'Innovation City' concept of the foreign countries there can certainly be more systematic achievement of sustainable objectives which can improve international business practices.

Conclusion-

Truly the concept of 'Innovation City'; is emerging as one of the important projects which cannot just create value for the global business practices of India but can even increase employment and growth potential of Maharashtra.

With commitment to systematic execution and management of global operations the Sustainable efforts for good governance and holistic business and social development can certainly be provided by 'Innovation City'.

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