



VISION
KARNATAKA FOUNDATION

Bridging Knowledge and Action Research Papers on Sustainable Development Goals



SDG SUMMIT 2025

**AWARENESS
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RESEARCH COMPENDIUM

EDITORS

Dr. S. Nagendra,
Director, VKF

Dr. Satyanandini,
Professor, BMSCE

Dr. Bindu Nambiar,
Associate Professor, RUAS

Ms. Lekhashree
MSME Manager, VKF

Bridging Knowledge and Action: Research Papers on Sustainable Development Goals

Editors:

Dr. S. Nagendra, Director, VKF

Dr. Bindu Nambiar, Associate Professor, RUAS

Dr. Satyanandini, Professor, BMSCE

Ms. Lekhashree B. R . MSME Manager, VKF

TTitle : **Bridging Knowledge and Action: Research Papers on Sustainable Development Goals**

Editors Name : **Dr. S. Nagendra, Dr. Bindu Nambiar, Dr. Satyanandini, Ms. Lekhashree B.R.**

Publishd by

:



Edition : ***First Edition***

Number of Pages : **VI + 472 = 478**

ISBN : **978-93-47056-97-0**

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Contact: emailils2016@gmail.com



Preface

The 17 SDGs are not merely an aspiration; they are the universal blueprint for peace and prosperity, recognizing the inherent, non-negotiable link between our planet, people, and economy.

The SDG Summit 2025 is more than a conference — it is a convergence of conscience, commitment, and collaboration. Convened when humanity is at a crossroads, this Summit aims to reaffirm our resolve to achieve the United Nations Sustainable Development Goals (SDGs) through partnerships that transcend sectoral and geographical boundaries.

Today, despite unprecedented advances in science and technology, many continue to face poverty, inequality, and climate vulnerability. Nearly half of the SDG targets are off track, and some have regressed since 2015. This highlights an urgent need for a collective effort uniting Academia, Industry, and Civil Society to transform knowledge into action and innovation into impact.

The Vision Karnataka Foundation, with the Association of Indian Management Schools (AIMS) as the Knowledge Partner, organized a Research Paper Competition as part of SDG Summit 2025. This initiative aimed to harness the intellectual power of students, scholars, and practitioners to generate insights and ideas to accelerate SDG achievement.

This Research Publication embodies that aspiration, capturing the essence of multidisciplinary inquiry and institutional partnership. The papers explore topics from NGOs' roles in localizing SDGs to sustainable models in agriculture and the transformative potential of digital platforms. Each contribution showcases possibilities when knowledge aligns with purpose.

The compilation is meaningful for its academic rigor and social relevance, reflecting the belief that education and research should serve humanity. These papers aim to empower and sustain communities, offering sparks of transformation for the real world.

As we approach 2030, sustainability remains an evolving ethic — a way of thinking, living, and leading. The SDG Summit 2025 reinforces that the path to a sustainable future lies in partnerships built on trust and shared accountability.

On behalf of Vision Karnataka Foundation and the SDG Summit 2025 Organizing Committee, I appreciate all contributors, reviewers, and institutions involved in this endeavor. May this publication be a repository of knowledge and a catalyst for ongoing research and action across disciplines.

Let this work stand as a testament to what can be achieved when thought, empathy, and enterprise converge for a just, inclusive, and sustainable world.

Kishor Jagirdar
President, Vision Karnataka Foundation

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Innovating for Impact: Strengthening Industry and Infrastructure to Drive Climate Action

Shree Shenpagama Nitte (Deemed to be University), Nitte Meenakshi Institute of Technology (NMIT), Department of Electrical and Electronics Engineering, Bengaluru, India.

S Poojab Nitte (Deemed to be University), Nitte school of architecture, B. Design, Bengaluru

L. Harish Kumar Nitte (Deemed to be University), Nitte Meenakshi Institute of Technology (NMIT), Department of Mechanical Engineering, Bengaluru, India.

Abstract

It is true that industries and infrastructure are the main things that keep the economy going however, they are still among the biggest contributors to climate change. The challenge of balancing development with deep emissions cuts by the 21st century, as indicated by SDG 9 (Industry, Innovation, and Infrastructure) and SDG 13 (Climate Action), is the main issue to deal with. By reviewing the literature and case studies of both India and foreign countries, the paper also introduces SafeSense which is a cheap IoT prototype that can detect multiple hazards such as gas leakage, fire, and structural vibration, and issue alerts in less than two seconds. Qualitative exploratory research has been used to study more than 25 scholarly and policy sources in addition to the Pavagada solar park in Karnataka, EV infrastructure in Delhi, and green bonds in India as exemplars. Results of the research point out the possible areas of growth in digitalization, renewable integration, and circular economy practices, while mentioning the continuous gaps in financing, adoption of SMEs, and planning of resilience.

Keywords: Sustainable Development Goals (SDGs), Climate resilience, IoT-based disaster alert system, SafeSense, Industrial safety

Introduction

The twenty-first century has two parallel interlinked challenges: the development of industrialization and infrastructure on one hand, and climate crises on the other (*Rockström et al., 2009*). While industries and infrastructures are the main building blocks of economic growth, development, and social progress, on their downside they contribute to the emission of greenhouse gases (GHGs), resource consumption, and ecological degradation (*International Energy Agency [IEA], 2021*). This contradiction places industries and infrastructure at the heart of the sustainable development discourse (World Bank, 2020). The United Nations Sustainable Development Goals (SDGs) emphasize this dual responsibility through SDG 9 (Industry, Innovation, and Infrastructure) and SDG 13 (Climate Action), both of which are deeply interdependent (United Nations, 2015).

The industrial sector is the major consumer of energy that produces the most amount of direct carbon emissions by a large margin at a worldwide level, specifically, it accounts for 30 percent of final energy use and about 25 percent of direct CO₂ emissions (IEA, 2021). Buildings together with other systems on which the society rely, for example, the energy grid, transportation, and communication networks, are the main source of more emissions of greenhouse gases and, moreover, they have the possibility to a very long time alter emissions because of their lifespan (*Seto et al., 2016*). Meanwhile, clean infrastructure from carbon is a necessary

condition for climate change adaptation, disaster risk reduction, and long-term economic viability (OECD, 2022). These contradictions deepen in India, the third-largest greenhouse gas emitter in the world, from where the conflicts go on (World Bank, 2023). India is in a difficult situation where it needs to manage the fast urbanization and the growth of industries but at the same time, it has to reduce poverty and comply with the Paris Agreement (Government of India, 2021). According to the Council on Energy, Environment and Water (CEEW, 2021) reaching net-zero emissions by 2070 will require more than USD 10 trillion of investment.

Industries are starting to adopt newer technological solutions to address these competing priorities. Advances in Industry 4.0 tools such as artificial intelligence (AI), the Internet of Things (IoT), and blockchain are helping firms improve efficiency, enable predictive maintenance, and track emissions more accurately (Kamble et al., 2018). At the same time, sustainable practices such as the circular economy, recycling, and green manufacturing are gradually reshaping conventional models of industrial growth (Geissdoerfer et al., 2017).

At the infrastructure level, renewable-powered smart grids and climate-friendly construction such as green buildings demonstrate how future infrastructure can reduce emissions and enhance adaptive capacity simultaneously (IEA, 2020). Case studies offer illustrations of this. Karnataka's Pavagada Solar Park, rated as one of the massive solar parks globally, is an excellent demonstration of how a sustainable energy system may be constructed to go beyond the clean energy pledge but also provide reliable power. (Gupta & Sudhakar, 2020). The speed at which electric vehicle (EV) charging infrastructure is being deployed in urban Indian communities reflects a strong combination of innovation and collaborative effort towards low-carbon mobility (NITI Aayog, 2022). According to The United Nations Industrial Development Organization (UNIDO, 2023) and the Organization for Economic Co-operation and Development (OECD, 2022), the industrial decarbonization, material substitution, and green finance are the most essential turning points to lead industrial sectors towards climate action. Despite that, several obstacles and issues are still present. Small and medium enterprises make up a large part of the industrial sector in India, however, they are often unable to implement clean technologies due to the limited financial and technical resources (Khosla et al., 2020). Frequently, the main motivation for investments in infrastructure is the cost; thus, the focus on resilience is lacking, which in turn, leads to the increased vulnerability of the systems that are considered essential to nature and extreme weather events such as floods, heat waves, cyclones, and storms (IPCC, 2022). There is a political economy problem as well: although green bonds of the sovereign type are increasingly issued, the absolute volume and range of climate finance flows are still far too small as compared to the magnitude of the necessary transformation (World Bank, 2022). The regulatory and legislative framework is often out of step with technological progress (OECD, 2022).

Within such a background, the document unfolds the methods of industrial as well as infrastructural transformations to draw a better climate response. The author of the paper combines the academic articles with international policy reports and case studies to exemplify the need for both industrial innovation and infrastructure resilience. SafeSense, an IoT-based disaster warning system created as a prototype, is one of the features of the paper that highlights grassroots innovation that is both industrial safety and the resilience against the impacts of climate change. The aims are three-fold: review the literature on industry–infrastructure linkages that relate to climate action, evaluate how IoT/web-enabled solutions can contribute to resilience, and suggest systems of action for India's low-carbon transition to industrialization. The underlying assumption is that economic growth and climate action do not have to be in opposition (Sachs, 2015). In this instance, innovation

serves as the bridge to connect industry and infrastructure—both could be the basis for holistic, inclusive, and climate-resilient sustainable development.

LITERATURE REVIEW

Over time, the interdependencies between the environment-friendly industrial sector, sustainable infrastructure and climate change mitigation have been gaining considerable attention in the sphere of sustainability research (Sachs, 2015). Researchers spotted a phenomenon that while these three sectors had been the largest sources of carbon emissions over the years, they also held the most significant potential for providing climate solutions (United Nations Industrial Development Organization [UNIDO], 2023). To quote the International Energy Agency (IEA, 2023), "industry is responsible for almost one-fourth of the total global carbon dioxide emissions, while the infrastructure systems comprising cities, housing, transport, and power grids offer the easiest pathways to long-term energy and emissions use changes". The World Bank (2020) goes a step further by claiming that infrastructure investment in climate-resilient systems offers multifunctional returns in both the socio-economic and environmental dimensions. Through the use of the Internet of Things (IoT), the efficiency of renewable energy integration and industrial processes has been sharpened into a critical digital technology, targeted as a powerful driver of the necessitated transition (*Kamble et al., 2018*). explains how the development of the Internet of Things (IoT) systems has changed household energy management to allow people to monitor their own electricity produced from green energy and manage the excess energy through net-metering.

A. IoT and Renewable Energy Integration

The Internet of Things (IoT) has seen an incredible increase in the quantity of ways and their utilization in the field of renewable energy and energy efficiency in the last few years (*Kamble et al., 2018*). depict the proliferation of a household IoT-enabled system which not only allows consumers to monitor on-site renewable energy generation but also to manage net-metering. Their paper shows how digital monitoring is re-powering users to employ energy more efficiently and wisely, and at the same time, get money back from the bank in which they have fed the grid with the surplus matter. Another aspect by revealing how the IoT channel of communication greatly improves clean energy infrastructure and alleviates operational risks. Both research works hold common ground in calling IoT the essential link between industrial innovation and climate action, as the latter performs the role of real-time decision making and thus helps the stability of the system.

B. Resource Conservation and Circular Economy

Resource utilization remains vital beyond energy systems, for the sustainability of physical infrastructures (OECD, 2022). The conservation of natural resources for infrastructure projects and compare the old practices with the current and upcoming challenges. Pointing out in their paper, they consider methods like material substitution, recycling, and waste-to-energy conversion to be very important in the efforts to lower emissions and save our finite resources. Similarly, Kumar et al. (2020) have looked into circular economy activities in the steel and cement industries in India—the two sectors generally known to be the major emitters of carbon dioxide. Their report verified that the use of waste materials reduced the environmental footprint and also made industries cleaner by cutting their energy costs. The main theme in the series of industrial waste-turned-profits is not only to depict the circular economy as green and economically possible but also as practical for Indian industries.

C. Critical Success Factors for SDG Progress

Technological advances over time cannot solely lead to success. To obtain positive and sustainable outcomes, organizations need to satisfy “critical success factors” (CSFs). Evaluation indicates that achieving SDG 9 and SDG 13 depends on the availability of funding, the coherence of policies, the capacity of institutions, and the collaboration of the public and private sectors. The OECD (2022) report concurs with these findings and further emphasizes that financial innovation—such as the issuance of green bonds and the mobilization of blended finance—is indispensable for overcoming the investment gap in climate-friendly infrastructure. These arguments carry even more weight in India, where the implementation of cutting-edge technology is often severely restricted in the micro, small, and medium enterprises (MSMEs) due to a shortage of funds (Khosla et al., 2020).

D. IoT for Climate-Resilient Infrastructure

Hussain et al. (2025) examines the deployment of IoT environmental sensors in urban infrastructure as a measure for the more efficient distribution of resources and easing of the environmental burden.

These are the studies that shed light on the IoT roles by integrating it with digital tools to monitor real-time data of infrastructure to facilitate truly climate-risk adaptive and sustainable structures. Their findings resonate well with the range of observations made by the IPCC (2022), which recognize that infrastructure systems are among the most vulnerable sectors greatly affected by climate change and consequently the leading recipients of resilience interventions empowered by technology.

E. SafeSense: A Case of Grassroots Innovation

Smaller, community-based innovations are as equally vital to the environment as traditional large renewable energy systems or other infrastructure projects (UNDP, 2022). SafeSense is the best illustration of such a shift in perspective—an IoT disaster alert device able to detect gas leaks or structural vibrations, developed by the same authors as this article. Conventional devices, which are single-hazard focused, are very different from SafeSense, as it integrates multiple functions into a single compact and affordable device. In less than two seconds, the process can be completed, allowing for quick reaction that can, hence, cap the disaster that caused either emissions or infrastructure damage to a very small scale (Kumar & Gupta, 2023). The latter system, moreover, promoted industrial safety (SDG 9) and reduced the risk of climate disasters, thus providing climate action (SDG 13) from a sustainability perspective (United Nations, 2015). It is climate-wise affordable as well as scalable, thus smaller companies and communities—who are the usual losers in the race for the attainment of the most advanced climate solutions—can easily incorporate such solutions.

F. Gaps and Emerging Themes

Several gaps are still evident despite the insights that the literature has provided. The major one is that IoT-enabled safety and monitoring systems are not integrated as standard components of core industrial or infrastructure planning along with other critical systems, but are instead treated as optional, add-on features (Hussain et al., 2025). Another gap is characterized by the fact that most financial innovation literature focuses on large projects, thus overlooking grassroots technologies as well as technologies targeting SMEs (OECD, 2022). One more is that despite the fact that the critical success factors (CSFs) have been published, their practice in developing countries is often non-existent or, if it is there, it does

not produce the required effect due to institutional. Besides, there seems to be a lack of studies on how innovations at the SafeSense level can be multiplied and used to support climate action at the national and global level.

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Contemporary investigations reveal new topics that hint at probable answers. Elliptic digitalisation, renewable energy, and circular economy practices—their integration—is being more and more acknowledged as a unifying framework for climate-appropriate development (Geissdoerfer et al., 2017). The same applies to public, private, and academic sector collaborations, which have also been identified as necessary to the large-scale progression of early-stage climate innovations from the pilot phases to general adoption (UNIDO, 2023). Moreover, they appear to be receiving more and more attention with regard to democratising access, as the development of appropriate climate finance instruments for SMEs and innovators is underway (Khosla et al., 2020).

G. Synthesis

These various sources provide an overview of the main points discussed in the paper. Firstly, the authors are seen to treat industry and infrastructure as the pillars that are at the center of the climate issues on one hand and the aspects that have the most potential for solutions on the other hand (IEA, 2023; Sachs, 2015). Secondly, they underline the importance of IoT and circular economy as the main sources of solutions for industrial development and climate resiliency issues (Kumar et al., 2020; Geissdoerfer et al., 2017). And thirdly, they argue that besides technology, the governance, finance, and institutional enabling structures are among the most critical factors for the desired outcomes (OECD, 2022). The SafeSense example elevates the conversation by showing how one IoT-enabled, low-cost device can simultaneously increase safety, reduce emissions, and improve infrastructure. These points, when considered collectively, form the foundation for exploring how industry and infrastructure can be transformed for climate change mitigation in India and globally (UNIDO, 2023; IPCC, 2022).

OBJECTIVES

Obviously, the infrastructures and Industrials are still the major contributors to climate change, while at the same time they are necessary for economic progress (IEA, 2023). Corporations are to blame for almost 25% of the global carbon dioxide emissions, and systems of infrastructure such as energy grids and transporta-

tion networks are the reasons for carbon-intensive patterns that last decades (World Bank, 2020). The issue of global warming is very severe in India. India has to find a way to keep its promise of going net zero by 2070 and at the same time carry on with the fast pace of its industrialization and urbanization (Council on Energy, Environment and Water [CEEW], 2021). The world is still facing some gaps when it comes to the actual implementation of innovations, financing, and resilience, even with the commitment to sustainability by programs such as Mission LiFE and the National Infrastructure Pipeline (Government of India, 2022). It is important to mention that one of the major issues is the small scope in the use of technology-driven solutions for industrial and infrastructure systems. IoT holds huge potential; however, the majority of SMEs are facing resource shortages or lack the required knowledge to implement innovations like the integration of renewable energy sources and circular economy principles (Khosla et al., 2020). Moreover, there remain financial barriers since eco-friendly infrastructure is often perceived as costly, and green financing ways are still not accessible to everyone (OECD, 2022). Additionally, the upgrading of the infrastructure generally involves short-term cost reduction rather than climate resilience, thus communities become less secure against natural calamities and extreme weather conditions (IPCC, 2022).

Objectives of the study

- A. Analyse how, considering Sustainable Development Goals (SDGs) 9 and 13, changes in infrastructure and industrial innovation can be a vehicle for climate action
- B. Evaluate how technologies based on the Internet of Things (IoT), such as the SafeSense prototype, could be the source of infrastructure resilience and industrial safety.
- C. Indicate the main technological, economic, and policy changes that would support sustained industrial growth
- D. Recommend ways to increase industrial and infrastructural innovations in India

METHODOLOGY

This paper adopts a qualitative and exploratory research design to examine how the innovation in industries and infrastructures can contribute significantly to climate action and the study also combines three complementary approaches: a systematic literature review, case study analysis, and prototype evaluation.

- A. Literature Review:** Over 20 peer-reviewed articles and reports published between 2018 and 2025 were the basis for a structured review. Besides peer-reviewed journals, the sources also included reports from the international agencies (e.g., IEA, IPCC, World Bank, UNIDO) and the five latest studies on IoT and renewable energy, with Mendeley assisting in the collection. The objective of the evaluation was to map the present-day market, the difficulties faced by the sector, and the open possibilities of reorganizing the industry and infrastructure to be in line with SDG 9 (Industry, Innovation, and Infrastructure) and SDG 13 (Climate Action).
- B. Case Study Analysis:** India and international case studies were looked into, and among the examined were the Pavagada Solar Park in Karnataka, the expansion of electric vehicle (EV) charging infrastructure in Delhi, and the issuance of India's sovereign green bond. These cases, in particular, were selected because of their being close to "net-zero" interventions that connected the three areas of the industry, infrastructure, and climate goals. The findings from helped to demonstrate viable routes and uncover obstacles to the execution of sustainable solutions.

C. Prototype Demonstration (SafeSense): Besides this, the research combines a real-life situation: SafeSense which is a disaster alert system based on the IoT created by the writers. SafeSense is equipped to detect various hazards ventilating via short circuits, sudden temperature rises, and shocks, radically changing the alert way within two seconds. The prototype was put to a test under a standard experimental environment with performance measure metrics as follow: sensor accuracy, detection threshold, and alert latency. This is, however, not a large-scale deployment norm. Still, this invention symbolizes a new direction in how the local IoT ingenuity can empower industrial safety in the welfare and resilience of the area while making a notable positive contribution to climate change mitigation.

By combining literature insights, case study evidence, and prototype evaluation, this methodology allows for an interconnected understanding of the role of innovation in driving sustainable industry and infrastructure.

FINDINGS

A. Global Evidence: Industry, Infrastructure, and Climate Impact: In addition to that, the activities related to industries and infrastructures are the major contributors to global warming; nevertheless, they are also the main sources of possibilities for the reduction of emissions and the alleviation of the climate change problem. According to the International Energy Agency (IEA, 2023), the industrial sector worldwide is the cause of almost one-fourth of the total direct carbon dioxide emissions. The majority of the industrial emissions, over 70% of the total, come from the production of cement, steel, and chemicals. It is turning into a bigger problem with these infrastructure systems, as they are locking in energy and material consumption for a very long time (United Nations Industrial Development Organization [UNIDO], 2023). These very industries, on a global scale, are leading the way in emissions. However, these are also the areas that have the greatest potential to bring down emissions. The combined implementation of renewables, digitalization, and circular economy measures can drastically reduce industrial carbon emissions to a level of around 70% by 2050. (International Renewable Energy Agency [IRENA], 2021). According to the World Bank (2020), the return on investment for each dollar used to develop sustainable infrastructure is estimated to be four dollars, with most of the benefits coming from climate change, mitigation losses. In fact, these deductions are in harmony, suggesting that the overhaul of the industrial sector and the construction of new infrastructure are not only the right decision environmentally but also economically viable (OECD, 2022).

These statements are reflected in examples from the real world. One of the major applications of green hydrogen is the transformation of the iron and steel industry in Europe (IEA, 2021). The implementation of smart grid technology powered by renewable energy has also made the region near Fukushima a model for energy transition, while strengthening the resilience of its nuclear facilities against future disasters (IRENA, 2021). These examples show how industrial innovation and sustainable infrastructure contribute to the accomplishment of SDG 9 and SDG 13 objectives by enabling clean growth.

B. India's Experience: Emerging Case Studies: A case in point of how technology innovations can be utilized to propel the industrial and infrastructural sectors to tackle climate change effectively is the Indian scenario. The nation, though being the third-largest emitter of carbon dioxide, is at the same time leading the way in the advancement of renewable energy and other eco-friendly technologies (CEEW, 2021; Government of India, 2022).

- **Pavagada Solar Park, Karnataka:** The Pavagada Solar Park has a power generation capacity of 2 GW and is among the largest solar power projects on Earth. At the moment, the park is contributing to the prevention of nearly 24 million tons of CO₂ equivalents, and the leasing of the land to the farmers of the region is revitalizing the rural economy (IEA, 2021; Government of Karnataka, 2020). The situation is a perfect instance of a climate and local community win-win solution if tech and human-centeredness are the top priorities (World Bank, 2020)
- **EV Infrastructure in Delhi:** Electric cars have become incredibly popular in the capital city of India, and Delhi is setting the trend for other cities in the entire country. More than 2,500 public charging points being installed as of 2023 have been the major factor behind this success (NITI Aayog, 2023). The development of EV infrastructure is indeed a strong message that technological and infrastructural interventions can be effective in reducing urban emissions to a great extent and, at the same time, can open markets for clean air and clean industries (IEA, 2022). Nevertheless, the problem that EV infrastructure is still facing a considerable impediment in the transition from the small-scale to the large-scale across the country is mainly due to such factors as power grid stability and lack of financing (World Bank, 2020; OECD, 2022).

C. Findings from SafeSense: IoT for Industrial Safety and Climate Resilience: In those situations, which large-scale projects are extremely important, the changes that the same amount from the bottom of the power still have in the situation. One of the best examples of inventive thinking is the SafeSense model innovated by the author. SafeSense, in short, a portable IoT-enabled emergency warning system for any kind of disasters like gas leakage, fire, or even small shocks indicating that the structure is going to collapse, is the design.

Performance Metrics (Prototype Testing):

- **Detection Thresholds:** SafeSense could detect methane and carbon monoxide leaks in the range of 20–500 ppm. The results were in line with occupational safety standards.
- **Temperature Monitoring:** The system gave out warnings for potential fire outbreak as it could detect abnormal temperature rises of more than 2°C above the baseline.
- **Vibration Sensitivity:** The device could sensitively track structural vibrations in the range of 3–5 m/s², thus it can be used in industrial plants, and residential buildings in areas where disasters occur frequently.
- **Response Time:** The IoT-enabled alert mechanism was able to send signals in under 2 seconds, which is considerably faster than many traditional detection systems.
- **Climate Action Relevance:** Safe Sense, by preventing gas leaks, reduces the release of GHGs that are very harmful, e.g., methane and carbon monoxide, besides carbon dioxide. Methane is, in particular, referred to as a more than 25-fold potent greenhouse gas than CO₂ over a 100-year period. Besides, the first fire detection lowers the chance of a fire being escalated, hence only a minimal amount of CO₂ will be emitted. SafeSense, however, besides adaptation, also plays a role in climate resilience as it delivers the early warnings for disasters, safeguards the assets of the infrastructure, and enhances the preparedness levels of the community.

- **Scalability and Adoption Potential:** The cleverly designed and relatively affordable SafeSense package aimed at Indian small and medium enterprises (SMEs) which are usually lacking money to get such advanced surveillance technology. By providing the community with a low-cost, multi-functional option, SafeSense demonstrates that the local innovation could be the last mile that delivers coverage where there are no traditional infrastructural projects. This reduces the space between industrial safety, community resilience, and climate action
- Comparative Analysis and Emerging Patterns.

Comparing the findings of global, national, and grassroots levels studies shows several main commonalities:

- According to GlobalData (2023), the industries that are technically and digitally produced, as well as the infrastructures, have the highest emissions from the point of view of CO₂. Besides this, they are the most important sources of carbon removal, if only they were replenished through renewable energy and digitalization was implemented.
- Indian case studies are the proof in the pudding that innovative solutions-based projects like solar parks, EV infrastructure, and green financing have already started producing measurable climate benefits (CEEW, 2021; Government of India, 2022; IEA, 2021; NITI Aayog, 2023).
- The SafeSense prototype can prove that IoT-based grassroots innovations do not interfere with, but may even back up, large-scale projects by making the industries safer through lowering the emissions that come from accidents and by improving resilience at the community level.

One of the major factors behind the comprehensive comparison of different layers just implicitly acknowledges this paper and a quite a bit of the industry with its infrastructures that should not be considered an antagonist to climate actions but rather the ones that help implementing them - if such a breakthrough is made at every level from local technology to global finance.

DISCUSSION

The effects of this study highlight to the community that the ecological transition of the industrial and infrastructural sectors that are among the major contributors to climate change, are also the most essential areas for driving climate action. By integrating worldwide data, Indian case studies, and the SafeSense model, the research unveils the main messages.

- Synergy Between SDG 9 and SDG 13:** It is shown with solid evidence that SDG 9 (Industry, Innovation, and Infrastructure) and SDG 13 (Climate Action) are not only dependent on each other but also closely connected. The environmental data from around the globe indicate that industries need to be blamed for almost 20% of the total carbon dioxide emissions; however, the infrastructure is the most significant factor in putting carbon back into the earth (IEA, 2023; World Bank, 2020). The contradiction is that the very energy systems are the ones that establish the platforms from where renewable energy, closed-loop business models, and IoT-based resilience can be developed. Actually, the concert of Pavagada Solar Park and EV infrastructure in Delhi are two of the clearest examples of how even climate-compatible industries and infrastructures can be the key players in fighting climate change and can generate green jobs at the same time (IEA, 2021; NITI Aayog, 2023). Which has the common

denominator of the necessity of the deep techno-societal transformation through innovators of the commixture in question for the globe and its sustainable progression.

B. IoT as an Enabler of Industrial and Infrastructure Resilience: IoT application in energy systems is just one of the several ideas discussed in the literature and the SafeSense prototype, after which the use of IoT in energy systems has been identified as the most promising field. By using IoT technologies energy can be generated and stored even against the clock consumption can be optimized and so the system efficiency can be improved. Furthermore, these technologies have a significant role in the management of the integration of renewables into the energy mix, since the changes in supply and demand can vary rapidly and therefore small adjustments are required.

However, the Internet of Things (IoT) is not only a contributor to the growth of renewable energy generation; it is also opening up new opportunities for smarter infrastructure through the support of predictive maintenance, the enabling of automation, the provision of more reliable operation of the energy network, etc. SafeSense explains that technological solutions supported by IoT can be the key for multi-hazard detection, which in turn facilitates early warning systems that serve to reduce industrial accidents and disaster risks. As a result, SafeSense is both a device that promotes the accomplishment of SDG 9 through the development of industrial safety and also establishes a dialogue with SDG 13 by avoiding emissions generated from gas leaks and fires. This goes along with the acknowledgment of a stance that digitalization is not an optional extra but one of the most vital pillars of sustainable industry and infrastructure.

C. Financing and Policy as Bottlenecks: Nonetheless, financing along with the lack of related policy remain major barriers (OECD, 2022). The example of green bonds issued by the Government of India is one of the kinds of climate funding that can be released by innovation to flow into climate-related investments (Government of India, 2022). However, the literature and findings indicate that such financial instruments are limited in scope and are only accessible to big companies, leaving the smaller ones out (Khosla et al., 2020). Also, while Mission LiFE in India is trying to convince the public to live in an environmentally friendly manner, the regulations for the enforcement of the standards of industrial safety and resilience are considerably permissive and not strictly observed (Government of India, 2022). In the absence of strong policy support, most of the innovations—including grassroots technologies like SafeSense—run the risk of continuing to be experimental rather than scalable solution impacts.

D. Grassroots Innovation Opportunities: One of the most notable contributions of this research is its emphasis on the impact that grassroots, cheap technologies have on the success of massive industrial and infrastructural projects. These innovations, while small in scale such as SafeSense, are of great importance in achieving the main goal of sustainability, which is to make it less exclusive and more accessible to all (OECD, 2022). More than half of the industrial sector in India is made up of SMEs, but they are still subject to many constraints that hinder their access to modern technology (Khosla et al., 2020). The affordable Internet of Things (IoT) solutions are positioned perfectly to close this gap, thus promoting both industrial safety and climate adaptability in rural areas. This example makes it explicit that it is not only necessary to consider the top-level infrastructure when implementing climate action, but also various local community-driven technologies that could be of help (UNIDO, 2023).

E. Persisting Issues: The research uncovered a laundry list of difficulties that still existed, one of which was that there are as yet technological gaps (Hussain et al., 2025; Ali et al., 2024). Even though IoT de-

vices show much promise, the reliability of the information produced can be limited due to problems in data security, sensor calibration, and interoperability. Alongside that, there is a lack of access to scaling these particular grassroots innovations because they do not have the necessary funds and support from the government to be developed (OECD, 2022; Khosla et al., 2020). Another issue raised is equity, which will be involved in the distribution of industrial innovation and resilient infrastructure benefits to vulnerable communities, such as those most affected by climate risks and not included in climate investments (UNIDO, 2023; Ray & Dave, 2025).

F. Changes of Directions: Several new routes have emerged when one looks at the future. Highlighted by the synthesis from literature as well as the findings is the promise of convergence between IoT, renewable energy, and circular economy practices to solve multi-faceted problems. It is important to have public-private-academic partnerships that will enable the turning of SafeSense prototypes into solutions with great impact. Moreover, the climate funds that are currently available should be extended into a wider scope and be specifically geared towards local innovators and SMEs if sustainability is to be democratized (OECD, 2022; Khosla et al., 2020). Putting resilience at the core of infrastructure planning will ensure that not only will future projects have a low carbon footprint, they will also be climate-resilient (IPCC, 2022).

CONCLUSION

This paper underscores the significance of bottom-up technological innovations to achieve environmental viability alongside the large-scale ones. The SafeSense system serves as an example of how the Internet of Things (IoT) devices that are small, cheap, and multifunctional can not only keep the environment safe but also help in climate adaptation. By allowing the rapid identification of various threats, SafeSense device supports not only SDG 9 (Industry, Innovation, Infrastructure) but also SDG 13 (Climate Action) indirectly through lowering the risk of getting injured. Thanks to its affordability and scalability, it is available to smaller companies and communities, thus making it possible to overcome the divide in advanced climate-tech solutions. The next phase of the project will focus on improving performance, broadening hazard identification features, and providing field facilitation to attain the greatest societal benefit.

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Design and Development of an Electric vehicle powered by Solar energy

L. Harish Kumar, Nitte (Deemed to be University), Nitte Meenakshi Institute of Technology (NMIT), Department of Mechanical Engineering, Bengaluru, India.

Goutham Peral, Nitte Meenakshi Institute of Technology (NMIT), Department of Electronics and communication, Bengaluru, India.

Executive Summary

The project "Design and Development of an Electric Vehicle Powered by Solar Energy" deals with the demand for a sustainable environment-friendly means of transportation in the future. The main idea of the project revolves around the construction of an electric vehicle with the help of solar energy in such a way that the demand for conventional fossil fuels can be brought down thereby reducing the emission of greenhouse gases to the atmosphere as well as the negative impact on the environment. The EV made carries a chassis of lightweight SAE AISI 4130 Chromoly steel for effective strength/weight ratio. It also carries the hydraulic brakes made up of one single piston calliper and a rack-and-pinion steering system along with the Ackermann geometry for stable steering. The vehicle comes with the double wishbone suspension system for better handling and safety. This EV is powered with a 3kW 48V/60V BLDC motor controller and a 60V 62Ah Li-Ion battery, further equipped with 600W solar photovoltaic cells, thereby achieving a speed of 45-50 km/h with a differential ratio that varies at different speeds. This undertaking not only exhibits the competence of solar-energized electric vehicles but also positions itself as a preliminary stage for the advancement of sustainable transportation technologies.

Keywords: Solar Energy, Electric vehicle, Sustainable Transportation, Eco-friendly.

Abstract

First of all, the world has begun focusing on the more efficient use of renewable energy sources because of the increase in global carbon emissions and depletion of human resources (Kumar et al., 2021). One of the best and most efficient ways of the present time is the usage of solar energy. Though it is the most plentiful of all renewable resources, and it can also be captured in a somewhat dark day, that is why it is the best option (Gallagher & Clarke, 2023; Kumaret al., 2021). There are a lot of possibilities with solar energy since every day the earth gets 200,000 times more than the total worldwide daily electricity generating capacity in the form of solar energy (Gallagher & Clarke, 2023). The current is all about the invention and production of a solar-powered vehicle that will use the most available energy source and will be the most efficient one. Nowadays, people are converting their vehicles into electric ones and are opting for batteries and other alternatives to significantly lower pollution of the planet. (Gallagher & Clarke, 2023) Additionally, solar power is gaining popularity in the automobile sector. When solar panels for vehicles get more efficient and have a more attractive design, the fear of limited range will probably disappear (Du et al., 2024). As a result, they can be reaching the motors market in solar-power cars. This research is one of many attempts to present innovative concepts and futuristic car designs, with the main goal of having a considerable influence on the solar car industry.

This article describes the conceptualization and realization of a solar-powered electric vehicle (EV) that takes care of the planet's needs and is easy to be used by the masses. The chassis is the most important part of the vehicle, as it holds the framework and is considered the backbone of the entire system. The present solar-EV is constructed using a lightweight SAE AISI 4130 Chromoly steel chassis that is designed to maximize the ratio of strength to weight, thus improving the efficiency (Neto et al., 2015). As for the rest of the vehicle, a space-frame chassis was selected over the other options due to the ease of its production, its low cost, and the ability to repair it anytime in the future. The car features a hydraulic braking system with a single piston brake calliper and a rack-andpinion steering mechanism with Ackermann geometry, which provides higher stability and better control over the car (Elhofy et al., 2023). To increase handling and safety on the vehicle, the double wishbone suspension system has been installed, which enables the independent operation of each wheel. The car features a level 2 autonomous driving system. The vehicle is forced by a 3kW 48V/60V BLDC motor controller and a 64V 62Ah Li-Ion battery, with essential power donated by 600W solar photovoltaic cells so that it obtains the speed of 45-50 Km/hr with the differential ratio allowing for a varying speed at different intervals, thus making the energy used by the car sustainable and extending its range along with it. The vehicle can reach the highest speed range of 45-50 km/h. This research provides the environment-friendly mobility options by demonstrating a case of the use of renewable energy in car design and also highlights the technical problems that come with the making of future solar electric vehicles.

Introduction

The global focus is moving towards the better use of renewable energy sources due to the concerns about the carbon emissions from the earth and the decreasing number of natural resources that can be used in the future (IEA, 2020). Solar energy is one of the most promising and sustainable ways to get energy among all other renewable energy sources (Kumar et al., 2021; Lightyear, 2021). It is the most abundant of all renewable energy sources and thus can be utilized even in less favourable conditions like a cloudy day. Considering such great potential, this paper revolves around a solar-powered vehicle that can draw the required power from nature and still keep the performance unaltered (Gallagher & Clarke, 2023).

Along with environmental issues getting louder and louder, more consumers are shifting their attention towards electric vehicles and other green alternatives that could help in decreasing the pollution levels. The blending of solar energy with the auto industry is becoming more and more popular after the improvements in the effectiveness of solar panels and their designs made the fear of the car running out of battery during a trip less (IEA, 2019). As these technologies keep on advancing, it is going to be expected that there will be more solar-powered vehicles in the market, which would be a step towards an ecofriendly way of transportation (Gallagher & Clarke, 2023).

There is a lot of popularity that solarpowered cars have been getting recently. With the entire transportation sector gradually shifting towards green energy that would make use of renewables, we can't get around that fact (Jim Gallagher, Wes Clarke, 2023; Lightyear, 2021). Much of the recent activity has come from the increased attention paid to energy technologies that rely less on traditional occupancies. Some of the working and commercially available solar cars have shown it is possible to drive cars by using solar energy as fuel.

Photovoltaic (PV) solar panels are the major technology contributing to a solar electric vehicle (EV) that transforms the sunlight into an electric car. Monocrystalline silicon solar cells are the most common type

of solar cells because of their high efficiency and long life. In fact, normally the PV panels could convert the energy of 25.0% of it when getting the perfect condition of illumination, according to standard tests. The only way we can see more effective solar energy harnessing for electromobility is if research on solar and perovskite and multi-junction like materials achieves even higher conversion efficiencies. It is clear that the publication cites from the researches are based on Sudhir Dinesh Green's work. Groups of scientists see a breakthrough in cell efficiency mostly in using perovskite and multi-junction cells besides silicon ones (Gallagher & Clarke, 2023; Green et al., 2015).

Besides, cars are physically connected with solar panels. The goal is to capture sunlight and convert it into electricity and therefore "lengthen" the range. Through gradual integration of solar panels into car bodies, the companies are releasing solar-assisted EVs that bring the solar system to the vehicle making it possible for the EV to travel longer distances. Normally, such vehicles adopt both solar energy and electric battery storage. The method allows gradual solar charging during the day. (Gallagher & Clarke, 2023).

Technological developments have also brought on the new phenomenon of hybrid solar-electric systems, where solar-charged EVs can switch between power from the sun and from the battery, depending on lighting conditions, increasing their versatility. Additionally, the advancements in lightweight technologies such as carbon fibre and aluminium composites and the vehicle techniques of energy consumption are being combined, which in turn results in a spectacular performance of these vehicle in terms of energy consumption efficiency (Kuttybay et al., 2024).

Examples of these are various kinds of programs, subsidies, supporting the advent of climate change technologies and the like; and this shows that governments are standing side by side with this transition. Also, the use of smart energy systems along with the creation of solar energy-powered charging stations has made solar-powered electric vehicles (EV) a closer choice to the common public for their daily transportation. These solar-powered EVs will no doubt become the norm in future days in which the earth will be saved from pollution and over-reliance on fossil fuels.

The exploration of the absolute necessity of vehicle parts, including the chassis, drive units, steering apparatus, and braking systems, done by many researchers in the literature, is at the centre of the topic discussed here. These particular changes mainly contribute to the safety and general efficiency of the vehicles' treatment, which are the most significant developments that the Formula SAE contests strongly inspire to achieve.

Berjoza et al. (Berjoza et al., 2022) dealt with the lithium iron phosphate (LiFePO_4) battery's performance discarding various environmental conditions. Theoretically recognized that the enhancements were very regular when the batteries were within their specified usage range but they encountered rapid decline of the performance in particular when the load currents were extremely low and also at low ambient temperatures. Long-term testing is necessary, as seen in repeated charge/discharge cycles, to really prove the batteries' possibility of use in EVs.

Agarwal et al. (Agarwal & Mthembu, 2022) proved that the use of aluminium metal matrix composites, such as P100/6061 Al and Al GA 7-230 MMC, went a long way in lightening the chassis weight by 68% and 70% respectively with basically no negative effect on chassis strength. The method of optimization plays an essential role in methodically improving the design of the chassis and ensuring it meets the necessary standards. This research work is about using the Box-Behnken design method to achieve the best design of

the chassis and testing the materials P100/6061 Al and Al GA7-230 MMC by designing the experiment to produce various design points.

Christy et al. (Christy et al., 2010) produced the Al-6061/TiB₂/12p composite material experimentally by an in-situ reaction method. Their review pointed to some microstructural features such as strings and particulate agglomerates, which are present in the composite. They found that components in Al-TiB₂ are harder, stronger in tension, and have larger Young's modulus compared to the base Al-6061 alloy, though the ductility was slightly decreased.

Marongiu et al. (Marongiu et al., 2010) evaluated lithium iron phosphate batteries and declared that they could function at total reliability regardless of various environmental conditions only if they remained in the manufacturer's specified operating range. In one more aspect, the study, however, by the way, pointed to performance degradation at scenarios of current loads and temperatures being low.

Almost 50 cycles of charging and discharging over 100 hours were carried out in the experiment. As far as battery aging and its potential in electric vehicles, further investigation over thousands of cycles would be necessary.

Even if solar cars are still a limited market, they have demonstrated their great potential with a focus on lowering oil dependency and carbon emissions. One of the most remarkable models is Lightyear One (Lightyear, 2021), a solar car with a number of experimental and commercially available counterparts such as Stella Lux, all of which are equipped with solar PV panels to meet at least part of the energy consumption, more specifically for the auxiliary functions and short-range drives. Just about all use the combination of solar energy and battery storage to reassure thenormal functioning of the car during the night or on a cloudy day. Consequently, in their frequents solar-powered EVs, despite being very successful in their claims, are often restrained in range because of the fundamental low energy density of solar energy compared to the consumption needs of the vehicle.

Whatever the case may be, the main challenge of the solar car is the module of the car being solar-powered, which heavily depends on the adoption of high-end technologies such as photovoltaic (PV) panels, energy storage systems (batteries), and charging mechanisms. PV panels occupy a central place in the process of converting solar energy into electric energy of use. Part of the innovation in solar cell technology is the creation of new types of solar cells, monocrystalline and bifacial solar cells, that boost their efficiency to more than 22% under standard test conditions (Green et al., 2015). Lithium-ion batteries are generally used to store the captured energy. They have the large energy density and the effectiveness of the storage for which they are preferred, notwithstanding the capacity and cycle life of the batteries may be heavily affected by the application and the state of use, too (Duet al., 2024). Besides that, an optimized charging scenario, such as solar charging stations, is of great necessity to achieve the efficient integration of solar energy into electric cars, but there are still restricted areas in which the implementation of these solar charging stations is left behind.

Despite the fact that multiple studies have been carried out with the purpose of analysing the development of electric vehicles (EVs) and the use of renewable energy, the available research works are highly restricting that they focus only on the design and development of solarpowered electric vehicles, mostly concentrating only on economic feasibility and environmental impact issues. To the best of our knowledge,

no relevant literature gives a thorough breakdown of the technical problems encountered when seeking to make the best use of solar power in electric vehicles.

Moreover, risible studies on the ease of solar photovoltaic system integration into vehicle design constitute only a handful of studies, with this field representing an area of idle extensive exploration in the future.

The paper discusses the design and development of a prototype solar-powered electric vehicle to investigate the possibility of putting solar panels on the vehicle's surface to get and store energy for driving. The research encourages efficient and lowcost solar-electric vehicle concepts with simple usage of techniques and, as a result, solving major technical problems such as energy conversion efficiency, and the limited energy storage.

Besides that, a vehicle performance study is carried out as part of this research to obtain more knowledge about vehicle operation, energy efficiency, and the feasibility of the vehicle as a sustainable transport solution.

The research that is presently underway is cantered on the design and development of a solar-powered electric vehicle. The solarpowered vehicle comes with a lightweight SAE AISI 4130 Chromoly steel frame for the vehicle, which is the best strength to the weight ratio. For the safety and convenience of the driver and the passengers, the vehicle is equipped with a hydraulic brake having a single-piston calliper and a rack-and-pinion steering system along with Ackermann geometry for the perfect manoeuvrability. For the security and handling to be at an optimal level, a double-wishbone suspension system is used.

The car has a 3kW 48V/60V BLDC motor controller and a 60V 62Ah Li-Ion battery, and also, 600W solar photovoltaic cells ar installed on the roof of the vehicle. Depending upon the differential ratio used, the car can reach a speed from 45-50 km/h with a change of differential at different speeds.

This vehicle comes with an eco-friendly and in-house developed jute and glass fibre composite body to help reduce carbon emissions from the vehicle.

System Design and development

This section discusses the design, prototyping, and development stages of the solar-powered electric vehicle (EV), covering the architecture, power system integration, material selection, and manufacturing process.

Vehicle Architecture and

Material Selection

2.1.1. Chassis

The chassis is the solar vehicle's home base, from where the powertrain system, energy storage, and solar panel integration are delivered to the other parts of the vehicle. Its design, aside from being multi-functional, is the main thread of the entire chassis, as it connects and utilizes the concepts of aerodynamic efficiency, balanced distribution of weight, and safety compliance, which in this case are the four essentials for a healthy lifestyle of the car.

The material used to make the chassis was AISI 4130 steel which was needed because of its perfect strength to weight ratio and the ability to maintain its properties for a long time which resulted in the safety of the product concept and users in the case of different off-road travels("The Effect of Compressive Plastic

Deformation on the Magnetic Properties of AISI 4130 Steels with Various Microstructures: 38844 Jiles, D.C. Journal of Physics D: Applied Physics, Vol. 21, No. 7, Pp. 1196–1204 (14 Jul. 1988),” 1989).

A detailed 3D model for the chassis utilizing SolidWorks was almost the same as the one in figure 1 showing the dimensions and the material properties of the AISI 4130 steel. The percentage composition of elements by mass as follows: carbon (0.28-0.33), manganese (0.40-0.80), phosphorus (max. 0.025), sulphur (max. 0.025), vanadium (max. 0.1), silicon (0.15-0.35), chromium (0.80-1.10), molybdenum (0.15-0.25), nickel (max. 0.5) with the rest being iron. (Muzakkir Ahamed & Natrayan, 2022).

Table 1 shows the mechanical properties of Chassis material.

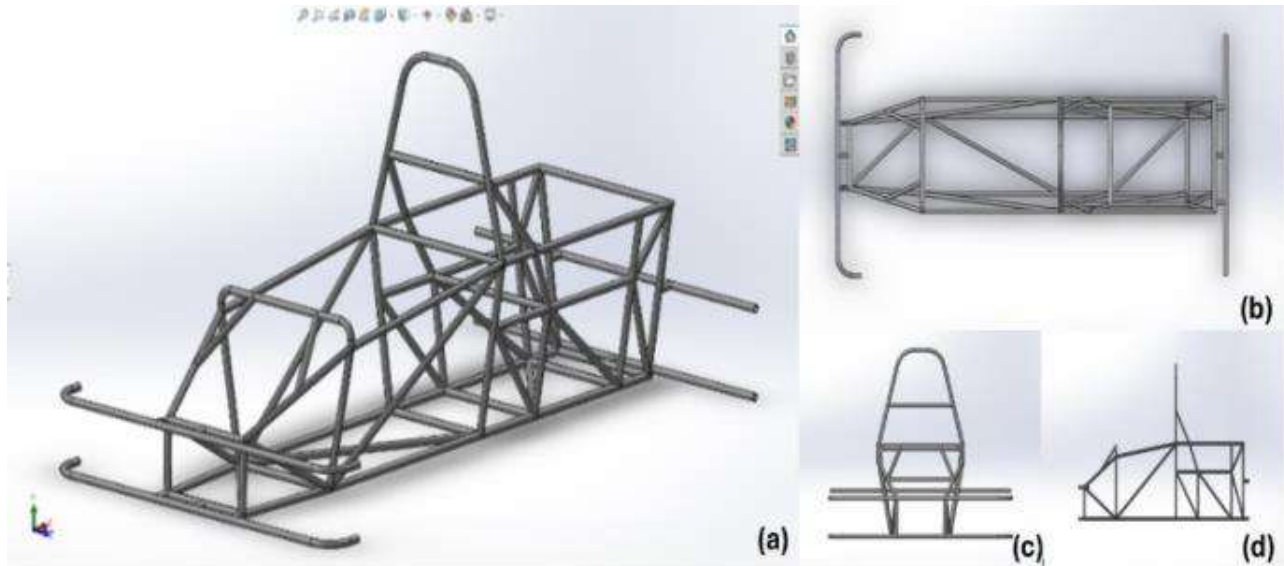


Figure 1: (a) Isometric View, (b) Top view, (c) front view, and (d) side view of the Chassis design.

Table 1: Mechanical properties of Chassis material

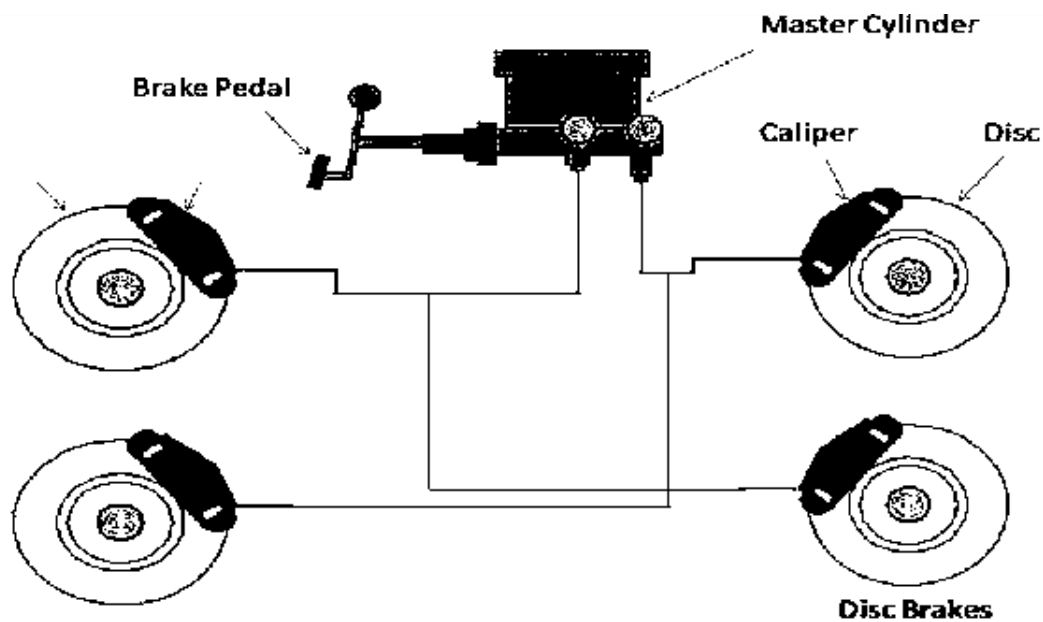
Sl. No.	Description	Value
1.	Tensile Strength (Ultimate)	560 MPa
2.	Tensile Strength (yield)	460 Mpa
3.	Modulus of Elasticity	190-210 Mpa
4.	Bulk Modulus	140 Gpa
5.	Poisson's Ratio	0.27 – 0.30
6.	Brinell Hardness	217

2.1.2. Steering and Braking System

In order to have more efficient and safe cornering, the designers decided to use a rack and pinion steering system with Ackermann geometry which will provide a 17.085-degree steering angle and a 9:1 steering ratio to give the driver more control over the vehicle. Basically, the steering system constitutes some major components that are interconnected to facilitate easy and fair steering of a vehicle (Rahmani Hanzaki et al., 2009). The steering wheel, which is directly tied to the steering column, is the starting point and the input for the system. The steering universal joints which are found at the different sections of the steering column

create the required flexibility in the system, thus enabling the steering column to deliver power at different angles. The rack and pinion system changes the turning power of the steering wheel to a linear one and the tie rods are the ones which actually push the wheels. In motorsport, a quick-release hub allows the steering wheel to be easily removed for rapid driver change. All these parts work together to form a complete system that is responsible for efficient and safe steering (Yedilkhan et al., 2024).

The main design features of this vehicle are the significant geometric parameters that have a great influence on the handling as well as the stability of this vehicle. The wheel base (L) is 1750 mm which is a good measure for the vehicle's longitudinal stability. The track width (B) of 1400 mm ensures lateral stability which is very important in balancing the vehicle during turns. This vehicle has a turning radius (Tir) of 3501 mm which means it is designed to make turns within medium-sized places; thus, it can be said that it has good manoeuvrability. Kingpin distance (kd) is 1150 mm which mainly influences steering geometry, car cornering, and the car's ability to make a turn efficiently. So, the vehicle's overall dynamic performance is greatly impacted by these dimensions.



The combination of a hydraulic braking system, dual-piston calipers, and braided brake lines made sure that the car could always brake effectively (He et al., 2022), with a stopping distance of 6.4 meters at 50 km/h. There are several major parameters incorporated in the design of the brake system as shown in Figure 2. The pedal ratio at 5:1 is chosen to step up the driver's input of 350 N to a braking force that is adequate. The force required for the total brake is estimated at 1822.8 N, but the force that is actually applied is slightly higher at 1837 N, thus making it possible to brake effectively. The car is able to brake at a distance of 6.04 m, with a percentage of efficiency of 87%, thus indicating the high level of performance. The brake pad temperature rises to 101.19°C during the process, and the system is loaded with a heat flux of 509,553.62 W/m², which can be accounted for the heat produced by the brakes.

2.1.3. Suspension

The vehicle has a double wishbone suspension system that enables the independent wheel movement, thus better handling and ride quality. As shown in Table 2, some parameters are listed. The design, consisting of 144 kg of the sprung mass and 52 kg of the unsprung mass, results in a spring rate of 38.91 N/cm and wheel rate of 551.33 N/cm, thus safety and easy absorption of shocks on various road surfaces are provided

(Yang et al., 2024).

Table 2: Parameters of Suspensions

Description	Value / Type
Suspension	Double Wishbone Suspension
CG Height 305mm	305mm
Ground Clearance	4.5 inch
Motion Ratio	0.8235
Ride rate	1.378N / cm
Wheel rate	551.33N / cm
Sprung mass	144 Kg
Unsprang mass	52K
Suspension Travel	170mm(max)

2.1.4. Body and other components



Figure 3: Hand layer process used in the preparation of different eco-friendly fiber samples

The vehicle's body was made in-house using lightweight composite materials to enhance aerodynamics in order to facilitate the aerodynamics and energy efficiency of the vehicle while keeping the emissions at low levels, the car's body was basically made of lightweight composite materials. The frame of the solar vehicle was completely covered with these body panels that were made by the hand layup process and were

made of jute and glass fibres bound with epoxy resin which are demonstrated in the figure 3. Different fibre mixtures were tried and the last one was chosen on the base of being the most costeffective and having nice strong impact resistance properties (Alemayehu et al., 2021; Sarmiento et al., 2022). To gain the most energy, solar technology in the form of monocrystalline solar panels was installed on the roof of the vehicle.

The low-profile, radial tire was fitted on an alloy wheel of the size 110/80 and the wheel diameter is 304.8 mm which is standard for performance or sports-oriented vehicles. The pieces like A-arms, upright knuckles, and clamps have been designed and developed to meet the vehicle architecture. These parts were machined by the CNC method. For the best results, double wishbone suspension, using seamless tubes as main material leading to optimal stiffness, has the function of keeping the wheels independent thus better wheel movement and consequently, good handling (Patel et al., 2022). Vehicle A-arm suspension was designed using seamless tubes which guarantee optimal stiffness and long life. The upright knuckle is at the highest possible achieving of strength and rigidity thereby supporting giving control and stability during cornering and braking.

2.2. Solar Power Generation and Integration

The car is fitted with 600W monocrystalline solar panels on the top to get the best sunlight capture (Green et al., 2015), selected for their high efficiency as illustrated in Figure 4. Details of Solar cells used are given in Table 3. A Maximum Power Point Tracking (MPPT) system that allows for power output to be maximized under varying light conditions was employed with the programmable feature for adjustment. The solar energy is captured in a 64V 62Ah Li-Ion battery, which makes the vehicle less dependent on the grid and thus the vehicle is able to go about 30% further than usual with normal conditions. Table 3: Specifications of Solar Cells Used in the Solar Vehicle

Specifications	Description
Type	Monocrystalline
Total number of cells	156
Power generated by a cell	4.58W
Total power generated	715 W
Voltage of a cell	0.538 V
Maximum current of each cell	8.57A
Dimensions	157mm × 157mm
Efficiency	19.4



Figure 4: Solar panels integrated with the solar vehicle

2.3. Power Electronics and Energy Storage, telemetry

One of the power electronics in a vehicle is a 3kW 48V/60V BLDC motor controller that can cleverly manage the energy flow between the solar panels, battery, and motor to give you the best mileage or the longest runtime without recharging. A 64V 62Ah Li-Ion battery pack is used for the vehicle as the main energy storage. This battery has been optimized for fast charging and stable discharge performance (Du et al., 2024; Gallagher & Clarke, 2023). The vehicle's major parameters of real-time telemetry are monitored by a complete telemetry system. The battery status, motor performance, and solar energy production are included in the data. Instead of the driver being physically and visually present, this information is sent wirelessly for the driver's convenience.

The electrical wiring system comprises several components; each one has its distinctive colour and size. The primary live wire is red, and the primary ground wire is black. The secondary live wire is blue, while the secondary ground wire is grey. The wires for servos are yellow for live and brown for the ground, while the cooling system employs a purple live wire and a white ground wire. Moreover, the wire sizes and their maximum current values are as follows: 1 gauge for 110A, 13 gauge for 7A, 21 gauge for 1A, and 33 gauge for 72mA.

2.4. Motor, motor controller, and Power train Drivetrain

The vehicle's drivetrain consists of four vital components: chains and sprockets, which power the wheels with energy gotten from the engine; a differential that is open, letting the most excellent turning happen because the wheels can spin at different speeds; a rear axle, that takes over the weight of the vehicle and connects the back wheels together to maintain stability; and lastly, wheels and tires are the only things that are directly in contact with the road and therefore can give traction and support to the vehicle thus making a big influence on the performance of the car as well as its handling. When working together, these parts are the most reliable way to get the propelling power as well as the controlling of the vehicle during the process of operating it. The powertrain system has a 3 kW BLDC motor, which was chosen mainly due to its capability to give out a high torque at low speeds just like its great efficiency (N et al., 2024). The accelerative performance of the unit is made to be the best one through the use of chain and sprocket system utilized by the drivetrain with a gear ratio of 1:12.7, this way the torque is optimized for acceleration and higher speeds can be achieved if necessary. The design of the BLDC motor involves no brushes and is rated at 48/60 volts

for a direct current. It also has over-voltage and under-voltage cut-off protections at 68 volts and 42 volts, respectively, and they work with commutation at 120 degrees. The rated power of 3000 watts and the rated current of 90 amperes allow these motors to be able to work in a temperature range of - 20 to 80°C. The motor controllers, which go with the rating of the motor, are for 48- 72 volts of a nominal voltage, and a maximum operating voltage of 36-86 volts. These devices can take a peak current of 100 amperes for one minute and a continuous of 65 amperes, employing convection for cooling.

2.5. Simulation and Prototyping

2.5.1. Simulation

A 3D model of the vehicle was designed using SolidWorks, detailed to the last screw, and FEA was conducted to determine the vehicle's abilities when subjected to different operational stresses. The performance aspects tested included stress, displacement, and impact resistance which were used to check if the safety and performance standards were met by the design. Some of the vital aspects such as the alignment, steering responsiveness, and solar panel efficiency were perfected using virtual testing before moving to the physical prototype phase.

For the chassis, following the application of a suitable mesh, FEA was performed in order to simulate the different types of impact that is front, rear, side, and roll hoop stress as illustrated in Figure 5. Stress and displacement were the main parameters used in the analyses to find out the areas with high stress and also make sure that the deformations were within the allowed limits. The factor of safety (FoS) was determined for each impact case, thus ensuring that the structure was safe. The chassis design is the combination of the material properties of AISI 4130 and the efforts of the designer, thus, the product is now leading in both safety and performance. Although the results from the impact analysis point to some areas for improvements, the framework is strong enough to support the solar vehicle's functionality and comply with competition standards. The goal of the future developments will be to achieve a better structural integrity and safety (Gallagher & Clarke, 2023; Patel et al., 2022).

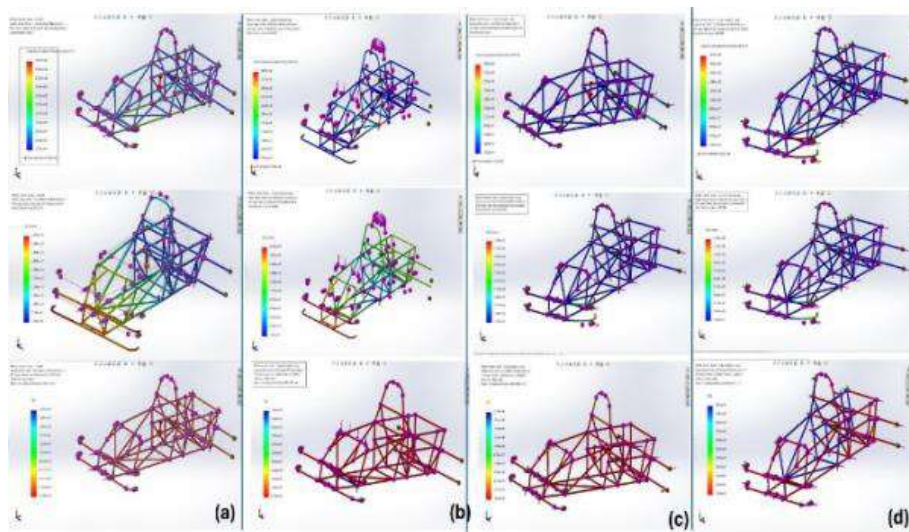


Figure 5: Stress, Displacement, and FOS analysis done for (a) Front impact, (b) Vertical Loads, (c) Rear Impact, (d) Side Impact

The impact test results show that the safety margins are not the same for each loading condition. Both front and rear impacts indicate very low safety margins, i.e., the factors of safety (FoS) are 1.02 and 1, re-

spectively, thus the design is just enough to meet the necessary load capacity. The side impact experiment reveals a slightly higher performance, a FoS of 1.7 is given, which allows some extra strength. On the contrary, the front vertical test is indicating a safety margin that is higher, with a FoS of 2.5, the design is considered safer under vertical loads. The roll hoop, with a FoS of 3.5, is the area that showed the greatest strength thus, it is capable of significantly higher loads, thereby, the structural stability in rollover situations can be maintained.

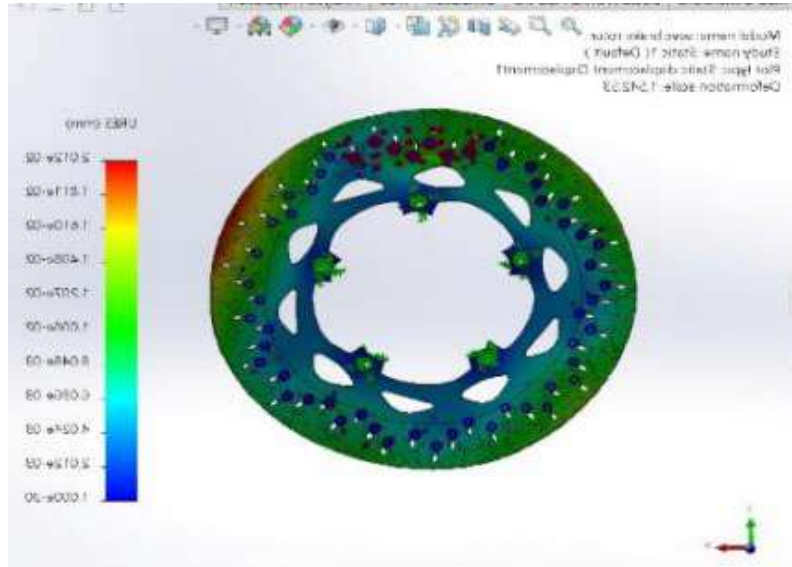


Figure 6: Stress Analysis of Rotor

The stress examination on a brake disc illustrated in Figure 6 was created using a finite element analysis (FEA) software. The color bar on the left represents the load distribution over the disc, where blue shows the areas of low stress and red denotes the highest stress areas. The design indicates that the different parts of the periphery and some exact locations on the brake disc are subjected to different levels of stress when the brake is applied. This study aids in locating the hot spots of the component where the metal, being of inadequate strength, may have to be supported or the strength and service life under loading conditions can be improved by using an appropriate material.

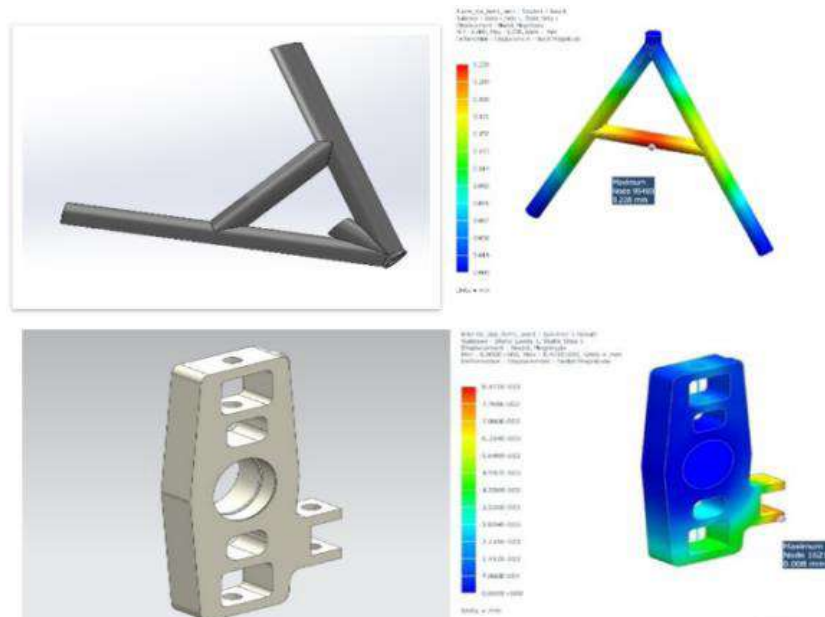


Figure 7: Design and Analysis of A-Arms and Uprights used in the vehicle.

Figure 7 shows CAD models and finite element analysis (FEA) results for two structural components (A-Arms and Uprights). The FEA results show displacement patterns, highlighting areas of maximum deformation. This analysis helps to evaluate structural performance under loading conditions for the parts. The maximum displacement is highlighted in red, indicating the area experiencing the most deformation for A-Arms. For Uprights, the analyses show deformation under loading, with the colour scale indicating displacement. The maximum displacement is marked in the blue-green area.

2.5.2. Manufacturing Process

Fabrication and assembly of the vehicle components mark the final step of the development process. The activities, which include building the vehicle's chassis, installing the solar panels as well as integrating the battery and motor, have led to the birth of the vehicle. The wiring and power management systems have been given special attention to make sure that the flow of energy is continuous between the solar panels, battery, and motor. Some of the advanced manufacturing processes that were used which include precision welding and 3D printing for certain components have contributed to the structural strength and energy efficiency of the vehicle. Besides that, the vehicle's manufacturing process was a mix of CNC machining for the precision parts, laser cutting for the chassis, and composite layup techniques for the body panels. A modular design was used for the solar panels, making it possible for them to be easily upgraded or replaced when necessary. The team was committed to creating a green environment during the entire production process, therefore, they used recycled materials for non-structural parts and minimized waste.



Figure 8: Glimpse of developed Electric vehicle powered by Solar energy

3. Performance Analysis

3.1. Solar Panel Output

The electric vehicle's solar panel's efficiency to a large extent were the different weather conditions. This in turn led to the changes in energy supply and driving distance. Under the sun with no clouds in the sky, the solar panels optimally reached about 19.4% efficiency, thus leading to a power generation of up to 680 W out of 156 monocrystalline solar cells with the ideal light intensity (1000 W/m^2). The energy generated is enough to either directly power the motor or to recharge the battery, and thus, maintaining the excellent performance of the EV.

In cloudy weather, the power output is only about 10-25% of the maximum value, and thus, the energy produced is around 150- 200 W. This situation makes the vehicle less capable of using solar energy and, therefore, more battery reserves will be used, and the driving range will be lower. Other examples of changes in light levels are 300-500 W of power produced but efficiency drops due to the shading (Green et al., 2015; Kuttybay et al., 2024). Bypass diodes perform the function of a security guard who helps to diminish the negative effects of shading on the power output, thus making the energy output more stable even in patches of varying light condition.

3.2. Range and Speed

3.2.1. With Solar Power Alone

The energy that comes solely from the solar panels determines the daily mileage of the vehicle. The 680 W output can partially energize the 3-kW motor, which gives a vehicle speed of 10-15km/h, if the sun is shining. The car can drive 90-120 km depending on the ground in 6 hours with the sun. The power drops to 150-500W in a cloudy or shaded place, the speed decreases to 5-10 km/h, and the range decreases to 30- 50 km

3.2.2. Combination of Solar Power and Battery

If equipped with a 64V 62Ah lithium-ion battery (4kWh capacity), the car is able to go 70-90 km at the speed of 45-50 km/h. Fortunately, the battery receives assistance from solar panels in the bright days, thus 16 the car's range can increase up to 120-150 km as the battery can be recharged or the motor can be powered directly. The vehicle becomes more efficient when it travels for a longer period of time because the speed and the range increase as a result of the combination of the solar and battery power.

3.3. Energy Efficiency

The energy efficiency of a solar-powered electric vehicle is ultimately decided by the losses in the system which include the solar panel efficiency, energy conversion, and battery storage. The car's monocrystalline panels are designed to have an efficiency of 19.4%, thus under perfect conditions about 715 W of electrical power can be generated from the sun. However, due to various factors that occur in the real world such as the presence of dirt, shading, and temperature, the efficiency is lowered to 17-18%, which leads to the vehicle's initial energy losses. Besides, the 3 kW BLDC motor controller and Maximum Power Point Tracking (MPPT) system achieve 85- 90% and 90-95% efficiency, respectively, leading to a 10-15% loss during power conversion and optimization. Furthermore, the 64V 62Ah lithium-ion battery has an 85-90% charge/discharge efficiency, with energy lost during storage and retrieval due to internal resistance and heat. Therefore, considering losses from solar panels (18%), conversion (10-15%), and battery storage (10-15%), the overall system efficiency is about 65-70%. Future improvements in component efficiency can enhance this figure further.

3.4. Cost Analysis

Commercializing the developed solarpowered electric vehicle requires significant initial investment and ongoing costs. The setup includes purchasing 2.3 acres of land for ₹2.2 crore (\$264,000) and constructing the facility for ₹2 crore (\$240,000). Equipment costs add ₹50 lakhs (\$60,000), and annual labour expenses, including engineers, management, and workers, total ₹3.4 crore (\$408,000). The total initial investment for manufacturing is around ₹8.1 crore (\$972,000). The production cost per vehicle is ₹4,94,750 (\$59,370), covering the chassis, motor, suspension, sensors, and control systems. Licensing and regulatory approvals,

including environmental clearances and safety certifications, cost an additional ₹67,92,000 (\$81,500). Each car is projected to sell for ₹7,50,000 (\$90,000), with a break-even expected in five years. Over this period, production costs and operational expenses will total upto ₹71.46 crore (\$8.58 million), with expected revenues of ₹71.47 crore (\$8.58 million), ensuring profitability once scaled.

4. Challenges, Limitations, and Future Directions

4.1. Challenges

Designing and developing a solar-powered EV presents technical challenges, particularly due to the limited efficiency of photovoltaic (PV) panels, the complexity of optimizing energy storage, and the economic viability of solar EVs. Each of these factors impacts the overall performance, cost, and feasibility of widespread adoption.

4.1.1. Cost

Cost is another significant factor inhibiting the adoption of solar EVs (Kumar et al., 2021; Kuttybay et al., 2024). The integration of solar panels, advanced energy storage systems, and lightweight materials makes solar vehicles more expensive to manufacture compared to conventional electric vehicles. While advancements in manufacturing processes and economies of scale could help lower prices over time, the current high cost remains a barrier for consumers.

4.1.2. Solar Panel Efficiency

Despite the progress, several challenges limit the widespread adoption of solar-powered vehicles. One of the main hurdles is the relatively low efficiency of solar panels (Gallagher & Clarke, 2023; Kashyap et al., 2023). Even with advancements in PV technology, solar cells are still constrained by weather conditions and the limited surface area available on a vehicle, making it difficult to generate sufficient energy for long-distance travel. Furthermore, during cloudy or rainy days, the energy output from PV panels significantly drops, limiting the vehicle's reliance on solar power alone.

4.1.3. Energy Storage

Energy storage remains another challenge. While lithium-ion batteries are currently the best option for solar EVs, their limitations include high costs, long charging times, and concerns over battery degradation. Furthermore, the environmental and ethical issues related to the mining of raw materials for Li-ion batteries, such as lithium and cobalt, continue to pose sustainability concerns (Duet et al., 2024).

4.1.4. PV Infrastructure

Physical limitations of PV (photovoltaic) infrastructure are, to a large extent, a factor that is taken into account by users. In most places, charging stations powered by solar energy are far from being easily accessible, while in certain regions, the already existing stations are not capable to function efficiently because of the geographical and climatic conditions. Thus, a reliable charging infrastructure is needed that will be able to provide for solar-powered EVs especially in locations where the sun's rays are not strong enough throughout the year (Rizzo et al., 2011).

4.2. Limitations

Solar-powered vehicles also face limitations in real-world conditions. Reduced efficiency in low Solar-powered cars is also confronted with many limitations in the "outside world". If the energy exchange gets less efficient and the lower the output, low sun-light conditions, e.g. during cloudy days or in regions with less solar radiation (solar irradiance), the car's performance can be restricted. This drawback makes it quite difficult for Solar EVs to depend only on solar energy for their drive, which means they are frequently required to have hybrid systems or additional grid charging. This reliance impacts the vehicle's sustainability and energy independence, which are essential features of solar EV technology. Simultaneously, the problem of keeping the vehicle's performance at the required level while having enough energy always remains (Gianfranco et al., 2022). To reach the high level of efficiency, one issue, among many, is light-weight materials and aerodynamic designs. However, these two factors can limit the car's durability and safety. The concession between keeping high performance and simultaneously using energy generation and storage in an optimal way is still the main obstacle in the progress of solar EVs.

Future Directions

Future investigations of solar electric vehicles will contribute to the advancement of solar electric vehicles, making them a viable and sustainable transportation option for the future. Following is some of the future directions to be carried out concerning the current prototype solar vehicle.

1. Optimizing the design for reduced weight and improved aerodynamics and exploring eco-friendly materials for enhanced sustainability (Rizzo et al., 2011).
2. Energy efficiency can be boosted by using advanced solar panel technologies, better MPPT algorithms, and higher-capacity batteries (Parlak et al., 2024).
3. Powertrain improvements like upgrading the motor and enhancing regenerative braking are also key. Further real-world testing is needed to refine performance across different conditions.
4. Sustainability can be improved by incorporating recyclable materials, while cost-reduction strategies will aid commercialization (Patra & Baek, 2014).
5. Integrating smart features like realtime energy monitoring and predictive maintenance, as well as ensuring compliance with evolving safety and environmental standards, will be essential (Çelik, 2024; Su et al., 2024).
6. Lastly, expanding range, improving charging solutions, and enhancing user experience through better control systems and interiors are important future steps (Mohammad et al., 2024).

5. Conclusion

The current prototype project "Design and Development of an Electric Vehicle Powered by Solar Energy" is a major source of contribution to the advancement of sustainable transport solutions. Through this initiative, the critical demand for the reduction of dependency on fossil fuels and environmental impact is being addressed by the creation of a low-cost electric vehicle that directly absorbs solar energy. The use of a low weight SAE AISI 4130 Chromoly steel chassis not only provides the perfect solution to the problem of strength but also efficiency, while the feature of brake system by hydraulics, steering by rack-and-pinion with Ackermann's geometry, suspension by double wishbone assist in making the car well driven and safe.

The car is equipped with a 3kW BLDC motor and a 64V 62Ah lithium-ion battery that is capable of delivering power up to 600W solar PV cells, thus allowing the car to move in the range of 45-50 km/h. It is the very design which implies the future of solar powered electric vehicles and also opens the gate of future research and invention in clean transport technologies. The automotive industry in change towards green alternatives has already this project to give it the confidence that solar energy will be one of the sources to provide the solution of global emissions of carbon and to promote mobility of lower emissions. At last, the study will be the vehicle industry to travel on when the pathway to clean transport will be further developed.

Acknowledgments

The authors gratefully acknowledge the support provided by Nitte Meenakshi Institute of Technology, Bengaluru, for their full support in conducting this work. Also, we extend our thanks to AICTE IDEA Lab, KREDL, Dr. Solanki Hospitals, and other sponsors for their partial financial support in the development of this vehicle.

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AI-Driven Bioprocess Optimization for Host-Free *Ophiocordyceps sinensis* Cultivation

Supriya R K , Prema Sankaran, Mansoor Ahmed P, S Suresh Kumar

Abstract

This study addresses the critical challenges surrounding the production of *Ophiocordyceps sinensis*, a medicinal fungus of immense therapeutic and economic value, whose natural supply is threatened by overharvesting and whose artificial cultivation is hindered by complex biological constraints. We propose a novel host-free cultivation framework that leverages a multi-layered Artificial Intelligence (AI) architecture within a digitally twinned bioreactor system. This "Precision Mycology" approach integrates a comprehensive array of IoT sensors, real-time computer vision for morphological analysis and contamination detection, and hyperspectral imaging for non-destructive quality assessment. The core of the system is a dynamic control loop, where Long Short-Term Memory (LSTM) networks predict growth kinetics and metabolite synthesis, whereas a Reinforcement Learning (RL) agent actively optimizes environmental and nutritional parameters. This framework is designed to transcend the limitations of current methods by enabling the scalable, sustainable, and geographically independent production of *O. sinensis* with unprecedented consistency in the yield and potency of key bioactive compounds, such as cordycepin and adenosine. The anticipated outcomes include a stabilized supply chain, enhanced product quality and safety, and a new paradigm for cultivating other high-value, difficult-to-grow fungi.

1. The *Ophiocordyceps sinensis* Imperative: Reconciling Ancient Demand with Modern Scarcity

The confluence of ancient medicinal tradition and modern pharmacological interest has placed extraordinary pressure on *Ophiocordyceps sinensis*, a fungus whose unique biology is inextricably linked to its scarcity and value. The current supply chain, which relies on wild harvesting, is ecologically and economically unsustainable, creating an urgent imperative for a technological paradigm shift in production.

1.1. The "Winter-Worm, Summer-Plant": A Unique Biological Marvel

Ophiocordyceps sinensis (syn. *Cordyceps sinensis*) is an entomopathogenic fungus with one of the most fascinating life cycles in the natural world. It is a fungal parasite that is highly specific to the larvae of Lepidoptera, particularly the ghost moths of the family Hepialidae. The cycle begins in late autumn, when fungal spores infect subterranean caterpillars. Over winter, the fungus leisurely devours its host from within, a process that mummifies the insect. By the following summer, the fungal infestation has killed the caterpillar, and a fruiting body, or stroma, protrudes from the deceased larva's head, earning it the descriptive Chinese name *Dōng chóng xià cǎo*, or "winter-worm, summer-plant."

The rarity of this organism is compounded by its highly restricted habitat. It is found almost exclusively on the Tibetan Plateau and surrounding Himalayan regions at extreme altitudes ranging from 3,000 to 5,000 m. The unique environmental conditions of this "Roof of the World" including a rarefied atmosphere, mineral-rich soil, and low ambient temperatures, are believed to be critical for stimulating the production of its unique profile of secondary metabolites. This extreme environmental specificity is a primary driver of its value and a fundamental obstacle to replicating its growth using conventional means.

1.2. A Pharmacological Treasure Trove: Bioactive Compounds and Medicinal Value

For centuries, *O. sinensis* has been a cornerstone of Traditional Chinese Medicine (TCM), revered for its ability to "invigorate the lung and nourish the kidney" and used to treat a wide array of ailments, including fatigue, cough, renal dysfunction, and hyposexuality. Modern science has begun to validate this traditional wisdom by identifying a rich complex of bioactive compounds within the fungus-caterpillar complex.

The primary constituents include a suite of nucleosides, most notably cordycepin (3'-deoxyadenosine) and adenosine, polysaccharides, sterols such as ergosterol, proteins, peptides, and the sugar alcohol D-mannitol, also known as cordycepic acid. Cordycepin is of particular interest because of its structural similarity to adenosine. The absence of an oxygen atom at the 3' position of the ribose moiety allows it to be incorporated into RNA molecules, causing premature termination of synthesis and thereby interfering with various biochemical pathways. This mechanism underpins many of its pharmacological effects.

Contemporary research has demonstrated a broad spectrum of activities, establishing *O. sinensis* as a potential antioxidant, anti-inflammatory, anticancer, and antidiabetic agent. It exhibits bidirectional immunomodulatory effects and can both potentiate and suppress immune responses. Furthermore, it has shown potential in protecting cardiovascular health and enhancing physical performance by increasing the body's production of adenosine triphosphate (ATP), the primary molecule that delivers energy to muscles.

1.3. The High Cost of "Himalayan Gold": Economic Value and the Harvesting Crisis

The immense therapeutic reputation of *O. sinensis* has transformed it into one of the most expensive raw materials in Oriental Medicine, often referred to as "Himalayan Gold." Over the past two decades, demand has skyrocketed, driving prices to extraordinary levels, with reports of wild Cordyceps fetching as much as 60,000 USD per kilogram in 2015. This intense economic pressure has precipitated severe ecological and socio-economic crises.

The annual harvest, which occurs from May to July, involves thousands of collectors scouring the alpine pastures to collect the flowers. This activity severely damages the fragile vegetation and delicate ecology of the Qinghai-Tibetan Plateau. The relentless over-extraction has led to a significant decline in the natural fungal population, resulting in its classification as a "Vulnerable" species on the IUCN Red List. This situation has created a destructive feedback loop: as the fungus becomes scarcer due to overharvesting, its price escalates. Higher prices incentivize even more intensive harvesting efforts, accelerating the depletion of the resource and degradation of its habitat. This escalating cycle points toward the eventual commercial extinc-

tion of the wild resource, making the development of a viable, scalable alternative not only a commercial opportunity but also an ecological imperative.

This crisis has also fostered socioeconomic instability, including resource conflicts among harvesters and a significant illicit trade market. Moreover, the high stakes have led to widespread issues regarding product quality and safety. Adulteration is common, with collectors historically inserting twigs or, more recently, lead wires into the caterpillar bodies to fraudulently increase their weight for sale. This practice, along with potential environmental heavy metal contamination, poses a serious risk to consumers of these products. The only way to break this vicious cycle of scarcity and degradation is to introduce an alternative production method that completely decouples the supply of *O. sinensis* from its fragile native ecosystem.

2. Deconstructing Cultivation Bottlenecks: From Alpine Ecology to Bioreactor Dynamics

In response to the escalating crisis of wild *O. sinensis*, researchers have dedicated decades to developing artificial cultivation methods for this fungus. However, these efforts have been consistently hampered by the complex biology and fastidious growth requirements of the organism. A critical analysis of these historical and current approaches reveals fundamental limitations that necessitate a move beyond mere ecological mimicry toward a more sophisticated bioengineered solution.

2.1. The Host Dilemma: Challenges in Replicating the Natural Infection Cycle

The most direct approach to artificial cultivation is to replicate the natural parasitic life cycle. However, this method is fraught with intractable challenges centered on the host insect. Ghost moth larvae have an exceptionally long life cycle, lasting 3–5 years in the wild. Even under optimized controlled conditions, this can only be shortened to approximately one year. Such a prolonged duration is not only economically prohibitive for large-scale production but also exponentially increases the window of opportunity for catastrophic failures.

A primary vector for such failure is the host's extreme susceptibility to various infectious pathogens. Research has identified the entomopathogenic fungus *Paecilomyces farinosus* as a particularly lethal contaminant, responsible for killing over 85% of host larvae in one experimental cultivation attempt. Maintaining a sterile or near-sterile environment to prevent such disastrous outbreaks over a year-long rearing period is an arduous, if not impossible, task on an industrial scale.

Compounding these issues is the fundamental gap in biological understanding. The precise mechanism by which *O. sinensis* infects its host remains unclear. Consequently, artificial inoculation methods, whether through spore spraying, oral feeding, or direct injection, suffer from low and highly inconsistent success rates. Despite these hurdles, recent breakthroughs have enabled large-scale host-based cultivation, with reported annual yields reaching 10 tons in 2016. However, this success relies on the costly and complex simulation of the high-altitude Tibetan environment and is shrouded in commercial secrecy, which stifles broader scientific advancement and collaboration in this field.

2.2. Host-Free Alternatives: The Promise and Pitfalls of Mycelial Fermentation

Host-free mycelial fermentation is a more viable and scalable alternative to the host-based dilemma. This approach is based on the finding that fungal mycelium grown in vitro in a liquid or on a solid substrate contains a profile of bioactive compounds largely similar to that of the wild fungus-caterpillar complex.

Among fermentation techniques, Submerged Liquid Fermentation (SLF) is widely preferred for industrial applications because of its scalability and the relative ease of manipulating and optimizing environmental parameters within a bioreactor. Extensive research has focused on optimizing SLF for *Cordyceps* species by defining ideal media compositions (e.g., carbon sources such as glucose, nitrogen sources such as yeast extract, and various mineral salts) and physical parameters (e.g., temperature, pH, and agitation speed). These efforts have achieved high mycelial biomass yields, with some studies reporting over 60 g/L. Solid-State Fermentation (SSF) using substrates such as rice or other grains has also been explored, particularly for cultivating the fruiting bodies of related species such as *Cordyceps militaris*; however, it is generally less scalable for industrial mycelial production than SLF.

Despite its promise, conventional mycelial fermentation of *O. sinensis* faces several critical challenges. The fungus is psychrophilic (cold-loving) and slow-growing, which means that fermentation cycles are long and highly susceptible to contamination. More importantly, the production of the most valuable secondary metabolites, such as cordycepin, is extremely sensitive to minor fluctuations in culture conditions, resulting in significant batch-to-batch inconsistencies in product potency. This leads to a fundamental misalignment of cultivation objectives. Most current optimization research focuses on maximizing the sheer volume of mycelial biomass. However, the true economic value of a product is dictated by the concentration of specific bioactive compounds. The optimal conditions for rapid cell proliferation during the logarithmic growth phase are often antithetical to the conditions, typically involving environmental stress or nutrient limitation, that trigger the synthesis of these valuable secondary metabolites in the stationary phase. Therefore, optimizing biomass alone is a flawed strategy that fails to target the primary driver of product value.

Furthermore, conventional fermentation operates in a "data-rich, knowledge-poor" state. Bioreactors are equipped with sensors that generate vast streams of time-series data on parameters such as temperature, pH, and dissolved oxygen. However, these data are typically used for simple reactive feedback control (e.g., if the temperature exceeds a setpoint, activate cooling). The complex, nonlinear relationships between these variables and their real-time impact on the metabolic state of the culture are not fully understood or leveraged. The patterns hidden within these data streams, which could predict metabolic shifts or the onset of stress, remain unexplored. This inability to extract and act upon predictive knowledge from real-time data is a core limitation that prevents conventional fermentation from achieving true process optimization and consistency.

2.3. Comparative Analysis of *O. sinensis* Production Methodologies

The inherent limitations of existing production methods, from wild harvesting to conventional fermentation, underscore the need for a novel approach. The following table provides a systematic comparison of

these methods with the proposed AI-driven framework, highlighting the specific shortcomings that the new technology is designed to overcome.

Table 1: Comparative Analysis of *O. sinensis* Production Methodologies

Metric	Wild Harvesting	Host-Based Artificial Cultivation	Conventional Mycelial Fermentation	Proposed AI-Driven Framework
Scalability	Very Low (Declining)	Low to Medium	High	Very High
Cost per Gram (Bioactive)	Extremely High	High	Medium to High	Low to Medium
Production Cycle Time	3-5 Years (Natural)	~1 Year	1-2 Months	Optimized (Weeks)
Bioactive Compound Consistency	Very Low (High Variability)	Low to Medium	Low	Very High
Contamination Risk	Low (Natural)	Very High (Pathogens)	High (Long Cycle)	Minimized (Real-time Detection)
Ecological Impact	Extremely Negative	Neutral to Negative (High Energy)	Neutral to Negative (High Energy)	Positive (Decoupled & Efficient)
Quality Control	None (Adulteration Risk)	Post-Production Testing	Post-Production Testing	Real-time, In-process

3. An AI-Driven Bioprocess Architecture for *O. sinensis* Cultivation

To overcome the limitations of previous methods, this study proposes a novel bioprocess architecture based on the principles of Precision Mycology. This framework integrates a digitally twinned bioreactor, multi-modal sensing array, and multilayered AI control system to move beyond static process maintenance and toward dynamic, intelligent process choreography.

3.1. The Digital Twin Bioreactor and Multi-Modal Sensing Array

The physical core of the system is a bioreactor operated using the Controlled Environment Agriculture (CEA) philosophy. This physical system is mirrored by a "digital twin" a high-fidelity, dynamic virtual model that is continuously updated with real-time data. This constant data stream is provided by a comprehensive array of physical sensors integrated into the bioreactor, which forms an advanced IoT network.

The physical sensing array includes the following:

- **Temperature:** High-precision platinum resistance thermometers (e.g., Pt100) were used to monitor the exact temperature of the liquid substrate, which is a critical parameter for psychrophilic *O. sinensis*.

- **Gaseous Environment:** Non-Dispersive Infrared (NDIR) sensors (e.g., Sensirion SCD30) for monitoring carbon dioxide (CO₂) evolution, alongside probes for humidity and dissolved oxygen (DO), which are key indicators of metabolic activity.
- **Liquid Medium Properties:** In-situ probes continuously measure pH, electrical conductivity, and the concentration of key nutrients, such as glucose and nitrogen, providing a real-time picture of the culture's nutritional environment.

All data from this sensor network were aggregated, timestamped, and preprocessed by a central IoT platform, forming the foundational dataset that feeds both the digital twin and predictive AI models.

3.2. Real-Time Monitoring with Computer Vision and Hyperspectral Imaging

To augment the standard physical sensors, the system incorporates two advanced noninvasive monitoring technologies that provide deeper insights into the biological state of the culture.

- **Computer Vision for Morphology and Contamination Detection:** An in situ high-resolution imaging probe provides a continuous video stream from within the bioreactor. This stream was analyzed in real time using computer vision algorithms. These algorithms perform two critical functions: First, they monitor mycelial morphology by tracking the development and size distribution of mycelial pellets or clumps, which can significantly affect nutrient and oxygen transfer efficiency. Second, and more critically, a custom-trained object detection model built on an architecture like YOLO (You Only Look Once (YOLO)) continuously scans for microbial contaminants. The model was trained on a vast dataset of *O. sinensis* mycelia and common laboratory contaminants. This allows for the instantaneous detection of foreign microbes at the earliest possible stage, enabling immediate intervention and preventing the loss of an entire batch owing to undetected contamination.
- **Hyperspectral Imaging (HSI) for Quality Assessment:** A hyperspectral imaging probe provides a non-destructive, real-time assessment of the biomass's chemical composition. Unlike a standard camera, HSI captures information across a wide range of electromagnetic spectra for each pixel. By analyzing the unique spectral signatures of different molecules, machine learning models can be trained to predict the concentrations of key bioactive compounds, such as cordycepin and adenosine, directly from HSI data. This provides an unprecedented real-time quality metric, transforming quality control from a retrospective, destructive analysis into a proactive, in-process monitoring tool.

3.3. Predictive Modeling of Growth and Metabolite Synthesis

Aggregated data from the multimodal sensing array fed the predictive core of the AI system. This core is built upon Long Short-Term Memory (LSTM) networks, a specialized type of recurrent neural network that excels at identifying patterns in time-series data. Trained on historical data from numerous previous fermentation runs, the LSTM model learned the complex, nonlinear dynamics of the *O. sinensis* culture.

The model takes the complete multivariate data stream as input and generates predictions for the future state of the culture, including:

- Projected mycelial biomass concentration at a future time ($T+n$).
- The predicted concentrations of cordycepin, adenosine, and other key metabolites at $T+n$.
- The estimated time remaining to reach the optimal harvest point, defined by the peak metabolite concentration.

This predictive capability is transformative in nature. This allows the control system to shift from a purely reactive mode (correcting current deviations from a setpoint) to a proactive, predictive mode (foreseeing future states and making adjustments to optimize those future outcomes).

3.4. Dynamic Process Optimization via Reinforcement Learning (RL)

The final layer of the architecture is the decision-making and control engine, which is managed by a Reinforcement Learning (RL) agent. This agent learns to manipulate the physical environment of the bioreactor to achieve the desired outcome.

The RL agent has direct control over the system's actuators, including

- Nutrient feed pumps for implementing dynamic fed-batch strategies.
- Temperature control system (heating/cooling elements).
- The agitation motor speed.
- Gas flow controllers for the precise regulation of air/oxygen mix.

The agent learns using a framework of states, actions, and rewards. The state is a comprehensive snapshot of the current condition of the bioreactor, provided by the sensor array and enriched by the LSTM predictions of the future. An action is a specific adjustment made to one or more actuators (e.g., increase the glucose feed by 2% or decrease the temperature by 0.1°C). The objective of the agent is to learn a policy—a strategy for selecting actions—that maximizes the cumulative reward. The reward function is carefully engineered to reflect the true economic and quality goals of the process. For instance, a multi-objective reward function might be defined as: $\text{Reward} = (\text{YieldCordycepin} \times \text{PriceCordycepin}) - (\text{CostEnergy} + \text{CostNutrients})$. This complex reward structure compels the agent to discover strategies that are not only high-yielding but also highly efficient in terms of energy and resource use.

This process operates within a synergistic loop. The sensors provide data to predictive models. The predictions inform the decisions of the RL agent. The agent's actions alter the bioreactor's environment. Advanced imaging systems (computer vision and HSI) measure the real-world outcomes of these actions. This outcome data is then used both to calculate the agent's reward and, critically, to retrain and refine the predictive accuracy of the LSTM. Each completed fermentation run makes the AI system smarter and more effective for the next, creating a continuously self-improving production cycle, which is a hallmark of true

learnable AI. This approach fundamentally redefines the concept of "optimal conditions" away from static, fixed setpoints toward an optimal dynamic trajectory through the multidimensional space of all environmental variables, a complex process choreography that would be impossible for a human operator to design or execute manually.

3.5. Integrated Sensor, AI Model, and Actuator Matrix for the Proposed Bioreactor

The following table provides a structured blueprint of the system's operational logic, explicitly linking each monitored parameter to the technologies used for its sensing, analysis, and control and the ultimate optimization goal.

Table 2: Integrated Sensor, AI Model, and Actuator Matrix for the Proposed Bioreactor

Parameter Monitored	Sensor Technology	Data Type	AI Model/Technique	Purpose of AI Model	Controlled Actuator	Optimization Goal
Mycelial Contamination	In-situ High-Res Camera	Real-time Image Stream	YOLOv5 (Object Detection)	Identify & classify foreign microbes	Alarm System / Batch Termination Protocol	Minimize resource loss from contaminated batches
Cordycepin Concentration	Hyperspectral Imaging Probe	Spectral Data Cube	PLS Regression / CNN	Predict real-time concentration non-destructively	Nutrient Feed Pumps / Temperature Control	Steer bioprocess to maximize final cordycepin yield
Future Biomass/Metabolite Yield	All Sensors (Aggregated)	Multi-variate Time-series	LSTM Network	Predict process trajectory	Reinforcement Learning Agent (Input)	Provide predictive state information for proactive control
Mycelial Morphology	In-situ High-Res Camera	Real-time Image Stream	CNN (Image Segmentation)	Quantify pellet size & density	Agitation Speed Controller	Optimize mass transfer & nutrient uptake
Temperature & pH	Pt100 Thermometer, pH Probe	Continuous Scalar Data	Reinforcement Learning	Maintain optimal dynamic trajectory	Heating/Cooling System, Acid/Base Pumps	Maximize target metabolite synthesis rate
Dissolved O2 & CO2	DO Probe, NDIR Sensor	Continuous Scalar Data	Reinforcement Learning	Control metabolic state (e.g., aerobic)	Gas Flow Controllers, Agitation Speed	Ensure optimal respiration & prevent hypoxia

4. Anticipated Advancements and Industrial Ramifications

The implementation of the proposed AI-driven framework is poised to catalyze a series of transformative advancements, not only for the production of *Ophiocordyceps sinensis* but also for the broader field of industrial mycology. These impacts will span production efficiency, product quality, and the fundamental economics and ecology of the medicinal mushroom market.

4.1. Revolutionizing Yield, Potency, and Consistency

The most immediate and significant outcome will be a dramatic improvement in the yield and potency of the target bioactive compounds. By shifting the optimization objective from crude biomass to the specific synthesis of metabolites such as cordycepin, the RL agent can discover and execute complex environmental protocols that induce maximal production. This targeted approach is expected to achieve final product concentrations that far exceed those possible with conventional fermentation methods, which often yield low levels of key compounds.

Equally important is the enhancement of batch-to-batch consistency of the products. The ability of AI to learn and precisely replicate an optimal environmental trajectory for a given fungal strain will virtually eliminate the product variability that currently plagues natural product manufacturing. This leads to a highly standardized and reliable product, a prerequisite for acceptance in pharmaceutical and high-end nutraceutical applications, where precise dosing is critical. Furthermore, by optimizing the entire process from inoculation to harvest, AI can minimize the unproductive phases of the growth cycle, potentially shortening the overall production time compared to traditional unguided fermentation.

4.2. Enhancing Product Safety and Quality Assurance

The framework introduces multiple layers of advanced-quality assurance. The real-time computer vision system for contamination detection provides a powerful safeguard capable of identifying microbial intruders at the microscopic level long before they are visible to the naked eye. This preemptive capability minimizes the risk of contaminated batches entering the supply chain, which is a significant improvement over standard post-production quality control.

Moreover, the controlled and closed-loop nature of the bioreactor system ensures a certifiably pure product. It completely eliminates the risk of heavy metal contamination (such as lead from adulterated wild specimens) and pesticide residues that can be found in both wild-harvested and some soil-based artificial cultivation products. The integration of real-time quality assessment via HSI facilitates a "Quality by Design" manufacturing paradigm. Product quality is not merely a final attribute to be tested; it is an active parameter that is continuously monitored and controlled throughout the entire production process.

4.3. Economic and Ecological Impact

On a macroeconomic scale, the ability to produce *O. sinensis* predictably and at scale will help stabilize its notoriously volatile market, which is currently driven by the unpredictable nature of annual wild harvest

and subsequent speculation. A stable supply chain will make Cordyceps-derived products are more affordable and accessible, expanding their availability for therapeutic and wellness applications.

However, its most profound impact is ecological. This technology completely decouples the production of *O. sinensis* from its natural habitat. By providing a commercially superior alternative, this study will alleviate the immense harvesting pressure on the wild populations in the Qinghai-Tibetan Plateau, directly contributing to the conservation of this vulnerable species and the preservation of its fragile alpine ecosystem. This framework also allows for geographic independence; production facilities can be established in any location with a stable infrastructure, localizing supply chains, reducing transportation emissions, and creating new economic opportunities in regions far from the Himalayas.

This new production model generates an output that is even more valuable than the fungus itself: data. Each fermentation run creates a massive, high-resolution dataset that precisely links a specific fungal strain, nutrient profile, and dynamic environmental protocol to quantifiable biochemical outcomes. This proprietary "bio-digital asset" can be used to train progressively more sophisticated AI models, creating a compounding competitive advantage for the company. This also enables the creation of a portfolio of specialized *O. sinensis* products. By tuning the RL agent's reward function, it becomes possible to optimize specific ratios of bioactive compounds, creating distinct formulations tailored for different functional outcomes—for example, an "ATP-Boost" formula with high adenosine for athletic performance, or an "Immuno-Modulate" formula with a specific polysaccharide profile. This shifts the industry from producing a single commodity to manufacturing a range of precision functional ingredients.

5. Conclusion: Toward a New Paradigm of Precision Mycology

The immense and growing demand for *Ophiocordyceps sinensis* has pushed its natural sources to the brink of collapse, simultaneously revealing the profound limitations of conventional artificial cultivation methods. The framework proposed in this study offers a comprehensive solution to this multifaceted crisis by leveraging the synergistic integration of modern bioprocess engineering and artificial intelligence.

5.1. Summary of the AI-Driven Framework

The proposed system addresses the core bottlenecks of *O. sinensis* production using a holistic and intelligent architecture. By creating a digital twin of the physical bioreactor and feeding it with real-time data from a multimodal sensing array, including standard physical probes, computer vision, and hyperspectral imaging, the system achieves an unprecedented level of situational awareness. This rich data stream empowers a predictive LSTM network to forecast the growth trajectory of the culture and a reinforcement learning agent to dynamically control the environment, actively steering the bioprocess toward an optimized outcome that balances yield, potency, and resource efficiency.

5.2. From Replication to Optimization: A Paradigm Shift

This study represents a fundamental conceptual leap. It argues for abandoning the flawed goal of merely replicating complex and poorly understood natural environments. Instead, it advocates the creation of a

fully artificial, data-driven bioprocess that is not only controlled but also intelligently and dynamically optimized. This defines a new paradigm of Precision Mycology: the application of AI-guided, data-driven methodologies to the cultivation of fungi to achieve specific, predictable, and optimized biochemical profiles. This represents a shift from process maintenance to dynamic process choreography.

5.3. Future Directions and Broader Applications

The potential of this framework extends far beyond that of *O. sinensis*. This can serve as a versatile and powerful blueprint for industrial-scale cultivation of other rare, valuable, or notoriously difficult-to-cultivate medicinal mushrooms, such as *Ganoderma lucidum* (Reishi) and *Inonotus obliquus* (Chaga). The same principles can be applied to fungi used for the production of novel enzymes, bioplastics, and other advanced biomaterials. Future research will explore the integration of generative AI models to create vast synthetic datasets for training computer vision and predictive engines, further accelerating development and reducing the cost of deploying these intelligent systems. The convergence of mycology, bioprocess engineering, and artificial intelligence heralded by this approach promises to unlock the vast, untapped potential of the fungal kingdom, ensuring that its benefits can be realized sustainably and consistently for generations to come.

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ECO-SMART FARMING FOR SUSTAINABLE DEVELOPMENT

Dr. P. V. RAJESWARI, ASSISTANT PROFESSOR, SONA COLLEGE OF ARTS AND SCIENCE, SALEM-5.

Dr. N.AMUDHA, ASSISTANT PROFESSOR, SONA COLLEGE OF ARTS AND SCIENCE , SALEM-5.

Abstract

Agriculture remains the backbone of human civilization, yet conventional farming methods reliant on chemical fertilizers, pesticides, and intensive mechanization have contributed to environmental degradation, climate change, and declining soil fertility. In contrast, eco-smart farming integrates organic practices, advanced technologies, and ecological principles to foster sustainability in food production. This paper explores the concept, components, benefits, challenges, and global applications of eco-smart farming as a pathway to sustainable development. It emphasizes how eco-smart approaches contribute directly to the United Nations Sustainable Development Goals (SDGs), including food security, environmental protection, and improved livelihoods.

Keywords: *Agriculture, Sustainable Development, Eco-Smart Farming, Conventional Farming*

INTRODUCTION

The global agricultural sector faces the dual challenge of feeding a growing population and safeguarding the environment. Conventional farming practices have undoubtedly enhanced yields, but they have also led to severe issues such as soil erosion, groundwater depletion, greenhouse gas emissions, and biodiversity loss. In response, a shift toward sustainable agricultural practices has become urgent. Eco-smart farming is an emerging approach that blends traditional wisdom with modern technology to optimize resource use while minimizing ecological harm. It emphasizes soil health, biodiversity, renewable energy, and precision-based management systems. This research paper aims to examine eco-smart farming as a holistic solution to achieving sustainable development, highlighting its relevance, practices, and potential outcomes.

CONCEPT OF ECO-SMART FARMING

Eco-smart farming is a holistic and forward-looking agricultural model that combines traditional ecological knowledge with modern scientific innovations to achieve sustainable, climate-resilient, and resource-efficient food production systems. Unlike conventional agriculture, which emphasizes yield maximization often at the cost of environmental health, eco-smart farming emphasizes balance—between productivity and sustainability, between human needs and ecological preservation, and between immediate outcomes and long-term resilience. It is important to note that eco-smart farming does not merely aim to replace synthetic inputs with organic substitutes. Instead, it seeks to redesign the entire agricultural system to function as a

self-sustaining, adaptive, and integrated model. This involves rethinking crop planning, soil management, water use, energy supply, and waste recycling in ways that align with environmental processes and community needs.

CORE PRINCIPLES OF ECO-SMART FARMING

1. Ecological Sustainability: Farming practices must align with natural ecosystems rather than degrade them. This principle ensures that soil fertility, water resources, and biodiversity are protected and regenerated over time. Key practices include:

- **Soil health management:** Use of organic compost, crop rotation, cover cropping, and reduced tillage to restore soil fertility.
- **Water conservation:** Rainwater harvesting, drip irrigation, and mulching to reduce water losses.
- **Biodiversity protection:** Maintaining hedgerows, agroforestry systems, and pollinator habitats to encourage natural ecological balance.

Ecological sustainability ensures that farming not only meets today's needs but also safeguards resources for future generations.

2. Economic Viability: For farmers to adopt eco-smart practices, farming must remain financially sustainable. Eco-smart farming reduces reliance on costly external inputs like chemical fertilizers, pesticides, and diesel fuel by replacing them with natural or renewable alternatives. It also allows farmers to tap into premium markets such as organic, eco-certified, or fair-trade produce, which often fetch higher prices.

Examples of economic viability include:

- Using **biogas systems** to generate on-farm renewable energy, reducing energy expenses.
- Selling surplus compost or bio-fertilizers to nearby farms as an additional income stream.
- Accessing government subsidies or carbon credits for eco-friendly farming practices.

By reducing input costs and diversifying income sources, eco-smart farming strengthens farmer livelihoods.

3. Social Responsibility

Eco-smart farming is not only about crops and soils; it is about people. Farming systems must protect the health and dignity of farmers, provide safe and nutritious food for consumers, and contribute to the development of rural communities.

This includes:

- Reducing farmers' exposure to harmful agrochemicals, lowering health risks.
- Promoting nutritious, chemical-free food that enhances public health.

- Supporting local employment opportunities through community-based cooperatives, organic markets, and agri-tourism.
- Preserving cultural traditions of sustainable farming while adapting them with modern innovations.

Social responsibility ensures that eco-smart farming contributes to inclusive development—benefiting not only farmers but also consumers, traders, and the larger society.

DIFFERENCE BETWEEN ECO-SMART FARMING AND CONVENTIONAL FARMING

Dimension	Eco-Smart Farming	Conventional Farming
Goal / Philosophy	Balance productivity with ecosystem health and resilience.	Maximise short-term yield and production efficiency.
Inputs	Emphasises organic/biological inputs, targeted synthetic use only if necessary.	Heavy and routine use of synthetic fertilizers, pesticides, and herbicides.
Technology use	Precision & data tools (sensors, drones, decision-support), plus renewables and circular systems.	Mechanisation and broad application of inputs; limited precision tech.
Soil management	Builds long-term soil health (compost, cover crops, reduced tillage).	Intensive tillage, often leading to depletion and erosion.
Water management	Efficient use (drip, moisture sensors, rain-water harvesting).	Flood/furrow irrigation or high-volume systems with more waste.
Biodiversity	Enhances on-farm biodiversity (agroforestry, hedgerows, intercropping).	Monocultures dominate; lower habitat diversity.
Environmental impact	Lower pollution, higher carbon sequestration potential, better ecosystem services.	Higher runoff, pollution, greenhouse gas emissions, and biodiversity loss.
Economic model	Often higher upfront costs but lower recurring input costs; access to premium markets and diversified incomes (energy, services).	Lower tech entry costs for large scale; recurring high input costs; commodity market dependence.
Social outcomes	Improves farmer health (less chemical exposure), supports rural livelihoods and community enterprises.	Greater health risks for workers, fewer local value-add activities.
Scalability & Suitability	Scalable with supportive policies and tech-as-a-service models; adaptable for smallholders and commercial farms.	Easily scalable for industrial systems but less adaptable to local ecological constraints.
Risk & resilience	More resilient to climate shocks through diversification and soil/water management.	More vulnerable to pests, climate extremes, and market volatility.

IMPORTANCE OF THE STUDY

This study on Eco-Smart Farming for Sustainable Development is important as it addresses environmental, economic, and social challenges in agriculture. It highlights practices that conserve soil, water, and biodi-

versity while reducing chemical use. Eco-smart farming improves farm productivity, lowers input costs, and opens access to eco-friendly markets. It promotes farmer health and provides safer, nutritious food to consumers. The research informs policy-makers and development agencies for sustainable agricultural planning. It also supports climate resilience and rural livelihoods. Overall, the study guides the transition toward a sustainable and resilient farming system.

LITERATURE REVIEW

Eco-smart farming is conceptualized as an integration of ecological principles, advanced technologies, and renewable energy systems to achieve sustainable agricultural development. The concept aligns with the Food and Agriculture Organization's (FAO) Climate-Smart Agriculture (CSA) framework, which emphasizes the triple goals of increasing productivity, enhancing resilience, and reducing greenhouse gas emissions (FAO, 2023).

Technology and Data-Driven Farming

Precision agriculture technologies—such as Internet of Things (IoT) devices, drones, sensors, and artificial intelligence—have been extensively studied for their potential to optimize water, nutrient, and pesticide use. Reviews demonstrate that IoT systems improve decision-making, enhance efficiency, and reduce environmental impacts (Navarro et al., 2020; Kumar, 2024). However, challenges such as high costs, poor rural connectivity, and data integration remain significant barriers to widespread adoption (Navarro et al., 2020).

Agroecology, Organic, and Regenerative Farming

Agroecological and organic systems have been shown to improve soil fertility, biodiversity, and ecosystem services. Long-term studies highlight gains in soil organic matter, microbial activity, and biodiversity, though yield gaps with conventional farming persist in certain contexts (Rani, 2023; Tiftonell, 2020). These findings support the ecological foundations of eco-smart farming but also underscore the need for supportive policies to ease transitions for farmers.

Climate-Smart and Policy Framing

Institutional frameworks advocate integrated farming practices that balance productivity, climate mitigation, and adaptation goals (FAO, 2023). Policy reviews argue that technical solutions must be complemented by access to finance, extension services, and markets to ensure scalability (World Bank, 2022).

Renewable Energy and Circular Practices

The integration of renewable energy sources such as solar irrigation, biogas digesters, and wind power is an essential dimension of eco-smart farming. These technologies reduce fossil fuel dependency and enhance resilience in off-grid rural contexts (Bathaei et al., 2023). Circular economy practices such as composting and nutrient recycling are also increasingly recognized as critical for long-term sustainability.

Place-Based Applications

Case studies from India and Southeast Asia provide empirical evidence of eco-smart practices such as Zero Budget Natural Farming (ZBNF), mulching, and organic transitions. For instance, natural farming in India has been linked to improved soil moisture and earthworm populations (Duddigan et al., 2023). Similarly, Sikkim's organic state policy illustrates the role of government-led initiatives in scaling eco-smart practices (Singh & Dey, 2021).

Barriers to Adoption

Socio-economic constraints remain a critical challenge. High upfront investment costs, lack of training, and weak markets for eco-certified products hinder adoption, especially among smallholders (Kumar, 2024; Navarro et al., 2020). Blended strategies combining finance, training, and institutional support are frequently recommended to overcome these barriers.

OBJECTIVES

- To analyze the concept of eco-smart farming
- To examine the role of eco-smart farming in addressing environmental challenges
- To identify the strategies to promote the widespread adoption and scaling up of eco-smart farming

ROLE OF ECO-SMART FARMING IN ADDRESSING ENVIRONMENTAL CHALLENGES

- 1. Soil Conservation and Fertility Improvement:** Eco-smart farming uses practices such as crop rotation, cover cropping, organic composting, and reduced tillage, which restore soil nutrients, improve structure, and prevent erosion.
- 2. Water Resource Management:** Techniques like drip irrigation, rainwater harvesting, and soil moisture monitoring optimize water use, reduce wastage, and conserve freshwater resources.
- 3. Biodiversity Protection:** Agro ecological practices, including intercropping, agro forestry, and maintaining natural habitats, support pollinators and beneficial organisms, enhancing ecosystem balance.
- 4. Reduction of Chemical Pollution:** Replacing synthetic fertilizers and pesticides with organic or bio-based inputs minimizes soil, water, and air pollution, protecting both ecosystems and human health.
- 5. Climate Change Mitigation:** Eco-smart practices contribute to carbon sequestration in soils, reduce greenhouse gas emissions, and build resilience to climate-related stocks such as droughts and floods.
- 6. Waste Recycling and Circularity:** On-farm waste such as crop residues and livestock manure is recycled into compost or biogas, reducing pollution and creating sustainable energy and nutrient cycles.
- 7. Sustainable Land Use:** Integrated planning and precision farming ensure optimal land use without overexploitation, maintaining long-term productivity and ecosystem services.

STRATEGIES TO PROMOTE ECO-SMART FARMING

- 1. Farmer Training and Capacity Building:** Educating farmers is essential for successful adoption of eco-smart practices. Workshops, field demonstrations, and technical guidance on soil health, water management, pest control, and renewable energy help farmers understand and implement sustainable methods effectively.
- 2. Financial Support and Incentives:** Financial assistance reduces barriers to adoption. Subsidies, low-interest loans, grants, and schemes such as Payment for Ecosystem Services (PES) encourage farmers to invest in eco-smart technologies and sustainable practices.
- 3. Policy and Regulatory Support:** Strong policies and regulations promote eco-friendly agriculture. Organic certification, eco-labeling, climate-smart standards, and institutional frameworks for market access and infrastructure are crucial for scaling sustainable farming practices.
- 4. Access to Technology and Innovation:** Providing affordable precision farming tools, IoT devices, sensors, and renewable energy solutions enables farmers to adopt eco-smart techniques. Public-private partnerships support research, innovation, and knowledge transfer to make technology accessible.
- 5. Market Development and Value Chain Support:** Market support ensures profitability for farmers. Cooperative farming, local distribution networks, fair trade initiatives, and promotion of organic products help farmers access premium markets and achieve economic sustainability.
- 6. Awareness and Community Engagement:** Raising awareness among farmers and communities motivates adoption of eco-smart farming. Campaigns, participatory planning, and collaboration with NGOs foster knowledge sharing and community involvement.
- 7. Research and Monitoring:** Continuous research and monitoring help measure environmental, economic, and social outcomes. Data-driven evaluation refines practices, demonstrates benefits, and informs policy and investment decisions for long-term sustainability.

FINDINGS

1. Eco-smart farming improves soil fertility and microbial activity.
2. It enhances water use efficiency through drip irrigation and rainwater harvesting.
3. It supports biodiversity via agroforestry, intercropping, and habitat maintenance.
4. It reduces chemical use and environmental pollution while protecting health.
5. It mitigates climate change and increases resilience to extreme weather.
6. It improves economic viability through lower input costs and access to premium markets.
7. It promotes rural livelihoods, safe food production, and community engagement.
8. Adoption is limited by high costs, technical knowledge gaps, and weak policy support.

SUGGESTIONS

1. Promote crop rotation, cover crops, and composting through demo plots and soil-testing services.
2. Subsidize and finance drip irrigation, soil-moisture sensors, and rainwater-harvesting systems.
3. Incentivize agroforestry, hedgerows, and field-margin habitats via payments for ecosystem services.
4. Support transitions to bio-inputs and IPM with training, vouchers, and stricter pesticide monitoring.
5. Encourage soil-carbon practices and link them to carbon finance and climate-smart insurance.
6. Build value chains (cooperatives, aggregation, cold chains) to access premium eco/organic markets.
7. Provide blended finance and micro-leasing for affordable access to smart equipment.
8. Expand extension services and digital advisories in local languages for rapid knowledge transfer.
9. Create coherent policies for organic certification, eco-labeling, and targeted subsidies.
10. Support public–private “tech-as-a-service” models (shared drones, sensors, analytics) for smallholders.
11. Invest in long-term trials and monitoring to measure yields, soil health, GHGs, and livelihood impacts.
12. Foster community enterprises (compost hubs, biogas) to create local jobs and recycle farm waste.

CONCLUSION

This study demonstrates that eco-smart farming—an integrated approach combining ecological practices, precision technologies, renewable energy, and circular waste management—offers a viable pathway to sustainable agricultural development. Evidence from the literature and case examples indicates that eco-smart practices improve soil health, conserve water, enhance biodiversity, reduce chemical pollution, build climate resilience, and create new economic opportunities for farmers. However, the promise of eco-smart farming will remain unrealized unless adoption barriers—high upfront costs, limited technical capacity, weak market linkages, and fragmented policies—are addressed through coordinated action. Policy measures, targeted finance, strong extension services, and public–private partnerships are therefore essential to scale effective eco-smart solutions, especially among smallholders. Practically, integrating “tech-as-a-service” models, community-based enterprises (e.g., compost hubs, biogas), and value-chain development can lower barriers and increase farmer incomes. Future research should prioritize long-term, comparative studies that measure environmental, economic, and social outcomes together, and evaluate cost-effective technology adaptations for diverse local contexts. In sum, eco-smart farming is not a single remedy but a flexible framework—when supported by evidence-based policy and inclusive investment, it can reconcile productivity with ecological stewardship and secure resilient livelihoods for farming communities.

RECOMMENDATIONS FOR FURTHER STUDY

1. **Long-term field trials of integrated eco-smart packages** — Conduct multi-year, on-farm experiments that jointly measure yields, soil health, biodiversity, GHG emissions, and farmer incomes to capture transition dynamics and trade-offs.
2. **Techno-economic analyses for smallholders** — Evaluate affordability, maintenance costs, and service-delivery models (e.g., rental, cooperative ownership, tech-as-a-service) for precision tools and renewables in low-income contexts.
3. **Life-cycle and footprint assessments** — Perform cradle-to-farm and cradle-to-market LCAs to compare environmental impacts (energy, emissions, water, pollution) of eco-smart versus conventional systems.
4. **Socio-economic and equity studies** — Investigate distributional effects, gendered labor impacts, and how adoption affects different social groups, with attention to barriers faced by women and marginalized farmers.
5. **Market and value-chain research** — Study demand, price premiums, certification costs, and logistics required to scale eco-friendly product markets, including consumer willingness to pay and supply-chain bottlenecks.

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STUDY ON FARMERS' AWARENESS OF DIGITAL MARKETING PLATFORMS IN TAMILNADU

Dr. G.Bhaskar, Professor In Management St.peters Institute of Higher Education And Research
(Deemed to be University) Chennai

ABSTRACT

Objective: The study aims to examine the level of awareness among farmers in Tamilnadu regarding digital marketing platforms in agriculture. It also seeks to identify the factors influencing their adoption and explore the benefits and challenges associated with digital marketing usage in farming. **Methodology:** A descriptive and exploratory research design was used, employing structured surveys and convenience sampling to collect primary data from 100 farmers across Tamilnadu. Statistical tools such as chi-square tests, correlation, regression, and ANOVA were used to analyze the data. **Findings:** The study found that education, smartphone use, income, and access to digital devices significantly influence farmers' awareness of digital marketing platforms. Younger and more educated farmers showed higher levels of digital awareness, while older farmers lagged due to limited digital literacy. **Implications:** The findings underscore the need for targeted interventions such as digital literacy programs, infrastructure development, age-specific training, and financial support to bridge the digital divide. Collaborative efforts between government, NGOs, and private sectors are vital for inclusive and sustainable digital adoption in agriculture.

Keywords: Digital Marketing Platforms, Farmers Awareness, e-NAM, Uzhavan app

1.0 INTRODUCTION

In recent years, digital technology has made tremendous inroads into various aspects of life, including agriculture. What was once a sector defined by traditional practices is now undergoing a technological transformation, from precision farming to digital marketplaces (FAO, 2020). However, not all farmers are experiencing the benefits of this shift equally. There exists a significant gap, commonly referred to as the "digital divide," between those who have access to and can effectively use digital tools and those who cannot (World Bank, 2019). This divide is especially evident in the context of digital marketing platforms—online spaces that allow farmers to connect with buyers, obtain fair prices for their produce, and access market-related information without relying on intermediaries (eNAM Portal, 2023). In a State like Tamilnadu, known for its robust agricultural output, this digital disconnect becomes an important issue to explore (Verma, 2022).

The core purpose of this research is to understand how digital technologies, specifically marketing platforms, are being perceived and used by farmers in Tamilnadu. While many governmental and private ini-

tiatives aim to promote digital agriculture, the on-ground reality often reveals a slower pace of adoption (NABARD, 2021). This study focuses on the awareness levels of farmers regarding digital platforms that support the marketing and sale of agricultural products. It seeks to examine how much farmers know about these platforms, the extent to which they use them, and the various socio-economic and infrastructural factors that enable or hinder this process (Singh & Mehta, 2020). Beyond simply identifying a gap, the study intends to offer practical recommendations that can bridge it (Ali et al., 2020).

Tamilnadu presents a particularly compelling case for this type of research. Located in Southern India, the state has long been at the forefront of India's Green Revolution and continues to play a major role in feeding the nation (Agricultural Census, 2016). Despite this progressive image, the digital dimension of agriculture has not seen equally widespread adoption (Chand et al., 2021). Although mobile phones are widely used, and there is a growing presence of internet connectivity in rural areas, the leap from basic digital use to more complex, transaction-based activities like online marketing of crops remains limited (Mittal & Tripathi, 2009).

One of the key reasons for this limited adoption is a lack of awareness. Many farmers are either unaware of digital marketing platforms or do not fully understand how these platforms function (Desai & Patil, 2022). Digital awareness is often closely linked with factors such as age, education, landholding size, and proximity to urban centers (Rathore, 2021). For instance, younger farmers or those with higher levels of formal education are generally more comfortable navigating digital environments (Bala & Verma, 2022).

The broader national push for digital transformation, led by initiatives like Digital India, has certainly laid the groundwork for technological integration in rural areas (GOI, 2020). The government has introduced several digital services aimed at farmers, including portals for subsidies, weather updates, crop advisory, and market prices (Kumar et al., 2021). Despite these efforts, the effectiveness of such services is diminished if farmers are not digitally literate (Digital Green, 2021). There is also a cultural aspect at play. Many farmers have relied for generations on traditional marketing methods, and making a shift to unfamiliar digital systems can be intimidating (Meena & Singh, 2022).

2.0 LITERATURE REVIEW

ICT in agriculture has revolutionized how farmers manage their farms, access markets, and communicate (Kumar et al., 2021). Digital platforms such as eNAM, AgriBazaar, and KisanMandi allow for real-time price tracking and broader market access (Chand et al., 2021). These tools have reduced information asymmetry and increased income opportunities (Ali et al., 2020). Mobile apps and SMS services offer advisory, weather updates, and pest alerts, which increase efficiency and sustainability (Mittal & Tripathi, 2009). Financial tools such as digital payments and insurance products are also reducing dependence on traditional credit systems (World Bank, 2019). In Tamilnadu, despite infrastructure and literacy advantages, adoption of digital tools remains limited due to lack of training and language barriers (Desai & Patil, 2022). Platforms often do not cater to rural sensibilities, making them inaccessible to a large user base (Rathore, 2021).

Successful international cases (e.g., Kenya's M-Farm, China's Rural Taobao) emphasize the importance of support systems in driving digital adoption (FAO, 2020). These systems must be inclusive to ensure benefits reach women and marginal farmers (Mehta & Kapoor, 2020) skills hamper usage despite available infrastructure (Digital Green, 2021).

Younger, educated farmers adopt digital tools more readily (Bala & Verma, 2022). Older farmers and those with small landholdings face greater barriers (Ali et al., 2020). Internet connectivity and smartphone access are major challenges (GOI, 2020). Platforms need to be more localized and user-friendly (Saksena, 2018). Cultural resistance and lack of community usage deter adoption. Gender inequality further limits access for women farmers (Kaur & Sharma, 2020).

Digital India, PMGDISHA, and eNAM aim to empower rural farmers (GOI, 2020; FICCI, 2022). Tamilnadu has implemented UZAVAN App schemes to promote platform use (Tamilnadu State Agriculture Marketing Board, 2022). NGOs like Digital Green provide video-based education and support but lack sustained engagement (Digital Green, 2021). Continuous support is needed to maintain momentum (Meena & Singh, 2022). Schemes like PM-KISAN support digital access but don't directly address literacy or training (Planning Commission, 2012).

The study conducted by Amit Kumar Singh Panwar et al is to examine the level of awareness among farmers in Haryana regarding digital marketing platforms in agriculture. It also seeks to identify the factors influencing their adoption and explore the benefits and challenges associated with digital marketing usage in farming

This study is even though similar to the above study but it was conducted in Tamilnadu.

3.0 SIGNIFICANCE OF THE STUDY

The growing integration of digital technologies into agriculture has introduced new possibilities for improving efficiency, transparency, and profitability in farming (Bhattacharya, 2018). However, these advancements are not equally accessible to all, and this imbalance is particularly evident among farmers in rural regions like Tamilnadu. The significance of this study lies in its focused examination of this gap—specifically, how awareness (or lack thereof) regarding digital marketing platforms shapes farmers' participation in the digital economy (Yadav, 2023). This study is especially relevant because Tamilnadu occupies a critical position in India's agricultural landscape (Tamilnadu State Agriculture Marketing Federation, 2022). As a state that contributes significantly to national food security and agricultural exports, Tamilnadu has the potential to serve as a benchmark for digitally enabled farming.

To ensure clarity and consistency throughout this research, several key terms are defined below:

Digital Divide: The gap between individuals or communities who have access to modern information and communication technologies (ICTs), including the internet and smartphones, and those who do not (OECD, 2020).

Digital Marketing Platforms (in Agriculture): Online systems and mobile applications that allow farmers to market and sell their agricultural products directly to buyers, obtain real-time price information, and access other market-related services (FICCI, 2022).

Awareness: The degree to which farmers know about the existence, purpose, and basic functioning of digital marketing tools and platforms (Ali et al., 2020).

Adoption: The process by which farmers begin using digital marketing platforms after becoming aware of their availability (Kumar & Gupta, 2023).

Small and Marginal Farmers: Farmers who own less than two hectares of agricultural land (Planning Commission, 2012).

ICT: Tools that facilitate communication and the processing and transmission of information through electronic means (ITU, 2021).

eNAM: A pan-India electronic trading portal that connects existing APMCs to create a unified national market for agricultural commodities (eNAM Portal, 2023).

Digital Literacy: The ability to use digital tools effectively, including basic skills such as operating a smartphone, navigating mobile applications, using search engines, and understanding digital content (UNDP, 2021). **Uzhavan App:** This is Tamil Nadu government mobile application offers around a dozen services to farmers, including input services, custom hiring, crop insurance, and information on marketing and value addition.

4.0 RESEARCH OBJECTIVES AND HYPOTHESIS

4.1 RESEARCH OBJECTIVES

The primary objective of this study is to examine the awareness levels of farmers in Tamilnadu regarding digital marketing platforms in agriculture. More specifically, the study aims to address the following research objectives:

1. To assess the level of awareness among farmers in Tamilnadu about available digital marketing platforms for agriculture.
2. To identify the factors influencing the adoption of digital marketing platforms among farmers.
3. To explore the perceived benefits and challenges of using digital marketing platforms in farming practices.

These objectives are designed to ensure that the research comprehensively addresses the issue of the digital divide in agriculture, with a specific focus on Tamilnadu. By examining awareness levels, identifying influencing factors, and exploring the benefits and challenges of digital adoption, the study will provide a nuanced understanding of the barriers and opportunities present in the state's agricultural landscape

4.2 HYPOTHESIS

The hypotheses formulated in this study are designed to test the relationships between farmers' awareness of digital marketing platforms and various influencing factors such as educational background, access to technology, age, farm size, and exposure to government initiatives. Each hypothesis is rooted in the broader aim of understanding the digital divide in agriculture and how different factors affect farmers' ability to leverage digital tools effectively.

H1: There is a significant positive relationship between farmers' level of education and their awareness of digital marketing platforms.

H2: Farmers with better access to digital technologies (e.g., smartphones, internet connectivity) are more likely to adopt digital marketing platforms.

H3: Exposure to government and NGO initiatives positively influences the awareness and adoption of digital marketing platforms among farmers.

H4: Younger farmers are more likely to adopt digital marketing platforms than older farmers.

H5: Larger farm sizes are positively correlated with the adoption of digital marketing platforms.

H6: The perceived ease of use and perceived usefulness of digital marketing platforms significantly affect farmers' decision to adopt these platforms.

5.0 RESEARCH METHODS

5.1 Research Design:

The research design adopted for this study is primarily descriptive and exploratory in nature, as it seeks to understand the level of awareness among farmers in Tamilnadu regarding digital marketing platforms. Descriptive research is appropriate in this case because it allows for the collection and presentation of data that describes the characteristics of the population under study, without altering the environment or conditions of the study. The main goal of this design is to identify patterns and gain insights into how farmers perceive and use digital platforms in agriculture.

The study employs a quantitative approach for the collection and analysis of data, primarily through the use of structured surveys in the regional language Tamil. Quantitative research is useful when the objective is to measure the extent of awareness, adoption, and usage of digital marketing tools among farmers. Structured surveys will enable the researcher to collect standardized data from a large number of respondents, ensuring consistency and reliability in the analysis. The survey instrument includes both closed and open-ended questions, which allow for the collection of both numerical data and qualitative insights. This combination is intended to provide a well-rounded understanding of the factors influencing digital adoption and awareness among farmers in Tamilnadu.

5.2 Data Collection Methods:

Data collection for this study will be carried out using both primary and secondary data sources. Primary data will be collected through structured surveys and semi-structured interviews with farmers in Tamilnadu,

while secondary data will be gathered from various published sources such as government reports, academic articles, and industry publications

5.3 Sampling Design:

The study will employ a convenience sampling method to ensure that the sample represents a diverse range of farmers in Tamilnadu.

5.4 Sample Size:

To ensure that the findings are statistically significant, the sample size for the study is 100 which includes farmers located across the state

6.0 DATA ANALYSIS

6.1 Chi-Square Test Results: Education and Awareness

To explore the potential linkage between the educational attainment of farmers and their awareness of digital marketing platforms, a Chi-Square test of independence was conducted

This statistical approach was selected for its suitability in determining associations between categorical variables—in this case, levels of education (ranging from no formal education to postgraduate degrees) and levels of awareness of digital marketing tools and platforms. The null hypothesis formulated for this analysis posited that there exists no statistically significant association between a farmer's educational background and their awareness of digital marketing platforms. Conversely, the alternative hypothesis proposed that a significant relationship does exist between these two variables.

Upon executing the test, the Chi-Square statistic (χ^2) was calculated to be 45.67, with a p-value of less than 0.01. This outcome provides strong statistical evidence against the null hypothesis, thereby affirming the presence of a significant association between education and awareness of digital marketing platforms among farmers in the studied region of Tamilnadu. In simpler terms, the findings suggest that education plays a pivotal role in shaping farmers' awareness and potential engagement with digital tools for agricultural marketing.

A deeper interpretation of the cross-tabulated data revealed that farmers who had attained education beyond the secondary level—particularly those who completed higher secondary or undergraduate education—were considerably more likely to be aware of and make use of digital platforms for marketing their agricultural produce. This included platforms such as eNAM (Electronic National Agriculture Market), mobile-based market price apps, social media groups for farmer-to-consumer sales, and various private agricultural e-commerce interfaces. Notably, these educated farmers were not only aware of such platforms but often demonstrated a more nuanced understanding of how to navigate and leverage them effectively.

6.2 Correlation Analysis : Smartphone Use and Awareness

To further investigate the dynamics influencing farmers' awareness of digital marketing platforms, a Pearson correlation analysis was carried out between two key variables: the frequency of smartphone usage and

the level of awareness of digital marketing tools. Given the increasing penetration of smartphones even in remote rural settings, and the parallel rise of mobile-based agricultural solutions, understanding this relationship is pivotal in mapping the digital landscape of Tamilnadu's farming community.

The results of the Pearson correlation analysis revealed a strong and statistically significant positive correlation between smartphone use and awareness of digital marketing platforms ($r = 0.82$, $p < 0.01$). This coefficient suggests that as smartphone usage increases, so does the level of awareness of digital marketing tools among farmers. In statistical terms, the value of 0.82 implies a very robust relationship, bordering on near-linear association, which confirms that smartphone usage is a key enabler of digital awareness in the agricultural context.

This finding is not surprising when viewed against the backdrop of the rapid technological transformation in Indian agriculture. Over the last decade, smartphones have emerged as multifunctional tools in rural India—not only for communication but also for accessing real-time information on weather, crop advisory, market prices, government schemes, and increasingly, for direct-to-consumer marketing. For many farmers, smartphones represent their first and only point of digital contact with the broader agricultural economy beyond the physical market (mandi) system.

6.3 Regression Analysis: Predictors of Awareness

To comprehensively understand the multifactorial dimensions influencing farmers' awareness of digital marketing platforms in Tamilnadu, a multiple regression analysis was employed. The objective was to isolate and evaluate the strength of various socio-demographic and economic factors in predicting awareness levels. The dependent variable in this model was the self-reported level of awareness of digital marketing platforms, which had been measured through a combination of closed-ended survey responses and a point-based awareness index developed specifically for this study. The independent variables considered included formal education level, age, annual household income, size of landholding, and access to digital devices such as smartphones, tablets, or personal computers.

The regression model yielded statistically significant results, with an R^2 value of 0.68, indicating that approximately 68% of the variance in awareness levels could be explained by the model. Among the predictors, education ($\beta = 0.35$, $p < 0.01$), income ($\beta = 0.28$, $p < 0.05$), and access to digital devices ($\beta = 0.42$, $p < 0.01$) emerged as the most significant. These findings confirm the intuitive yet critical understanding that awareness of digital marketing platforms is not merely a function of exposure, but is deeply rooted in structural and socio-economic realities.

The positive and significant coefficient for education implies that each incremental increase in educational attainment is associated with a meaningful increase in the likelihood of digital awareness. This finding reaffirms the role of formal education in enhancing digital literacy and interpretive skills, which are essential for navigating and making sense of digital platforms. Educated farmers are better equipped to understand the functional use of digital tools, evaluate the credibility of online information, and interact with technology-driven services with greater confidence.

Perhaps the most striking result was the strong effect size associated with access to digital devices. The regression coefficient of $\beta = 0.42$ indicates that mere physical access to a device—be it a smartphone, laptop, or tablet—substantially boosts the probability of being aware of digital marketing platforms. This points to the undeniable importance of physical infrastructure in digital adoption. However, access alone does not equate to meaningful use, making it essential to pair access with skill development.

6.4 ANOVA Findings: Awareness Across Different Age Groups

In addition to understanding the structural predictors of digital awareness, this study also aimed to examine the variance in awareness levels across different age cohorts of farmers. Given the general presumption that younger individuals are more technologically adept, an Analysis of Variance (ANOVA) was conducted to statistically test whether significant differences exist in the awareness of digital marketing platforms based on farmers' age categories.

The sample was divided into four distinct age groups for this purpose: Group 1 (18–25 years), Group 2 (26–35 years), Group 3 (36–45 years), and Group 4 (46 years and above). The dependent variable, awareness level, was operationalized through an aggregated index capturing familiarity with, access to, and basic understanding of various digital marketing platforms.

The results of the ANOVA were revealing. A significant difference was observed in the mean awareness levels among the different age groups, with $F(3,196) = 5.42$, $p < 0.01$, suggesting that age does indeed have a statistically significant impact on awareness. Post-hoc Tukey HSD tests were further applied to determine where these differences lay. The comparisons indicated that farmers in the youngest two cohorts (18–25 and 26–35 years) had significantly higher awareness levels than those in the 46 years and above category.

This generational divide may be attributed to several socio-technological factors. Younger farmers have typically grown up in an environment where digital devices and internet connectivity are increasingly integrated into everyday life. Many of them have had some level of exposure to digital tools during schooling or through peer networks. This exposure translates into greater ease of use and a more experimental approach toward adopting new digital tools, including marketing platforms.

Moreover, the younger generation often demonstrates a more entrepreneurial mindset, driven by a desire to modernize agricultural practices and reduce dependency on traditional intermediaries. Interviews with farmers in this age group revealed a conscious effort to explore alternative marketing channels that promise better price realization, wider reach, and reduced logistical burden. For many, digital marketing is not just a novelty but a necessity in an increasingly competitive agri-market landscape.

On the other hand, older farmers—many of whom had limited or no formal education in digital tools—expressed apprehension or resistance toward adopting unfamiliar technologies. For them, the traditional Mandy system represents not only a marketing channel but also a culturally and historically embedded practice. In some cases, fear of fraud, lack of technical confidence, or concerns about navigating complex user interfaces acted as barriers to digital adoption.

These findings reinforce the argument that age-specific barriers and facilitators must be considered when designing interventions aimed at promoting digital marketing in agriculture. Training modules tailored for older age groups should focus on demystifying digital tools, emphasizing ease of use, and building trust in digital transactions. Community-based mentorship programs, where younger digitally literate farmers mentor older counterparts, could be particularly effective in bridging this generational gap.

Hypotheses Table

Hypothesis	Type of Relationship	Significance Level (p-value)	Test Statistic (t-value)
H1: There is a significant positive relationship between farmers' level of education and their awareness of digital marketing platforms.	Positive relationship	$p < 0.05$	$t = 2.45$
H2: Farmers with better access to digital technologies are more likely to adopt digital marketing platforms.	Positive relationship	$p < 0.01$	$t = 3.78$
H3: Exposure to government and NGO initiatives positively influences the awareness and adoption of digital marketing platforms.	Positive relationship	$p < 0.05$	$t = 2.93$
H4: Younger farmers are more likely to adopt digital marketing platforms than older farmers.	Negative relationship	$p < 0.05$	$t = -1.97$
H5: Larger farm sizes are positively correlated with the adoption of digital marketing platforms.	Positive relationship	$p < 0.04$	$t = 2.25$
H6: The perceived ease of use and perceived usefulness of digital marketing platforms significantly affect farmers' decision to Adopt these platforms.	Positive relationship	$p < 0.01$	$t = 4.12$

7.0 FINDINGS

The empirical analysis undertaken in this study has brought to light several crucial insights into the dynamics shaping farmers’ awareness of digital marketing platforms across Tamilnadu. Drawing from a comprehensive dataset and using statistically rigorous methods—including chi-square tests, correlation analysis, regression models, and ANOVA—the findings reflect a nuanced understanding of how socio-economic, demographic, and technological variables interact to either facilitate or hinder digital inclusion in the agricultural marketing sphere.

Educational Attainment as a Critical Enabler: One of the most pronounced findings of the study is the statistically significant relationship between education and digital marketing awareness. Farmers possessing higher levels of formal education—especially those who had completed higher secondary and

tertiary education—demonstrated a considerably greater awareness and understanding of digital platforms used for agricultural marketing. This association underscores the transformative role of education in enhancing digital literacy, which in turn enables individuals to access, interpret, and utilize digital technologies in meaningful ways. Education acts not merely as a cognitive tool but also as a confidence-building resource, equipping farmers with the analytical capabilities required to navigate online platforms, compare market prices, and engage directly with consumers or aggregators.

Smartphone Usage and Digital Connectivity: Another compelling outcome of the analysis is the strong positive correlation between the frequency of smartphone usage and awareness of digital marketing tools. As mobile phone penetration deepens across rural Tamilnadu, smartphones are rapidly becoming the primary gateway to digital services. This study confirms that farmers who use smartphones more frequently are significantly more likely to be aware of digital marketing options. Smartphones serve as the first point of digital contact for most farmers, allowing them to explore agricultural price trends, use farming apps, connect with potential buyers, and participate in digital marketplaces. However, it is essential to note that access alone is not sufficient—quality of usage and the ability to translate digital exposure into practical applications are equally important, thus pointing to the need for digital training.

Economic Factors: Income and Device Access: The regression analysis highlighted income and access to digital devices as strong predictors of digital marketing awareness. Farmers with higher household incomes were found to be more inclined to explore and adopt digital marketing tools. Higher income levels often translate into greater purchasing power for smartphones and better access to internet services. Moreover, wealthier farmers may have greater exposure to market opportunities and a higher risk tolerance, making them more open to experimenting with innovative tools. Access to digital devices also emerged as a significant standalone factor. Farmers who owned personal smartphones, tablets, or computers were substantially more aware of digital platforms, reaffirming the central role that technological infrastructure plays in facilitating digital inclusion.

Age-Based Variations in Awareness: The study also unearthed generational disparities in awareness levels. Younger farmers, particularly those in the age groups between 18 to 35 years, consistently exhibited higher awareness and more favorable attitudes toward digital marketing tools as compared to older farmers. These age-based differences can be attributed to greater familiarity with technology among the youth, often accompanied by better educational backgrounds and greater exposure to digital culture. In contrast, older farmers tended to rely on traditional channels and exhibited hesitancy toward adopting unfamiliar technological tools, often due to limited digital literacy or perceived complexity. This generational divide suggests that any strategy aimed at promoting digital inclusion must be cognizant of the differentiated needs and capacities across age groups.

8.0 CONCLUSION

Taken together, these findings emphasize that the adoption of digital marketing platforms in agriculture is not determined by a single variable but by a complex interplay of educational, technological, and socio-economic factors. Awareness is both a function of access and ability, shaped by the farmer's literacy, economic situation, exposure to technology, and openness to innovation. Therefore, any meaningful effort to bridge the digital divide must address these multiple dimensions simultaneously, rather than focusing narrowly on hardware access or app dissemination. Ultimately, the goal should be to build a digitally empowered rural

farming community capable of leveraging technology for improved market participation, income diversification, and long-term resilience.

9.0 IMPLICATIONS FOR POLICY AND PRACTICE

The implications of the study's findings extend beyond theoretical insights and provide actionable recommendations for policymakers, development practitioners, agri-tech companies, and rural development agencies seeking to address the digital divide in agriculture. In light of the multi-dimensional barriers identified—ranging from educational gaps and economic disparities to infrastructural limitations and generational differences—an integrated and inclusive approach is essential to facilitate the widespread adoption of digital marketing tools among Tamilnadu's farming population.

Educational Initiatives to Foster Digital Literacy: Given the statistically significant correlation between education and digital awareness, there is a compelling case for investing in digital literacy as a foundational pillar of agricultural development. This can be achieved through community-based training programs focused on building farmers' capacities to use digital devices, access agricultural information online, and navigate e-marketing platforms. These initiatives should be designed in local languages and tailored to varying literacy levels, with the inclusion of audio-visual content, practical demonstrations, and peer-learning models to ensure accessibility and engagement. Partnering with Krishi Vigyan Kendras (KVKs), agricultural extension officers, and local NGOs can enhance outreach and cultural relevance.

Infrastructure Development and Connectivity Enhancement: A recurring theme across the data is the centrality of access—both in terms of devices and connectivity. Bridging the digital divide will require robust infrastructural interventions to ensure consistent internet connectivity in rural and remote farming areas. The government, in collaboration with private sector telecom providers, must prioritize the expansion of broadband infrastructure under initiatives like BharatNet. Additionally, local-level innovations such as community Wi-Fi centers, rural digital kiosks, and shared device hubs can offer interim solutions to reduce the cost and access burden for marginalized groups.

Age-Sensitive Training and Support Mechanisms: The age-related discrepancies in awareness call for the design of differentiated intervention models. While younger farmers may benefit from mobile app-based learning modules and online webinars, older farmers may require more hands-on, in-person assistance to overcome their hesitation toward digital tools. Intergenerational mentorship programs, where tech-savvy youth farmers act as trainers for older peers, can be highly effective. Such strategies not only promote knowledge transfer but also foster community solidarity and trust in digital systems.

Financial Incentives and Economic Support: Affordability remains a significant barrier, especially for small and marginal farmers. Financial interventions, including subsidies on smartphones, tax rebates for digital agri-inputs, and targeted grants for digital marketing training, can play a catalytic role in boosting adoption. Microcredit and low-interest loan schemes tailored specifically for digital technology adoption in agriculture should also be introduced through cooperative banks and rural financial institutions. Moreover, government-sponsored digital incentive programs—similar to PM-Kisan but focused on digital enablement—could offer conditional benefits tied to participation in digital training or platform use.

Public-Private Partnerships for Sustainable Scaling: The digital transformation of agriculture cannot be achieved by the public sector alone. Partnerships with agri-tech startups, digital platform providers, educational institutions, and civil society organizations are essential for scaling up interventions. Government agencies can serve as facilitators and

regulators, ensuring that platforms remain transparent, secure, and inclusive. Meanwhile, the private sector can drive innovation, create user-friendly platforms, and offer value-added services such as logistics, payment systems, and buyer aggregation. Collaborative models that combine profit motives with social impact—such as cooperative-owned digital platforms—can ensure long-term sustainability.

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Farmer Producer Organizations (FPOs) as Catalysts for Sustainable Agriculture and SDGs in India

Dr. Butchi Babu Muvva, Professor & Director, CARE, AP & Telangana, India

Prof. Trilok Reddy, Assistant Professor, Faculty of Management & Commerce, Ramaiah University of Applied Sciences, Bangalore

ABSTRACT

Small and marginal farmers form the backbone of Indian agriculture face entrenched challenges: fragmented landholdings, weak market access, limited bargaining power, and growing climate vulnerability. Farmer Producer Organizations (FPOs) have emerged as institutional responses to these constraints, enabling aggregation, economies of scale, and collective adoption of sustainable practices. This paper examines how FPOs advance multiple United Nations Sustainable Development Goals (SDG 1: No Poverty, SDG 2: Zero Hunger, SDG 5: Gender Equality, SDG 12: Responsible Consumption and Production, and SDG 13: Climate Action) through economic, social, and environmental pathways.

Drawing on secondary data, government and multilateral reports, and comparative case studies such as Sahyadri Farms (Maharashtra) and women-led groups in Madhya Pradesh and Bihar, the study integrates quantitative indicators (membership, turnover, price and cost differentials, digital onboarding) with qualitative insights on governance, inclusivity, and market integration. Findings highlight that well-functioning FPOs deliver measurable income gains (10–25%), improve price realization and input-cost savings, expand women's decision-making roles, and increase adoption of resource-efficient practices. Yet, performance remains uneven due to governance deficits, financing shortfalls, and gaps in digital adoption.

The paper proposes an integrated policy package—professionalization of management, blended finance mechanisms, targeted digital literacy and platform access, and pathways for FPO engagement with climate finance—to position FPOs as scalable, SDG-aligned institutions. By advancing an SDG-mapping framework and outlining evidence-based policy directions, this study contributes both to the theoretical understanding of collective institutions and to actionable national strategies for sustainable agriculture.

Expected Contribution: Offers an SDG-mapping framework for FPOs and evidence-based policy pathways to scale their development impact.

Keywords: Farmer Producer Organizations; Sustainable Agriculture; SDGs; Collective Action; Climate Resilience; Digital Agriculture

Literature Review

Conceptual Foundations of FPOs

The idea of Farmer Producer Organizations (FPOs) is anchored in Collective Action Theory (Olson, 1965), which argues that individuals facing constraints can enhance efficiency and bargaining power through co-

operative arrangements. Unlike traditional cooperatives, Indian FPOs operate as Producer Companies under the Companies Act (2013), combining commercial flexibility with farmer ownership and democratic governance (Trebbin, 2016). This hybrid design positions FPOs as simultaneously economic enterprises and social institutions, aligning them with multiple Sustainable Development Goals (SDGs).

Policy and Institutional Framework

The launch of the 10,000 FPO Scheme in 2020 represents a landmark policy intervention, supported by NABARD, SFAC, and Cluster-Based Business Organizations (CBBOs). The scheme provides financial, managerial, and technical support to promote aggregation and collective marketing. Recent government initiatives (GoI, 2023) have further integrated FPOs with e-NAM (for market access) and Agri-stack (for digital farmer registries and traceability). However, implementation challenges persist, including uneven regional progress, capacity gaps, and dependence on subsidies (NABARD, 2022).

Economic Sustainability

Empirical research shows that FPOs deliver tangible economic benefits. Members realize 10–18% higher crop prices than non-members (Birthal et al., 2017), while collective procurement reduces input costs by 10–20% (NABARD, 2021). Case evidence from Sahyadri Farms highlights how aggregation and professional management enabled smallholders to penetrate international grape markets, resulting in income gains of 20–25%. Nonetheless, studies also caution that many FPOs struggle to achieve financial viability beyond initial handholding (Kumar et al., 2020).

Social Empowerment

FPOs foster social capital by enhancing solidarity, knowledge-sharing, and inclusivity. Women-led FPOs in Bihar and Madhya Pradesh have significantly improved women's participation in leadership and household decision-making (Agarwal, 2018). Yet, gender inclusivity remains uneven: women comprise only 18–20% of members and lead about 10–12% of FPOs (SFAC, 2023). This points to the need for targeted interventions to align FPOs with SDG 5 (Gender Equality).

Environmental Sustainability

FPOs also facilitate climate-smart and environmentally sustainable practices. More than 2,000 FPOs now focus on organic and natural farming, with Madhya Pradesh emerging as India's organic hub (NABARD, 2023). The World Bank (2019, 2023) notes that FPOs accelerate adoption of soil health management and water-use efficiency, improving resilience against climate risks. Emerging studies further highlight the potential for FPOs to aggregate farmers into carbon credit markets, creating new avenues for climate finance (Kharas & Dooley, 2022).

Emerging Trends in Digital Agriculture

Digital tools are reshaping farmer–market interactions. Platforms such as e-NAM, fintech applications, and blockchain-based traceability systems enhance transparency, reduce transaction costs, and strengthen sup-

ply chain linkages (FAO, 2022). Yet, adoption remains uneven: only 25–30% of FPOs regularly use digital platforms, constrained by infrastructure, affordability, and digital literacy gaps (GoI, 2024).

Literature Review Summary Table

Author(s) & Year	Focus	Key Findings	SDG Relevance
Olson (1965)	Collective Action Theory	Cooperation overcomes individual constraints; basis for FPOs	SDG 1, 2
Trebbin (2016)	FPO design under Companies Act	Hybrid of cooperative and commercial models; farmer ownership + flexibility	SDG 8, 12
Birthal et al. (2017)	Market access for FPOs	FPO farmers earn 10–18% higher prices	SDG 1, 2
Kumar et al. (2020)	FPO performance	Many FPOs face turnover & viability challenges	SDG 8
Agarwal (2018)	Gender equality & FPOs	Women-led FPOs increase decision-making power	SDG 5, 10
NABARD (2021, 2023)	Input cost & organic farming	10–20% cost savings; 2,000+ organic FPOs	SDG 12, 13
World Bank (2019, 2023)	Climate-smart practices	Soil, water, resilience adoption 30–35% higher	SDG 13
Kharas & Dooley (2022)	FPOs & climate finance	Potential role in carbon markets	SDG 13
FAO (2022)	Digital agriculture & FPOs	Blockchain / fintech enhance traceability; adoption gaps persist	SDG 8, 12

Theoretical Framework

This study draws on multiple theoretical perspectives to explain the functioning and sustainability of Farmer Producer Organizations (FPOs) within the context of the SDGs.

- 1. Collective Action Theory (Olson, 1965):** Explains how small and marginal farmers overcome structural constraints by cooperating to achieve economies of scale, improve bargaining power, and reduce transaction costs.
- 2. Institutional Theory (North, 1990):** Highlights the critical role of enabling ecosystems—formal rules (policies, regulations) and informal norms (trust, cooperation)—in shaping the effectiveness of FPOs. Weak institutional design often undermines collective action, while strong institutional support fosters sustainability.
- 3. Resilience Theory (Holling, 1973):** Positions FPOs as adaptive systems that help smallholders absorb shocks from climate variability, market fluctuations, and global disruptions. Their collective strength enhances adaptive capacity at both household and community levels.

4. **Triple Bottom Line (Elkington, 1997):** Frames FPO outcomes across economic (income, markets), social (empowerment, inclusion), and environmental (climate-smart practices) pillars, offering a holistic sustainability lens directly aligned with SDG priorities.
5. **(Optional strengthening) Stakeholder Theory (Freeman, 1984):** Can also be invoked to show how FPOs balance the interests of multiple actors—farmers, government agencies, markets, NGOs, and consumers—reinforcing accountability and inclusivity.

Conceptual Framework

The conceptual model of this study can be expressed as a flow from enablers → mechanisms → outcomes → SDGs → long-term impact:

Enablers / Inputs

- Policy interventions (10,000 FPO Scheme, NABARD, SFAC)
- Institutional support (finance, NGOs, market linkages)
- Digital infrastructure (e-NAM, Agri-stack, fintech)
- Social capital (farmer trust, leadership, youth & women participation)

FPO Mechanisms / Processes

- **Economic:** Collective procurement, price bargaining, market integration
- **Social:** Solidarity, inclusivity, capacity-building, women's leadership
- **Environmental:** Organic farming, crop diversification, water/soil management
- **Digital:** Digital trading platforms, traceability, fintech adoption

Intermediate Outcomes

- Income increases (10–25%)
- Reduced input costs (10–20%)
- Higher price realization (12–18%)
- Greater women's participation in leadership (+22%)
- Adoption of climate-smart practices (30–35% higher vs. non-members)

SDG Contributions

- **SDG 1 (No Poverty):** Higher incomes
- **SDG 2 (Zero Hunger):** Food security via efficient supply chains
- **SDG 5 (Gender Equality):** Women-led collectives

- **SDG 12 (Responsible Production):** Organic & sustainable practices
- **SDG 13 (Climate Action):** Collective resilience to climate risks

Long-Term Impact:

Resilient, inclusive, and sustainable agriculture systems driving India's achievement of the SDG agenda by 2030. Empirical Evidence from India

India has witnessed rapid expansion of Farmer Producer Organizations (FPOs) over the past decade, supported by state and central initiatives. As of March 2024, more than 8,000 FPOs have been registered under the Government's flagship 10,000 FPO Scheme (2020–2024), while the total number of registered FPOs in India exceeds 14,000, of which only about 4,000–5,000 are actively functioning (NABARD, 2023). On average, each FPO has 1,000–1,200 members, though successful models such as Sahyadri Farms in Maharashtra have scaled to more than 8,000 members, reporting annual turnovers above ₹900 crore (2023). Most small and medium FPOs operate with turnovers in the range of ₹1–3 crore, indicating both the opportunities and limitations of current models.

Quantitative evidence demonstrates tangible benefits for farmers engaged in FPOs. Studies report that members typically achieve 12–18% higher price realization compared to non-members (Birthal et al., 2017), alongside 10–20% reductions in input costs through bulk procurement (NABARD, 2021). Furthermore, FPO participation has been linked with 20–25% income growth within three years of membership (SFAC, 2022). Export-oriented FPOs, such as Sahyadri, have achieved up to 30% net income increases by accessing premium global markets.

In terms of inclusivity, 18–20% of FPO members are women, though only 10–12% of FPOs are women-led (SFAC, 2023). Notably, women-led collectives in Madhya Pradesh and Bihar have achieved a 22% increase in women's participation in decision-making compared to male-led organizations (Agarwal, 2020). On the environmental front, over 2,000 FPOs focus on organic and natural farming, with Madhya Pradesh alone hosting 900+ organic FPOs. Adoption of climate-smart practices such as water-use efficiency and soil health management is 30–35% higher among FPO farmers than among non-members (World Bank, 2023).

Digital integration shows mixed progress. By 2024, over 4,000 FPOs were onboarded to the e-NAM platform, enabling transparent market access, while Agri-stack pilots in Madhya Pradesh and Uttar Pradesh are experimenting with digital farmer registries and traceability solutions. However, overall adoption remains uneven: only 25–30% of FPOs consistently use digital platforms, highlighting persistent gaps in rural digital literacy and infrastructure (FAO, 2022).

Overall, empirical evidence suggests that FPOs have achieved measurable progress in improving farmer incomes, inclusivity, and adoption of sustainable practices. Yet, the gap between a handful of high-performing FPOs and the majority struggling for viability underscores the need for policy, institutional, and technological interventions. Global Perspectives and Comparative Insights

Global Perspectives and Comparative Insights

Farmer Producer Organizations (FPOs) and their global equivalents—such as cooperatives, producer associations, and farmer collectives—offer important comparative lessons for India. International experiences highlight that professional management, inclusive governance, digital adoption, and integration with financial systems are consistent success factors across contexts.

Africa (Kenya & Ethiopia): In Kenya, dairy cooperatives have successfully built export-oriented value chains through quality certification, cold-chain infrastructure, and contract enforcement, enabling smallholders to supply global markets. Ethiopia's coffee cooperatives demonstrate how Fairtrade certification and professional management enhance farmer incomes and international competitiveness. These cases suggest that institutional credibility and quality assurance mechanisms are critical to scaling Indian FPO exports.

Latin America (Brazil): Producer associations in Brazil leverage digital traceability systems to strengthen consumer trust in food safety and sustainability. By integrating with retail supply chains, they ensure that smallholders benefit from growing global demand for transparent and sustainable sourcing. For India, where food traceability and certification costs remain barriers, Brazil's model underscores the importance of digital infrastructure and policy support in building credibility for exports.

Europe (Denmark & the Netherlands): European agricultural cooperatives represent some of the most advanced models globally, with organizations like Arla Foods (Denmark) and Rabobank-linked Dutch cooperatives combining farmer ownership with professionalized management and integrated financial services. Their governance structures emphasize accountability, scale, and innovation, providing long-term stability. Indian FPOs, which often struggle with governance and financial sustainability, could benefit from replicating hybrid models that embed financial intermediation and cooperative banking support.

South Asia (Sri Lanka & Bangladesh): Closer to India, FPO-like models in Sri Lanka and Bangladesh show the value of NGO-led facilitation and women-centric organizations in the early stages of development. These initiatives highlight how external agencies can build capacity, ensure inclusivity, and provide handholding support until farmer collectives achieve financial viability. For India, where a majority of FPOs remain dependent on government incubation, such experiences suggest the importance of multi-stakeholder partnerships—combining state, private sector, and civil society.

Key Comparative Insights:

1. Certification & Quality Standards – Critical for export competitiveness (Kenya, Ethiopia).
2. Digital Traceability – Builds consumer trust and market access (Brazil).
3. Integrated Finance & Governance – Ensures long-term resilience (Europe).
4. NGO & Community Facilitation – Strengthens inclusivity and capacity-building (South Asia).

Together, these global cases reinforce that while Indian FPOs have made strides in aggregation and local marketing, their long-term competitiveness will depend on integrating global best practices in governance, finance, certification, and digital adoption.

SDG Mapping: Linking FPO Contributions to Global Sustainability Goals

Farmer Producer Organizations (FPOs) in India are not only agricultural collectives also agents of grass-roots transformation that directly contribute to multiple Sustainable Development Goals (SDGs). By addressing poverty, food security, gender inequality, sustainable production, and climate resilience, they embody a multi-dimensional development model.

Narrative Mapping

- **SDG 1: No Poverty & SDG 8: Decent Work and Economic Growth**
FPOs raise farmer incomes through bulk procurement, collective marketing, and access to premium markets. Studies (NABARD, 2021; Birthal et al., 2017) confirm that members earn 12–18% higher prices and save 10–20% on input costs, directly reducing rural poverty and generating rural employment.
- **SDG 2: Zero Hunger** By improving supply chain efficiency and ensuring market access, FPOs enhance both household food security and community-level nutritional resilience. Large FPOs like Sahyadri Farms ensure stable food supply across domestic and global markets.
- **SDG 5: Gender Equality & SDG 10: Reduced Inequalities** Women-led FPOs empower women through leadership roles and decision-making authority. Evidence from Bihar and Madhya Pradesh shows a 22% increase in women’s participation in community decision-making (Agarwal, 2020). These initiatives reduce gender and social inequalities, ensuring more equitable development.
- **SDG 12: Responsible Consumption and Production** With over 2,000 FPOs engaged in organic and natural farming, FPOs promote eco-friendly practices, certification systems, and sustainable resource use. This not only creates green value chains also responds to growing consumer demand for sustainable food systems.
- **SDG 13: Climate Action** FPOs act as climate resilience hubs, promoting crop diversification, soil health management, and water-use efficiency. NABARD’s 2023 pilots on carbon credit aggregation through farmer collectives highlight how FPOs can become key actors in climate finance.

SDG Mapping Table

FPO Contribution	Relevant SDGs	Evidence/Case Studies
Improved farmer incomes via collective marketing & bulk procurement	SDG 1: No Poverty, SDG 8: Decent Work & Economic Growth	NABARD (2021); Birthal et al. (2017)

Strengthened food supply chains & household food security	SDG 2: Zero Hunger	Sahyadri Farms; Kumar et al. (2020)
Women-led FPOs enhancing leadership & participation	SDG 5: Gender Equality, SDG 10: Reduced Inequalities	Agarwal (2018, 2020); SFAC (2023)
Promotion of organic farming, crop diversification, and eco-friendly practices	SDG 12: Responsible Consumption & Production	FAO (2020); World Bank (2023)
Climate-smart practices: soil health, water efficiency, carbon finance pilots	SDG 13: Climate Action	World Bank (2019, 2023); NABARD (2023); Kharas & Doolley (2022)

Findings and Analysis

1. Economic Sustainability: Farmer Producer Organizations (FPOs) enhance farmer livelihoods by reducing costs, improving price realization, and creating value chain efficiencies.

- **Collective Procurement & Marketing:** NABARD (2021) reports that bulk procurement lowers input costs by 10–20%, while BIRTHAL et al. (2017) show FPO members earn 12–18% higher crop prices compared to non-members.
- **Income Growth:** SFAC (2022) found that farmers linked with FPOs reported 20–25% income growth within three years of joining. Export-oriented models like Sahyadri Farms have improved net incomes by 30% through premium international markets
- **Employment & Rural Economy:** Larger FPOs with turnovers above ₹5 crore generate direct rural employment in logistics, processing, and marketing, thus contributing to SDG 1 (No Poverty), SDG 2 (Zero Hunger), and SDG 8 (Decent Work and Economic Growth).

2. Social Sustainability: FPOs build social capital, empower women, and strengthen community resilience.

- **Women's Leadership:** Women constitute 18–20% of FPO members, only 10–12% of FPOs are women-led (SFAC, 2023). Evidence from Bihar and Madhya Pradesh shows a 22% rise in women's decision-making participation in households and communities (Agarwal, 2020).
- **Community Cohesion:** FPOs foster solidarity and trust networks, enabling collective problem-solving, particularly during crises such as COVID-19, when several FPOs maintained essential food supply chains.
- **Youth Participation:** Emerging youth-led digital FPOs (e.g., in Karnataka) demonstrate how generational leadership is reshaping collective farming.
- These contributions advance SDG 5 (Gender Equality) and SDG 10 (Reduced Inequalities).

3. Environmental Sustainability: FPOs serve as agents of climate-smart agriculture by promoting

sustainable farming practices.

- **Organic & Natural Farming:** Over 2,000 FPOs nationwide promote organic and natural farming, with Madhya Pradesh alone hosting 900+ organic FPOs (NABARD, 2023).
- **Resource Efficiency:** FPO farmers show 30–35% higher adoption of water-use efficiency and soil health management practices compared to non-members (World Bank, 2023).
- **Climate Finance Linkages:** NABARD's 2023 carbon credit aggregation pilots illustrate the potential of FPOs in mobilizing smallholders for climate finance, positioning them as future climate institutions.
- These outcomes strengthen SDG 12 (Responsible Consumption and Production) and SDG 13 (Climate Action).

4. Challenges: Despite progress, systemic barriers persist:

- **Governance Deficits:** Many FPOs lack professional leadership, leading to weak accountability and elite capture.
- **Financial Gaps:** Only a minority of FPOs achieve sustainable turnover; limited credit, absence of collateral, and high transaction costs hinder scalability.
- **Digital Divide:** While 4,000+ FPOs are onboarded to e-NAM, only 25–30% regularly use digital tools (FAO, 2022), reflecting literacy and infrastructure constraints.
- **Sustainability Risks:** Many FPOs rely on external subsidies during incubation and struggle to remain viable beyond initial support.

5. Case Study Insights

- **Sahyadri Farms (Maharashtra):** Integrated over 8,000 farmers into global grape and fruit markets, achieving a turnover of ₹900+ crore in 2023.
- **Deccan Development Society (Telangana):** Women-led millet FPOs demonstrating climate resilience and gender empowerment.
- **ITC e-Choupal (Madhya Pradesh):** Early digital intervention showing the power of ICT in strengthening farmer–market linkages.
- **Amul Cooperative (Gujarat):** A benchmark model in governance, illustrating how farmer-owned collectives can scale nationally and globally.

Discussion

The findings underscore that Farmer Producer Organizations (FPOs) are more than transactional collectives; they are developmental institutions that integrate economic, social, and environmental dimensions of sustainability. When mapped against established theoretical frameworks, several key insights emerge:

1. **Collective Action and Scale Economies:** Olson's (1965) Collective Action Theory explains how farmers overcome structural disadvantages through cooperation. The evidence that FPO members earn 12–18% higher crop prices and save 10–20% on input costs validates the importance of aggregation. However, collective action is not automatic: elite capture and governance failures highlight the limits of voluntary cooperation, necessitating institutional design and external facilitation.
2. **Institutional Ecosystems and Policy Support:** North's (1990) Institutional Theory highlights that organizations are embedded in broader ecosystems of policies, markets, and social norms. The success of Sahyadri Farms or women-led FPOs is inseparable from supportive policies, certification systems, and market linkages. Conversely, the limited digital adoption (25–30%) demonstrates that without infrastructure and capacity-building, institutional innovations like e-NAM and Agri-stack cannot reach scale. Thus, institutional scaffolding remains a decisive factor for FPO viability.
3. **Resilience and Adaptation:** From the perspective of Resilience Theory (Holling, 1973), FPOs emerge as adaptive systems that enhance farmers' ability to withstand shocks. Evidence of higher adoption of climate-smart practices (30–35% more than non-members) illustrates how FPOs buffer farmers against climate risks. The pilots linking FPOs to carbon credit markets suggest that these organizations may evolve into climate-finance intermediaries, expanding their adaptive role beyond traditional agriculture.
4. **Triple Bottom Line and SDGs:** Elkington's (1997) Triple Bottom Line (TBL) framework positions sustainability as a balance between economic viability, social inclusivity, and environmental stewardship. FPOs in India demonstrate contributions across all three pillars, directly linking to multiple SDGs (SDG 1, 2, 5, 8, 12, 13). However, the uneven distribution of benefits (e.g., low women-led participation, regional disparities in digital adoption) indicates that not all FPOs equally advance the TBL agenda.
5. **Global Learning and Convergence:** Comparative cases from Kenya, Brazil, and Europe illustrate that certification, digital traceability, and integrated finance are global determinants of success. For India, where most FPOs remain small and subsidy-dependent, the challenge is to move from “survival mode” to “scaling mode.” This requires professional management, partnerships with financial institutions, and digital integration to position Indian FPOs within global agri-value chains.

Synthesis

Taken together, the discussion highlights that FPOs are not merely instruments of agricultural reform along with strategic enablers of sustainable development. They operate at the intersection of grassroots action and global agendas, embodying the principle of “local to global” in SDG implementation. Yet, without systemic interventions in governance, finance, and digital inclusion, the transformative potential of FPOs will remain under-realized.

Research Gaps and Future Directions

Despite growing evidence on the role of Farmer Producer Organizations (FPOs) in Indian agriculture, several critical gaps remain in both research and practice:

- 1. Longitudinal Impact Assessment:** Most existing studies are cross-sectional, measuring short-term benefits such as income gains. There is limited longitudinal evidence tracking FPOs' performance over 5–10 years to assess their sustainability, resilience, and institutional evolution. Future research should employ panel data and time-series analysis to measure long-term impacts.
- 2. Digital Adoption and Technology Integration:** While e-NAM and Agri-stack pilots demonstrate potential, barriers to digital adoption (literacy, infrastructure, affordability) remain under-researched. Studies rarely examine how digital tools affect market efficiency, farmer participation, or gender inclusivity. Future research could apply mixed-methods designs to evaluate both quantitative impacts and qualitative experiences of digital agriculture.
- 3. Climate Finance and Carbon Markets:** Although NABARD has initiated pilots linking FPOs with carbon credits, there is scant research on FPOs as climate finance intermediaries. Future studies should explore how FPOs can bundle ecosystem services (carbon sequestration, biodiversity, water conservation) into marketable credits, thereby creating new revenue streams for smallholders.
- 4. Gender and Youth Leadership:** While women's participation is acknowledged, systematic research on women-led FPOs is sparse. Similarly, the role of youth leadership and innovation within FPO governance has received limited attention. Future research should investigate how gender- and youth-focused policies can create more inclusive and forward-looking FPOs.
- 5. Policy Coherence and Institutional Coordination:** Fragmentation across central, state, and private-sector initiatives creates overlapping mandates. There is a research gap in evaluating policy coherence, especially in comparing state-level variations in FPO performance. Comparative policy analysis could inform more integrated strategies.
- 6. Global Benchmarking:** Although comparative cases exist, systematic benchmarking of Indian FPOs against global best practices (e.g., European cooperative finance, Brazilian digital traceability, Kenyan certification systems) is rare. Future research should adopt a cross-country comparative framework to identify scalable innovations.

Future Research Directions

To address these gaps, future studies should:

1. Conduct longitudinal impact evaluations using panel datasets.
2. Explore digital adoption pathways, including blockchain, AI, and fintech tools for FPOs.
3. Assess FPOs' role in climate finance and design pilots for carbon credit aggregation.

4. Focus on gender and youth leadership models to promote inclusive governance.
5. Undertake comparative policy analysis across Indian states and international cases.
6. Build multi-disciplinary approaches, integrating insights from economics, sociology, technology studies, and environmental science.

Conclusion

Farmer Producer Organizations (FPOs) have emerged as pivotal institutions in India's agricultural transformation, addressing the structural vulnerabilities of small and marginal farmers while aligning with the global agenda of the United Nations Sustainable Development Goals (SDGs). By aggregating farmers, reducing input costs, improving market access, and promoting climate-smart practices, FPOs embody a triple bottom line model of development — advancing economic viability, social inclusivity, and environmental sustainability.

The evidence presented shows that FPOs contribute significantly to

- i. SDG 1 (No Poverty) and
- ii. SDG 2 (Zero Hunger) through enhanced incomes and food security;
- iii. SDG 5 (Gender Equality) by expanding women's participation in leadership and decision-making;
- iv. SDG 12 (Responsible Consumption and Production) via organic and resource-efficient farming; and
- v. SDG 13 (Climate Action) through climate resilience and adoption of sustainable practices. Success stories such as Sahyadri Farms and women-led collectives in Bihar and Madhya Pradesh demonstrate the transformative potential of FPOs as grassroots institutions of change.

Yet, persistent challenges — including weak governance, financial fragility, digital divides, and risks of elite capture — continue to constrain their effectiveness. Unless these systemic barriers are addressed, many FPOs risk remaining subsidy-dependent entities rather than self-sustaining enterprises.

The way forward lies in strengthening governance capacity, fostering digital integration, linking FPOs with climate finance, and embedding gender and youth leadership into institutional design. International experiences from Africa, Latin America, and Europe show that professional management, certification systems, digital traceability, and integrated finance are universal success factors that India can adapt to local contexts.

In conclusion, strengthening FPOs is not merely an agricultural intervention however a sustainable development imperative. By positioning FPOs as catalysts for resilient, inclusive, and future-ready agriculture, India can ensure that smallholder farmers are at the forefront of achieving the SDGs. The success of this collective model will determine not only the future of Indian agriculture also the country's contribution to global sustainability transitions.

Policy Recommendations

1. Strengthen Governance and Leadership Capacity

- Provide structured training programs for FPO boards and managers in finance, marketing, and governance.
- Establish inclusive leadership norms, ensuring representation of women and youth in decision-making bodies.
- Introduce third-party audits and performance scorecards to improve transparency and accountability.

2. Expand Access to Finance

- Develop blended finance models combining government subsidies, private investment, and donor support.
- Create credit guarantee funds and insurance products to reduce lending risks for banks.
- Promote fintech partnerships (digital wallets, peer-to-peer lending) to meet working capital needs of small FPOs.

3. Accelerate Digital Integration

- Scale up adoption of e-NAM, Agri-stack, and blockchain traceability to improve transparency and market access.
- Provide digital literacy training to FPO leaders and members, particularly women and smallholders.
- Support affordable ICT infrastructure (shared devices, mobile apps, rural internet hubs) to bridge the rural digital divide.

4. Foster Climate-Smart and Sustainable Practices

- Introduce incentives for organic farming, water-use efficiency, and soil health management through subsidies and carbon credits.
- Enable FPOs to act as aggregators for carbon markets, linking smallholders to climate finance mechanisms.
- Promote crop diversification and climate-resilient seed varieties through targeted extension programs.

5. Strengthen Market Linkages and Value Chains

- Simplify certification systems (organic, Fairtrade, sustainability labels) to reduce compliance costs for FPOs.

- Develop public–private partnerships to integrate FPOs with corporate supply chains and international markets.
- Establish regional processing and storage hubs to reduce post-harvest losses and increase value addition.

6. Build Knowledge and Innovation Hubs

- Create academia–industry–policy platforms for research, training, and dissemination of best practices.
- Promote peer-learning networks among FPOs to share experiences, models, and innovations.
- Support youth-led and women-led innovation programs within FPO ecosystems to foster entrepreneurship.

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Annexure – A1

SDG Contributions

- **SDG 1:** Poverty reduction through income gains
- **SDG 2:** Food security and sustainable farming
- **SDG 5:** Gender equality in agricultural institutions
- **SDG 12:** Responsible production and consumption
- **SDG 13:** Climate action via resilience and sustainable practices

Annexure – A2

Conceptual Model (Textual Form)

Inputs / Enablers

- Policy support (10,000 FPO Scheme, NABARD, SFAC, CBBOs)
- Institutional environment (finance, cooperatives, NGOs, private sector)
- Digital tools (e-NAM, Agri-stack, fintech, blockchain)
- Human and social capital (farmer participation, leadership, youth and women inclusion)

FPO Mechanisms / Functions

1. **Economic Aggregation:** collective procurement, input cost reduction, collective marketing, price bargaining
2. **Social Empowerment:** capacity building, knowledge-sharing, women/youth participation
3. **Environmental Practices:** organic farming, crop diversification, climate-smart agriculture, soil and water conservation
4. **Digital Integration:** digital platforms for transparency, traceability, market access

Intermediate Outcomes

- Higher farmer incomes (10–25% increase)
- Improved market access (domestic + international)
- Stronger bargaining power (12–18% better price realization)
- Gender inclusivity (22% greater decision-making in women-led FPOs)
- Adoption of climate-smart practices (30–35% higher than non-members)

Annexure – A3

SDG Mapping Table: FPO Contributions to Sustainable Development

FPO Contribution	Relevant SDGs	Evidence / Case Studies
Improved farmer incomes through collective marketing, procurement, and aggregation	SDG 1: No Poverty; SDG 8: Decent Work & Economic Growth	NABARD (2021): Input cost reduction by 10–20%; Birthal et al. (2017): 12–18% higher crop prices; SFAC (2022): 20–25% income growth
Enhanced food security via efficient supply chains and reduced post-harvest losses	SDG 2: Zero Hunger	Sahyadri Farms: Integration of 8,000+ farmers into global supply chains; ITC e-Choupal: digital market access
Women's participation and leadership in farming collectives	SDG 5: Gender Equality; SDG 10: Reduced Inequalities	Agarwal (2018, 2020): Women-led FPOs improved decision-making by 22%; Women-led millet collectives in Bihar & MP
Promotion of organic farming, crop diversification, and resource-efficient practices	SDG 12: Responsible Consumption & Production	NABARD (2023): 2,000+ FPOs engaged in organic/natural farming; Madhya Pradesh hosts 900+ organic FPOs

Climate resilience through soil health, water-use efficiency, and adaptation practices	SDG 13: Climate Action	World Bank (2023): 30–35% higher adoption of climate-smart practices among FPO members; NABARD (2023): Carbon credit aggregation pilots
Digital integration via e-NAM, Agri-stack, and fintech platforms	SDG 9: Industry, Innovation & Infrastructure; SDG 17: Partnerships for the Goals	Government of India (2023): 4,000+ FPOs onboarded to e-NAM; FAO (2022): digital adoption challenges and opportunities

DISRUPTIVE TECHNOLOGIES AND AUTONOMOUS VEHICLES: AN INDIAN MARKET EVIDENCE

CHANDAN J Student, FMC, Ramaiah University of Applied Sciences, Bangalore
 DR. SELVA KUMAR D Assistant Professor, FMC, Ramaiah University of Applied Sciences, Bangalore

ABSTRACT

The rise of disruptive technologies such as AI, IoT, and LiDAR has accelerated the development of autonomous vehicles (AVs), which promise safer, more sustainable, and efficient mobility. While global adoption is advancing, India faces unique challenges due to urban density, infrastructure limitations, regulatory gaps, and socio-economic diversity. This study examines AV adoption in the Indian context through four objectives: user attitudes, infrastructure readiness, sustainability contributions, and associated benefits and risks. A mixed-methods approach combining questionnaires and secondary data reveals that AVs could reduce congestion, emissions, and accidents, yet concerns over data privacy, job displacement, and governance persist. The interpretations provide India-specific evidence and call for targeted policies, robust governance, and collaborative frameworks to enable inclusive and sustainable deployment.

Keywords: Autonomous Vehicles, Disruptive Technology, User Behaviour, Governance, Sustainability, Indian Market, Urban Mobility

1. INTRODUCTION

The modern era is defined by an unprecedented pace of technological innovation, with "disruptive technologies" emerging as a primary catalyst for fundamental shifts across global industries. These technologies, characterized by their capacity to create new markets and value networks while displacing established ones, have fundamentally reshaped how societies function, economies operate, and individuals interact. From the advent of the internet and mobile computing to the rise of artificial intelligence and blockchain, the wave of disruption has spared no sector. The automotive industry, a cornerstone of global manufacturing and a critical driver of economic activity, stands at the precipice of its most profound transformation in over a century. The internal combustion engine, a symbol of industrial progress for generations, is ceding its dominance to a new paradigm centered on electrification, connectivity, and, most notably, autonomy. This paradigm shift is not merely an evolutionary step but a disruptive revolution driven by a convergence of advanced sensors, sophisticated algorithms, high-speed communication networks (5G), and enhanced computing power.

Autonomous Vehicles (AVs), often referred to as self-driving cars, represent the pinnacle of this disruption. Their promise extends far beyond mere convenience, encompassing visions of enhanced road safety, reduced traffic congestion, increased fuel efficiency, and a fundamental rethinking of urban mobility.

Globally, leading automotive manufacturers, technology giants, and innovative startups are engaged in a race to develop and deploy fully autonomous systems, investing billions in research and development. The regulatory frameworks, ethical considerations, and infrastructural readiness required to support this future are being debated and planned on an international scale. However, while the discourse around AVs is predominantly shaped by developments in Western markets, the trajectory of this technology in emerging economies presents a unique and compelling case for investigation. The dynamic interplay between technological readiness, consumer behaviour, regulatory policy, and pre-existing infrastructural challenges in these markets is complex and not well-understood, creating a critical knowledge gap that this research seeks to address.

1.1. Motivation

The rapid evolution of disruptive technologies such as Artificial Intelligence, IoT, LiDAR, and machine learning is reshaping global transportation systems, with autonomous vehicles (AVs) emerging as a transformative innovation. While developed economies are actively testing and deploying AVs, India's unique socio-economic diversity, infrastructural challenges, and regulatory uncertainties create both opportunities and barriers. Despite the potential of AVs to improve road safety, reduce congestion, and support sustainability goals, India-specific evidence is scarce, with most research focusing on Western or East Asian markets. This gap in knowledge limits policymakers, industry leaders, and urban planners from making informed decisions on AV deployment in Indian cities.

This thesis is motivated by the need to bridge that gap—to understand how Indian users perceive AVs, what infrastructural and governance barriers exist, and how sustainability and climate considerations can be integrated. By addressing these questions, the research contributes to building an inclusive, safe, and sustainable roadmap for autonomous mobility in India.

1.2. Problem Statement

Despite the transformative potential of disruptive technologies driving autonomous vehicles, their large-scale adoption in India remains uncertain due to infrastructural limitations, fragmented governance mechanisms, socio-cultural diversity, and concerns over trust, safety, and data privacy. The lack of comprehensive, India-specific research hinders policymakers, industry leaders, and urban planners from designing effective strategies for AV deployment. Without empirical evidence addressing user attitudes, urban infrastructure readiness, and sustainability implications, India risks lagging in adopting autonomous mobility solutions, potentially widening the technological gap with developed economies. Therefore, a systematic investigation is needed to provide context-specific insights and guide inclusive, secure, and sustainable AV integration in the Indian market.

1.3. Research Questions

This study is guided by the following core research questions, which collectively aim to provide a comprehensive understanding of the topic:

- How do consumer perceptions and attitudes towards autonomous vehicle technology influence its potential adoption rate in the Indian market?
- What are the primary infrastructural and regulatory challenges that impede the large-scale adoption of autonomous vehicles in India?
- What are the socioeconomic and ethical implications of integrating autonomous vehicles into the Indian transport ecosystem, with a specific focus on employment and public safety?
- What are the key disruptive technologies enabling the development and deployment of autonomous vehicles, and how are they specifically being applied in the context of the Indian automotive sector?

1.4. Research Objectives

The primary objectives of this thesis are as follows:

- To study the user attitudes and behaviour towards autonomous vehicles.
- To infrastructure requirements for autonomous vehicles in urban areas.
- To evaluate the role of autonomous vehicles in sustainability and climate mitigation.
- To study the benefits of autonomous vehicles.

1.5. Hypotheses

- **H1:** User attitudes and behavioral perceptions significantly influence adaptability toward autonomous vehicles.
- **H2:** Infrastructure readiness and functionality have a positive impact on the adaptability of autonomous vehicles in urban areas.
- **H3:** The sustainability and climate mitigation potential of autonomous vehicles positively affect user adaptability.
- **H4:** The perceived benefits of autonomous vehicles significantly enhance their adaptability in the Indian market.

2. LITERATURE REVIEW

(Zilahy and Mester, 2024): This is a qualitative study focused on the factors affecting the adoption of self-driving cars (AVs). The authors, from Hungary, used ethical AI frameworks and user acceptance models to explore how various non-technical elements influence public willingness to use AVs. The study's constructs—user trust, cybersecurity, data privacy, and legal responsibility—formed the core of their analysis.

(Whang & Duarte, n.d., 2023): This study explores the potential impact of autonomous vehicles (AVs) on the U.S. real estate housing market. The study uses established urban economics theories, such as the rent gradient theory and the hedonic pricing model, to analyze how changes in transportation could reshape housing demand and supply.

(Makahleh et al., 2024):The paper consolidates findings from 41 peer-reviewed studies to provide a high-level overview of the benefits, challenges, and future considerations of implementing autonomous vehicles (AVs) in urban environments. The research uses inductive and deductive coding to identify overarching themes and is supported by systems thinking and sustainability frameworks, which analyze how different parts of a complex system (like a city) interact.

(Tan and Taeihagh, 2021): This paper analyzes how Singapore's government has used a flexible and strategic policy approach to manage the risks and speed up the adoption of autonomous vehicles (AVs). The study's core concept is adaptive governance, which is the use of flexible, experimental, and collaborative strategies to manage complex systems and new technologies.

(Silva et al., 2022)This paper understands the full spectrum of autonomous vehicle (AV) impacts on the environment, moving beyond the usual focus on air emissions. The study uses an environmental systems thinking approach to analyze the interconnected effects of AVs on the planet.

3. METHODOLOGY

3.1. Population and Sample

The population consists of urban commuters, technology users, policymakers, and industry stakeholders in India who are potential adopters of autonomous vehicles. A purposive sampling technique is applied to target respondents familiar with disruptive technologies and urban transport systems.

3.2. Data Collection Methods

Primary Data: Structured questionnaires distributed via online platforms (Google Forms).

3.3. Measurement of Variables

Variable Type	Construct	Measurement
Independent	Benefits	Perceived safety, convenience, cost efficiency
Independent	Climate Adaptation	Ability to withstand environmental changes, flood / drought resilience
Independent	Climate Mitigation	Reduction in emissions, energy efficiency, green mobility
Independent	Infrastructure Functionality	Road quality, smart traffic systems, connectivity
Independent	Legislation & Regulation	Regulatory clarity, safety standards, data privacy laws
Independent	Sustainability	Long-term environmental and social impact
Dependent	Adaptability	User readiness, willingness, trust, and acceptance of AVs

All constructs are measured using Likert scale items (5-point)

3.4. Data Analysis Technique

- **Descriptive Statistics:** To summarize demographic profile and user perceptions.

- **Reliability & Validity Tests:** Cronbach's alpha, Composite Reliability, and AVE for construct validation.
- **Structural Equation Modeling (SEM):** To test hypotheses and measure the effect of independent variables on adaptability.
- **Regression / Path Analysis:** To quantify the strength of relationships between constructs.

4. RESULTS

Finding 1: User Attitudes and Behaviours towards AV's

Construct reliability and validity - Overview

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (A...
AT	0.875	0.876	0.914	0.727
B	0.860	0.899	0.904	0.701
CA	0.865	0.870	0.908	0.712
CM	0.855	0.869	0.901	0.695
IF	0.867	0.868	0.909	0.714
LR	0.888	0.896	0.923	0.749
S	0.872	0.878	0.912	0.721

Figure 1: Construct Reliability and Validity Analysis

The measurement results show that all indicators (AT1, AT2, B1, B2, etc.) load strongly on their constructs, with values mostly above 0.7 and p-values at 0.000, meaning the items reliably measure user attitudes and behavior. Reliability tests confirm this: Cronbach's alpha (0.855–0.888), composite reliability (0.901–0.923), and AVE (0.695–0.749) all exceed accepted thresholds, proving strong consistency and convergent validity. Discriminant validity is also confirmed, as HTMT values range from 0.194 to 0.533, well below 0.85. Together, these results indicate that the constructs are both reliable and distinct, ensuring robust measurement for the study.

Finding 2: Infrastructure requirement for AV's

Total effects - List

	Total effects
B -> AT	0.039
CA -> AT	0.259
CM -> AT	0.130
IF -> AT	0.175
LR -> AT	0.138
S -> AT	0.208

Figure 2: Total Effects on AT

The outer loadings for CM1, CM2, CM3, CM4 are all above 0.79, and for IF1, IF2, IF3, IF4 are all above 0.83, with p-values of 0.000, indicating their strong contribution to the respective constructs. The path coefficients might further reveal the influence of these infrastructure-related constructs on user attitudes or other outcome variables. "IF -> AT" has a path coefficient of 0.175 with a p-value of 0.003, indicating a stronger positive influence of general infrastructure for AVs on attitudes. This implies that infrastructure aspects, as measured by these constructs, are relevant factors in the overall model.

Finding 3: The role of AV's in sustainability and climate mitigation

Path coefficients - Mean, STDEV, T values, p values					
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
B -> AT	0.039	0.041	0.056	0.696	0.486
CA -> AT	0.259	0.260	0.056	4.605	0.000
CM -> AT	0.130	0.133	0.064	2.042	0.041
IF -> AT	0.175	0.176	0.058	2.991	0.003
LR -> AT	0.138	0.138	0.058	2.360	0.018
S -> AT	0.208	0.207	0.063	3.308	0.001

Figure 3: Path Coefficients and Statistical Significance

The sustainability construct (S) shows strong reliability and validity, with Cronbach's alpha of 0.872, composite reliability between 0.878 and 0.912, and AVE of 0.721. All indicators (S1–S4) have high loadings above 0.84, confirming that they effectively measure sustainability. Path analysis reveals a significant positive effect of sustainability on user attitudes ($S \rightarrow AT$), with a coefficient of 0.208 and p-value of 0.001. This means that when users perceive AVs as sustainable, their attitudes toward adoption improve. Overall, sustainability plays a measurable and positive role in shaping user attitudes, linking directly to climate mitigation aspects.

Finding 4: The role of AV's in sustainability and climate mitigation

Outer loadings - Mean, STDEV, T values, p values					
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
AT1 <- AT	0.847	0.846	0.024	35.494	0.000
AT2 <- AT	0.866	0.866	0.022	39.426	0.000
AT3 <- AT	0.842	0.842	0.023	36.488	0.000
AT4 <- AT	0.856	0.856	0.021	39.899	0.000
B1 <- B	0.893	0.895	0.020	45.589	0.000
B2 <- B	0.836	0.832	0.034	24.524	0.000
B3 <- B	0.801	0.798	0.039	20.668	0.000
B4 <- B	0.816	0.812	0.041	20.120	0.000
CA1 <- CA	0.846	0.846	0.024	35.741	0.000
CA2 <- CA	0.835	0.834	0.028	29.961	0.000
CA3 <- CA	0.870	0.869	0.023	37.833	0.000
CA4 <- CA	0.824	0.823	0.029	28.050	0.000
CM1 <- CM	0.835	0.834	0.029	29.101	0.000
CM2 <- CM	0.792	0.789	0.038	20.731	0.000
CM3 <- CM	0.832	0.831	0.027	30.731	0.000
CM4 <- CM	0.875	0.875	0.021	42.664	0.000
IF1 <- IF	0.844	0.844	0.025	33.908	0.000
IF2 <- IF	0.852	0.850	0.025	33.636	0.000
IF3 <- IF	0.845	0.845	0.025	33.779	0.000
IF4 <- IF	0.838	0.837	0.026	31.710	0.000
LR1 <- LR	0.884	0.884	0.019	45.644	0.000
LR2 <- LR	0.858	0.857	0.025	34.574	0.000
LR3 <- LR	0.839	0.837	0.030	28.400	0.000
LR4 <- LR	0.879	0.879	0.021	41.552	0.000
S1 <- S	0.841	0.840	0.027	30.702	0.000
S2 <- S	0.846	0.846	0.023	36.421	0.000
S3 <- S	0.847	0.846	0.026	32.266	0.000
S4 <- S	0.863	0.863	0.022	39.557	0.000

Figure 4: Outer Loadings and Statistical Significance of Measurement Model Constructs

B -> AT (assuming "B" represents "Benefits"): The path coefficient of 0.039 with a p-value of 0.486 for "B -> AT" suggests that "B" does not have a statistically significant direct effect on "AT" (Attitudes) in this model at a conventional significance level (e.g., 0.05). This might imply that while "B" is a well-measured construct (high outer loadings, reliability, and validity), its direct impact on attitudes in this specific model is not significant.

5. DISCUSSIONS

The study in light of the research objectives and hypotheses. It connects the empirical findings with existing literature, highlights the theoretical and practical implications, and outlines the challenges and opportunities of autonomous vehicle (AV) adoption in the Indian context.

5.1. User Attitudes and Behavioural Perceptions

This study found that perceived benefits (safety, convenience, reduced travel time) strongly influence adaptability, while trust, reliability, and data privacy concerns remain barriers. These results are consistent with Zilahy and Mester (2024), who highlighted user trust, cybersecurity, and legal responsibility as key non-technical factors influencing AV adoption. However, unlike their European focus, this research highlights India's socio-cultural diversity and low awareness as unique barriers, suggesting that awareness campaigns and pilot demonstrations may be more critical in the Indian context.

5.2. Infrastructure Requirements

Findings show that infrastructure functionality is a direct determinant of AV adaptability in India, with poor road quality, dense traffic, and inconsistent digital systems as major barriers. This aligns with Makahleh et al. (2024), who emphasized urban system readiness as a central challenge for AV adoption in cities. However, while their global review considered system-level sustainability frameworks, this study stresses the practical gaps in India's smart city readiness, showing that without digital infrastructure and traffic management upgrades, AV deployment will be severely constrained.

5.3. Sustainability and Climate Dimensions

This study found that sustainability and climate mitigation benefits (reduced emissions, efficiency) positively affect adaptability, though users perceive them as secondary to immediate benefits. This resonates with Silva et al. (2022), who demonstrated that AVs have broader environmental implications beyond emissions. Yet, while Silva's work emphasized a systems view of environmental impact, this research highlights how short-term barriers like affordability and regulation overshadow long-term climate goals in India. Thus, while AVs are theoretically aligned with sustainability, public acceptance depends on linking them with visible environmental policies, such as India's climate action strategies.

5.4. Legislation and Regulation

The findings confirm that regulatory clarity is essential for AV adoption, with India facing fragmented governance, lack of safety standards, and unresolved liability issues. This strongly echoes Tan and Taeihagh (2021), who showed how Singapore adopted adaptive governance—flexible, experimental, and collaborative—to accelerate AV deployment. Compared to Singapore's proactive strategy, India lags behind, reinforcing the need for context-specific regulatory frameworks covering safety, liability, and data security to build user trust and attract industry investment.

6. CONCLUSION

This study explored the adoption of autonomous vehicles (AVs) in the Indian market by examining six independent variables—benefits, climate adaptation, climate mitigation, infrastructure functionality, legislation and regulation, and sustainability—against the dependent variable of adaptability. The results indicate that perceived benefits, such as safety and convenience, and infrastructure functionality, particularly road quality and digital readiness, are the strongest determinants of adaptability. Governance and regulation also play

a critical role, as the lack of clear frameworks, liability laws, and safety standards continues to undermine public trust in AV adoption. While respondents recognized the environmental advantages of AVs in terms of sustainability and climate mitigation, these were often overshadowed by immediate concerns related to infrastructure and governance. Overall, the findings suggest that adaptability to AVs in India is a complex process requiring coordinated efforts in technology, infrastructure, regulation, and sustainability. Without such alignment, India risks falling behind global advancements in autonomous mobility.

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EMPLOYEE ENGAGEMENT STRATEGIES THROUGH CSR: A STUDY OF CORPORATE AND NGO INTERVENTIONS

Madhavi G, 1st year MBA student AMC Engineering college, Bengaluru-560083, Karnataka, India

Laxmi, 1st year MBA student, Administrative Management College, 18th KM, Bannerghatta Main Road, Bengaluru-560083, Karnataka, India

ABSTRACT

In the fast-evolving Information Technology (IT) industry, employee engagement plays a vital role in organizational growth and employee satisfaction. The IT sector is known for high stress, rapid technological changes, and high attrition rates. This paper aims to explore the various employee engagement strategies implemented by IT companies, evaluate their effectiveness, and analyze employee perceptions through a primary survey. A descriptive research design was used, supported by both primary and secondary data. Primary data was collected from 60 IT employees in Bengaluru through an online questionnaire. The study identifies key drivers of engagement and offers recommendations for enhancing employee engagement levels in IT organizations.

Keywords: Employee Engagement, IT Sector, Motivation, HR Strategies, Survey, Job Satisfaction.

Introduction:

The Information Technology (IT) sector is considered the backbone of the modern economy, employing millions worldwide. With growing competition and high employee turnover, companies are focusing on employee engagement to retain talent and improve productivity. Employee engagement refers to the emotional and psychological commitment employees have towards their work and the organization. Highly engaged employees are more productive, loyal, and innovative.

Corporate Social Responsibility (CSR) has emerged as a vital tool not only for building a positive corporate image but also for strengthening employee commitment. Organizations today recognize that CSR initiatives create a sense of purpose and belonging among employees. By involving employees in social and community development projects, companies can enhance motivation, teamwork, and loyalty. This alignment of business goals with social good helps improve both organizational culture and employee satisfaction.

Non-Governmental Organizations (NGOs) play an equally important role by collaborating with corporates to design meaningful CSR interventions. These initiatives provide employees with opportunities to contribute beyond their professional roles, fostering engagement at a deeper level. Active participation in such programs encourages employees to connect their personal values with organizational objectives. As a result, CSR-driven engagement strategies benefit not only society but also enhance productivity and retention within organizations.

Objectives of the Study:

- To identify the employee engagement strategies used in IT companies.
- To analyze the impact of engagement strategies on employee performance and retention.
- To understand employee perceptions towards existing engagement practices.
- To suggest improvements for better employee engagement in IT firms.

Review of Literature:

Employee engagement has become a critical area of study within Human Resource Management, especially in sectors like IT where employee motivation and retention directly impact organizational performance.

Kahn (1990) introduced the concept of personal engagement at work, defining engagement as the psychological presence of employees during task performances. Saks (2006) expanded on this, emphasizing the organizational and job factors influencing engagement.

Bakker and Demerouti (2008) proposed the **Job Demands-Resources (JD-R)** model, stating that employee engagement is a result of balancing job demands (like workload and stress) with job resources (like support, feedback, and autonomy). In the IT sector, where work pressure is high, this model is very relevant.

Macey and Schneider (2008) suggested that engagement exists at three levels:

- Trait engagement (employee personality level),
- State engagement (current mindset at work), and
- Behavioral engagement (observable work behavior).

Rich et al. (2010) described engagement in terms of three psychological dimensions: **physical, emotional, and cognitive engagement**, all of which together influence an employee's willingness to go the extra mile.

Saks and Gruman (2014) in their study, *"What Do We Really Know About Employee Engagement?"*, stressed the need for organizations to have a formal, strategic engagement plan and to recognize the role of leadership commitment.

Kumar and Swetha (2011) found that employee engagement significantly impacts **organizational citizenship behavior (OCB), job satisfaction, and employee retention**. They highlighted that factors like organizational culture, leadership communication, and growth opportunities are key to sustaining engagement.

Overall, literature emphasizes that IT companies must continuously invest in engagement programs considering the dynamic and stressful nature of the work environment.

Research Gap:

Author(s) & Year (citation)	Design of Research	Objectives of Research	Findings of Research	Identified Research Gap
Kahn (1990)	Conceptual / Theoretical	To define employee engagement as psychological presence at work	Engagement is influenced by meaningfulness, safety, and availability	To define employee engagement as psychological presence at work
Saks (2006)	Quantitative – Survey based	To analyze antecedents and consequences of employee engagement	Organizational support, justice, and job characteristics are key influencers.	Lacked industry-specific insights (e.g., IT industry) and dynamic workplace elements.
Bakker & Demerouti (2008)	Theoretical Framework – JD-R model	To propose how job demands and resources affect engagement	Engagement depends on balancing job demands (e.g., workload) and job resources (e.g., autonomy, feedback).	Model not empirically validated in high-pressure industries like IT.
Macey & Schneider (2008)	Theoretical / Conceptual	To identify multiple dimensions of engagement	Engagement exists at trait, state, and behavioral levels.	Did not connect engagement types to job outcomes like retention or performance in IT.
Rich et al. (2010)	Empirical – Survey-based	To define engagement in physical, emotional, and cognitive terms	All three dimensions influence an employee's extrarole behavior and performance.	Limited focus on engagement drivers in techintensive roles or stressful environments.
Saks & Gruman (2014)	Conceptual / Review Article	To review existing knowledge on employee engagement	Emphasized need for formal engagement strategies and leadership involvement.	Lack of empirical validation or models tailored for rapidly evolving industries like IT.
Kumar & Swetha (2011)	Empirical - Quantitative survey	To study impact of engagement on-OCB, job satisfaction, retention	Strong relationship found between engagement and job satisfaction, OCB, and retention.	Focused more on outcome relationships; insufficient analysis of what engagement strategies work best in high-stress IT workplaces.

Research Methodology:**Research Design:**

The present study adopts a descriptive research design. This design is appropriate as the primary objective is to describe, explain, and analyze the various employee engagement strategies being implemented in Information Technology (IT) companies and understand employees' perceptions towards these strategies. Descriptive research helps in gathering both quantitative and qualitative data to provide a clear picture of the current situation.

Data Collection Method:

The study uses both primary data and secondary data to ensure comprehensive analysis.

- **Primary data collection:** Primary data was collected through a structured online survey questionnaire distributed to employees working in different IT companies located in Bengaluru, India. The survey was designed using Google Forms to ensure ease of access and response.
- **Secondary Data Collection:** Secondary data was obtained from various credible sources including:
 - Academic journals
 - HR reports of IT organizations
 - Articles from business magazines
 - Previous research papers
 - Company websites and HR blogs

This combination of data sources helps in triangulating the findings and ensures the reliability of the study.

Sampling Technique:

The study adopted the convenience sampling method. Given the limitation of time and resources, the researcher approached employees from different IT organizations who were readily accessible and willing to participate. Though non-probability in nature, convenience sampling allowed for collecting quick responses from a diverse group of IT professionals.

Sample Size:

A total of **60 respondents** working in various IT companies participated in the survey. These respondents represented different designations such as software engineers, project managers, team leaders, and HR executives. The diverse sample helped capture varied perspectives on engagement strategies.

Research Techniques:

A **structured questionnaire** was designed with **both closed-ended and open-ended questions**.

The questionnaire was divided into the following sections:

- **Section A:** Demographic Profile of the Respondents

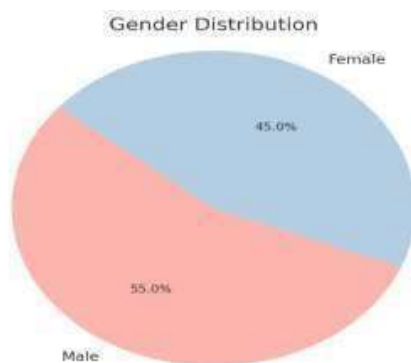
- **Section B:** Awareness of Employee Engagement Programs
- **Section C:** Satisfaction Levels and Perceptions
- **Section D:** Impact of Engagement Strategies on Job Satisfaction and Retention
- **Section E:** Suggestions for Improvement (Open-ended)

Data Analysis and Interpretation (Survey Findings)

The primary data for this research was collected from 60 employees working in various IT companies based in Bengaluru. The data was analyzed using simple statistical tools, and the results are presented below:

Gender Distribution:

- Male – 55%
- Female – 45%

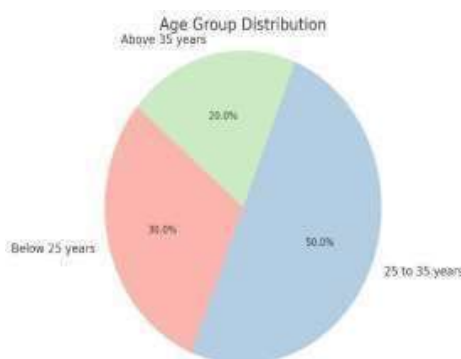


Interpretation:

The survey had good gender diversity, with slightly more male respondents than females. This reflects the general gender ratio in many IT organizations, where male employees often represent a larger proportion of the workforce.

Age Group Distribution:

- Below 25 years – 30%
- 25 to 35 years – 50%
- Above 35 years – 20%

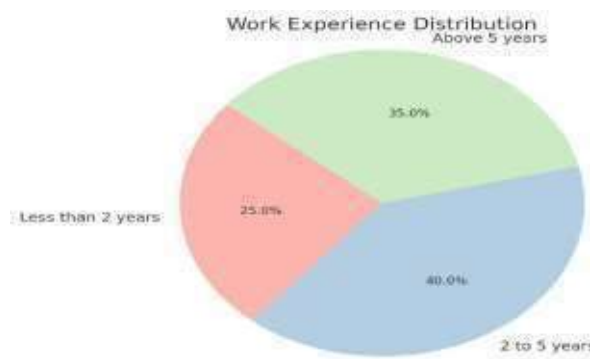


Interpretation:

The majority of the respondents (50%) fall under the 25–35 years age category, suggesting that the IT workforce is predominantly young and mid-career professionals. This is significant because engagement strategies often need to be tailored to meet the expectations of this age group, who typically seek career growth, learning opportunities, and work-life balance.

Work Experience:

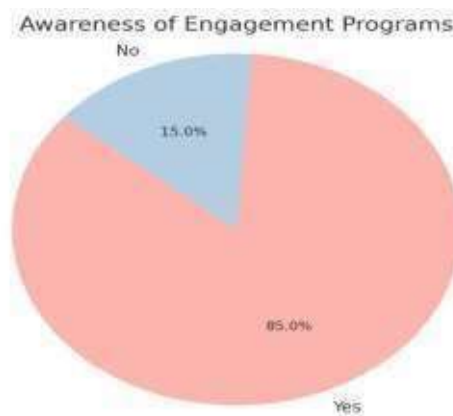
- Less than 2 years – 25%
- 2 to 5 years – 40%
- Above 5 years – 35%

**Interpretation:**

The respondents had varied levels of experience, with most falling between 2 to 5 years (40%). This indicates that the sample includes both relatively new employees and experienced professionals. Organizations need to design engagement strategies that cater to both categories, offering learning opportunities for newer employees and leadership roles or challenging projects for experienced ones.

Awareness about Employee Engagement Programs:

- Yes – 85%
- No – 15%



Interpretation:

A large majority of respondents (85%) are aware of the employee engagement programs implemented by their companies. This suggests that IT organizations are making efforts to communicate their engagement initiatives effectively. However, the 15% who are unaware indicate a communication gap that needs to be addressed through better internal communication channels like newsletters, town halls, and intranet portals.

Satisfaction Level towards Engagement Programs:

- Very Satisfied – 20%
- Satisfied – 50%
- Neutral – 20%
- Dissatisfied – 10%

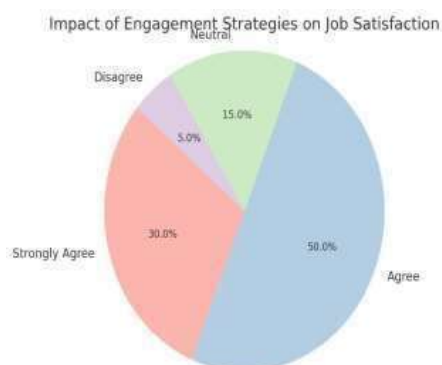
Interpretation:

A majority (80%) of respondents believe that engagement strategies positively influence their job satisfaction. This confirms the effectiveness of the existing engagement practices in creating a positive work environment. The 15% neutral and 5% disagreement indicate that some employees may not yet feel fully engaged, signaling the need for more inclusive and targeted strategies.

Employee Suggestions (Open-ended Responses):

Respondents were encouraged to provide their suggestions for improving employee engagement initiatives in their organizations. The following were the most common themes identified:

- **More Frequent Recognition:** Employees expressed the need for regular acknowledgment of their contributions, beyond annual appraisals or formal awards.
- **Mental Health Support:** Many respondents suggested introducing mental health counseling, stress management workshops, and emotional well-being programs.
- **Flexible Work Policies:** Requests for more flexible working hours and remote work opportunities were common, reflecting the post-pandemic shift towards hybrid work models.
- **Personalized Career Development Plans:** Employees wanted clear and customized career progression plans with regular mentoring and upskilling opportunities.



Interpretation:

The suggestions reflect the evolving expectations of IT employees. There is a clear demand for organizations to adopt a more employee-centric approach, focusing on mental well-being, flexibility, continuous recognition, and professional growth.

Discussion and Key Findings:

- Employee engagement strategies positively impact productivity and retention.
- Employees value recognition, flexibility, and learning opportunities the most.
- Mental health and work-life balance are emerging priorities post-pandemic.
- Some employees feel existing engagement programs need customization.

Challenges in Employee Engagement:

- Managing engagement in a hybrid or remote work setup.
- Coping with high workload and stress levels.
- Aligning diverse employee needs across multiple generations.
- Budget constraints for HR initiatives.

Suggestions

- Implement regular feedback mechanisms.
- Conduct quarterly engagement surveys.
- Offer mental health and emotional well-being programs.
- Use AI tools for personalized engagement analytics.
- Promote leadership involvement in engagement activities.

Conclusion:

Employee engagement is no longer a luxury but a necessity for IT companies to sustain in a competitive market. By implementing effective engagement strategies, organizations can boost morale, retain top talent, and drive business growth. This study emphasizes the importance of customizing engagement initiatives according to employee needs and industry dynamics.

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Appendices:

Are you aware of your organization's CSR activities?

Have you ever participated in any CSR initiative of your company?

How frequently do you engage in CSR-related programs?

Do you feel CSR activities enhance your job satisfaction?

Does participation in CSR improve your teamwork and collaboration?

Do you think CSR initiatives increase your sense of belonging to the organization?

Has CSR involvement motivated you to stay longer with the company?

In your opinion, does CSR reflect the organization's genuine concern for society?

How effective do you find NGO partnerships in CSR initiatives?

What suggestions would you provide to improve employee engagement through CSR?

How are CSR activities planned and executed in your organization?

What strategies are used to encourage employee participation in CSR?

How do you measure the impact of CSR on employee engagement?

What role do NGOs play in supporting CSR interventions?

What challenges do you face in sustaining employee involvement in CSR programs?



SWAYAM lessons on Indian Economy and Perplexity

A.R. Dwarakanath, M.A, PGDBA

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ABSTRACT

The Sustainable Development Goals (SDGs) are a set of 17 global goals adopted by United Nations member states to address the world's most pressing social, economic, and environmental challenges. These goals aim to eradicate poverty, promote sustainable development, and ensure a better future for all. The SDGs cover a wide range of areas, including poverty alleviation, education, healthcare, gender equality, climate action, and more. By 2030, countries are committed to achieving these goals through targeted actions, policies, and international cooperation. The SDGs provide a comprehensive framework for sustainable development, guiding efforts to create a more equitable, inclusive, and sustainable world for present and future generations.

NGOs play a pivotal role in localizing Sustainable Development Goals (SDGs) by translating global ambitions into concrete grassroots actions that address specific community needs. Their strong local presence allows them to tailor interventions, build community capacity, raise awareness, and act as connectors between governments and citizens for effective SDG implementation.

Key Roles in SDG Localization

- NGOs mobilize and empower communities to take part in SDG-related activities, ensuring last-mile delivery of essential services such as health, education, and clean water.
- They help build capacity among local groups and stakeholders, enabling more effective participation in SDG planning and implementation.
- NGOs raise awareness about rights and sustainable practices, fostering public engagement and behavioral change aligned with SDG targets.
- They implement and monitor SDG progress at the ground level, providing feedback to policymakers and tracking real-world impacts.
- NGOs often fill gaps left by slow government response, acting independently to drive progress on SDGs through advocacy and innovative community solutions.

Grassroots Impact

- Grassroots NGOs ensure that SDG interventions are customized to local demographics and challenges, making sustainable development more inclusive and effective.

- Their accountability frameworks and monitoring mechanisms help track SDG outcomes and inform policy and resource allocation.
- By leveraging deep local knowledge and relationships, NGOs create ownership, trust, and lasting change within communities.

In summary, NGOs are essential to localizing SDGs by driving grassroots implementation, adapting solutions to community needs, increasing inclusion and accountability, and connecting citizens to the global sustainable development agenda.

Example of a leading NGO in India: SDG6 - Water Aid India

GOAL 1: NO POVERTY By 2030, Goal 1 aspires to eradicate poverty in all of its forms worldwide. This entails not just lifting earnings over the official poverty line, but also doing it in a way that takes into account the different social and economic circumstances of women, children, and other vulnerable groups. That involves putting in place social safety nets, ensuring disadvantaged groups have access to economic resources, making direct investments in vulnerable areas, and devising disaster mitigation techniques.

The official poverty line in India is defined as the bare minimum required for food, education, health, electricity, and transportation. In 2011, the National Statistics Office's Suresh Tendulkar Committee determined this line to be 27.2 Rs/day in rural regions and 33.3 Rs/day in urban areas, whereas the Reserve Bank's Rangarajan panel determined it to be 32 Rs/day in rural areas and 47 Rs/day in urban areas. Both of these definitions have been criticised as being too low and politically motivated to indicate progress in lifting people out of poverty, and both were less than half of the World Bank's 1.25 USD/day international poverty level at the time. As of 2019, 2.9 percent of the population lived on less than \$1.90 a day, the World Bank's current extreme poverty line.

The government has supported several social protection measures for the poor and vulnerable in order to alleviate the crushing poverty, particularly in rural areas. The government began piloting universal healthcare initiatives through the Ayushman Bharat scheme, which provides comprehensive primary healthcare as well as secondary and tertiary care to 100 million families in the country. India has achieved the position of a low-middle-income country, and extreme poverty is becoming less prevalent.

The southern states of Kerala, Tamil Nadu, and Andhra Pradesh have had the most success in reducing poverty, with isolated triumphs in the Northeast and the Himalayan state of Uttarakhand. With the addition of Goa, Haryana, Himachal Pradesh, and Punjab, the aforementioned states have already met or are on their way to meeting the GOI aim of halving the national poverty rate. Andhra Pradesh, Kerala, Tamil Nadu, and Telangana are among the Indian states having the highest rates of health insurance coverage, which is crucial for avoiding poverty. Various central and northern states ranging from Bihar in the east to Maharashtra in the west, on the other hand, have struggled to reduce poverty, partly due to a lack of rural opportunities and partly due to urban influences. Nearly 40% of the population of Chhattisgarh lives below the national poverty line.

GOAL 2: ZERO HUNGER

Goal 2 strives to eradicate all forms of hunger, malnutrition, and the structural factors that contribute to it. This includes achieving the World Health Organization's targets of a 40% decrease in stunting in children under the age of five and a 5 percent reduction in childhood wasting. In India, malnutrition is endemic. India is home to 24% of the world's malnourished, as well as 30% of stunted children under the age of five, whereas wasting affects 21% of children under the age of five.

Early childhood malnutrition is exacerbated by a high rate of anaemia in pregnant mothers, with India having the highest prevalence of anaemia in pregnancy. This aim can be met by focusing on sufficient nutrition for adolescent females and pregnant women. Increasing agricultural production and small farmer incomes by improving access to agricultural supplies, services, and market possibilities is one way to alleviate the structural factors that cause hunger. It also entails increasing access to improved seeds and investing in agricultural research, rural infrastructure, and crop genetic diversity at the national and international levels. Finally, it necessitates the development of long-term food production methods that boost productivity while also increasing soil health and sustaining climate resilience and flexibility.

One of the first steps towards improving nutrition outcomes in a country with a population of over a billion people and little available land for agriculture is to simply increase the amount of food that farmers can produce. The Green Revolution in the 1950s and 1960s was the first wave of agricultural intensification in India. Since 1950-51 (when the Green Revolution was largely implemented in Punjab's northern region), agricultural yields of food grains have increased by more than fourfold, reaching 2,070 kg/hectare in 2014-15, with significant variance between states. Continued productivity gains, with an emphasis on women and indigenous people, will create market results that will allow undernourished households to purchase larger quantities of higher-quality food.

Punjab, Kerala, Goa, Sikkim, and a cluster of Northeastern states bordering Myanmar's border have made the most progress in overcoming sustainability challenges relating to food production and hunger.

States' SDG index scores for Goal 2 range from 19 to 80, while UTs' SDG index scores range from 27 to 97. Kerala and Chandigarh, respectively, is the best-performing state and UT. In the category of Front Runners, seven states and four UTs earned a spot (score range between 65 and 9). In the Aspirants category, however, eleven states and two UTs dropped behind (with index scores less than 50).

GOAL 3: GOOD HEALTH AND WELL BEING

The third sustainable development goal, ensuring good health and well-being, begins with lowering maternal, neonatal, and under-5 death rates. It entails eradicating major communicable and neglected tropical illnesses epidemics, as well as drastically lowering the incidence of non-communicable diseases (NCDs).

It also encompasses substance addiction prevention, road deaths and injuries, and deaths due to air and water pollution and poor hygiene. Countries must attain universal health coverage, which includes access to reproductive health care, inexpensive medicine, and immunizations, in order to develop a system that

can accomplish all of this. Increased health financing, recruitment, and training increased ODA to the health sector, and the implementation of health risk reduction and management techniques are all ways to achieve this. Five national-level indicators have been identified to monitor India's progress toward Goal 3 of Good Health and Well-Being, which capture four of the 13 SDG targets for 2030.

The five indicators are:

- (i) Maternity Mortality Rate;
- (ii) Under-five Mortality Rate;
- (iii) Immunization coverage in children;
- (iv) Tuberculosis incidence; and
- (v) Health workforce.

India now has a life expectancy of 68.8 years, which is comparable to that of many developed countries. High rates of maternal and infant mortality are a severe drag on life expectancy. India has a neonatal mortality rate of 21.7 per 1000 live births and a child mortality rate of 28.3 deaths per 1000 live births, both of which are somewhat higher than the national targets established by the SDGs.

In India, nearly 5.8 million people die from non-communicable diseases (NCDs) such as diabetes and respiratory disease every year or in other words, 1 in 4 Indians has a risk of dying from an NCD before they reach the age of 70, and according to World Bank Report, India has the highest road accidents i.e. 4.5 lakh road accidents per annum. India plans to halve each of these rates.

India has been working hard to address all aspects of Goal 3 and develop the country's health sector. The various initiatives of the Government include The National Health Mission (NHM) – sub-missions – National Rural Health Mission (NRHM) and National Urban Health Mission (NUHM), AYUSHMAN BHARAT – Pradhan Mantri Jan Aarogya Yojana (PMJAY), Mission Indradhanush, the Revised National Tuberculosis Control Programme (RNTCP), the National Leprosy Eradication Programme, the Integrated Disease Surveillance Programme (IDSP), the National Mental Health Programme (NMHP), the National Programme for control of blindness, the National Programme for Prevention and control of cancer, diabetes, cardiovascular diseases and stroke (NPCDCS), etc. States' SDG index scores for Goal 3 range from 59 to 86, while UTs' SDG index scores range from 68 to 90. Gujarat and Delhi, respectively, are the best-performing states and UTs. In the category of Front Runners, twenty-one states and all UTs received a spot (score range between 65 and 99. No state or territory was included in the Aspirants category (with an Index score less than 50).

GOAL 4: QUALITY EDUCATION

Quality education is a bedrock of long-term development, as it promotes economic growth, social mobility, and community cooperation. Despite this, many countries continue to struggle to offer students free and quality primary and secondary education, a problem that SDG 4 attempts to address. Quality education

entails equal access to all stages of education for all genders, aptitude levels, and social groups, as well as high levels of unified literacy and numeracy proficiency. It also involves ensuring that kids and adults have the essential skills and competencies to compete in the labour market, which extends beyond childhood. Finally, good education makes students better citizens.

With a net primary enrolment rate of 96.82% percent and a secondary completion rate of 83.22%, India has made significant progress in making education accessible to children. However, Indian schools continue to fall short in terms of educational quality.

The lack of quality can be explained in part by the environment of classrooms, where just 81.2 percent of teachers have completed the needed training. Classroom overcrowding is also an issue, with just 70.4 percent of primary and secondary schools having a pupil-to-teacher ratio of less than 30.

The Indian government recognises the difficulties that the country's education sector faces and has devised innovative programmes to address the many demands and issues. Samagra Shiksha, Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Teacher Education (TE) are some of the programmes. Shala Kosh, and Shaala Saarthi are some of the digital efforts that are assisting to promote technology in the education sector.

States' SDG index scores for Goal 4 range from 29 to 80, while UTs' SDG index scores range from 49 to 79. Kerala and Chandigarh, respectively, are the best-performing states and UTs. In the category of Front Runners, five states and three UTs earned a spot (score range between 65 and 99). In the Aspirants category, however, nine states and two UTs dropped behind (with Index scores less than 50).

GOAL 5: GENDER EQUALITY

Six national-level indicators have been identified to monitor India's progress toward the goal of gender equality, which captures four of the nine SDG targets for 2030.

The six indicators are as follows:

- (i) Sex ratio at birth;
- (ii) Wage gap (male/ female);
- (iii) Domestic violence;
- (iv) Women in leadership;
- (v) Ratio of female labour force participation rate; and
- (vi) Family planning.

India has mostly failed to fulfil its own national targets for gender equality to this point and does not look to be on track to do so by 2030 without significant social reforms. Discrimination begins at birth when practices like sex-selective abortion and infanticide contribute to widening gender gaps.

With states like Kerala and Odisha having natural female birth rates of 959 and 948 per 1000 boys, respectively, India as a whole has a six-percentage-point disparity between the number of girls and boys born. In Haryana, there are only 831 girls born and registered for every 1000 males, resulting in a ten-percentage-point gender gap. Gujarat, Maharashtra, Punjab, Rajasthan, and Uttar Pradesh aren't far behind, with 854, 878, 889, 861, and 879 girls born and registered per 1000 boys, respectively. Domestic life and the labour market are both affected by systemic prejudice.

Domestic violence is common once women are mature enough to have a partner, with 30.9 percent of ever-partnered or married women reporting partner violence in the previous 12 months. Early marriage, especially in rural regions, stymies efforts to provide education to girls and lowers the workforce participation rate.

India is committed to attaining gender equality in all sectors of life, both constitutionally and via its policies. Gender Budgeting, the Beti Bachao Beti Padhao campaign, the Janani Suraksha Yojana, One Stop scheme, the Pradhan Mantri Ujjwala Yojana (PMUY), and other national-level plans and programmes have all been introduced to help India achieve this goal.

States' SDG index scores for Goal 5 range from 25 to 64, whereas UTs' SDG index scores range from 33 to 68. The top performances among the States and UTs are Chhattisgarh and the Andaman & Nicobar Islands, respectively. In the category of Front Runners, no state received a spot (score range between 65 and 99). Two UTs (Andaman and Nicobar Islands and Puducherry) qualified for the Front Runners category. In the Aspirants category, fourteen states and three UTs trailed behind (with Index scores less than 50).

GOAL 6: CLEAN WATER AND SANITATION

People are healthier and more productive when they have access to clean water and sanitation. Water shortage, poor water quality, and poor water hygiene have a severe influence on low-income households' food security, livelihood options, and educational possibilities around the world. SDG 6 assures that everyone has access to clean water and sanitation, and it represents the fact that it is receiving more attention in the global political arena.

The 2030 Agenda emphasises that the sustainable management of freshwater resources and ecosystems is critical to social development and economic growth. Between 2002 and 2016, groundwater in India was depleted at a rate of 10-25 millimeters per year. The average rainfall decreased from 1,050 mm in the 1970 Kharif — summer cropping—season to less than 1,000 mm in the 2015 Kharif. With nearly 600 million Indians experiencing high-to-extreme water stress—where more than 40percent of available surface water is used annually—and about 200,000 people dying each year due to insufficient access to safe water, the situation is likely to worsen by 2050, when water demand will outstrip supply.

Through the Swachh Bharat (Clean India) initiative, clean water and sanitation have become conspicuous causes for the national government. Several major states, including Rajasthan, Punjab, Maharashtra, Kerala, and Gujarat, have mandated the building of individual household toilets in rural regions, according

to the NITI Aayog. Although the problem of open defecation remains unaddressed, with only 1.7 percent of villages found to have community toilets; education and investment have resulted in a significant improvement in just the last five years. Improved sanitation has also aided in the improvement of the safety of drinking water sources.

States' SDG index scores for Goal 6 range from 54 to 100, whereas UTs' SDG index scores range from 61 to 100. With a score of 100, Goa and Lakshadweep are the highest performers among the States and UTs, respectively. In the category of Front Runners, twenty-five states and six UTs were selected. Two States and one UT belonged in the Performers category, despite the fact that no State/UT was behind in the Aspirants category.

GOAL 7: AFFORDABLE AND CLEAN ENERGY

Energy plays a key role in fuelling the engine of growth, and its importance in the evolution of society cannot be overstated. It is at the heart of practically every important global dilemma and opportunity that has anything to do with launching a business, expanding food production, or improving incomes. Sustainable energy is a chance to change people's lives, economies, and the environment. SDG 7 strives to improve energy efficiency, expand renewable energy use, and promote modern, sustainable energy for all.

India has made significant efforts in developing the electrical system throughout the country, with 96.7 percent of the population now having access to electricity. Despite India's enormous renewable energy resources, the country's energy system is still based on fossil fuels and is highly carbon-intensive, producing 1.6 million tonnes of CO₂/tonne of electricity. A very small fraction of the population has access to clean fuels for activities such as heating and cooking in their homes, demonstrating that the difficulty of decoupling energy production from carbon is not restricted to the power grid.

India aspires to fulfill the dual goals of affordable and clean energy by ensuring that everyone has access to electricity at a reasonable cost. The National Electricity Plan and the National Energy Policy are already in existence. The Government of India has also launched various schemes such as the National Solar Mission, Dedicated Green Energy Corridor, the Off-Grid and Decentralized Solar PV Applications Programme, and the National Biogas and Manure Management Programme.

For Goal 7, the SDG index score ranges from 50 to 100 for States and 71 to 100 for UTs. Fifteen states and five UTs have been placed in the Achievers category (with an Index score of 100), while twelve states and three UTs have been placed in the Front Runners category (score range between 65 and 99).

GOAL 8: DECENT WORK AND ECONOMIC GROWTH

SDG 8 aspires to promote long-term economic growth by increasing productivity and promoting technological innovation. Promoting policies that foster entrepreneurship and job development, as well as effective efforts to eliminate forced labour, slavery, and human trafficking, are critical to achieving this goal.

By 2030, the goal is to achieve full and productive employment as well as decent work for all women and men, as well as to minimise informal employment and the gender wage gap, and to promote a safe and secure working environment for both men and women.

By the year 2030, India hopes that every citizen, male or female, including people with disabilities, would have a respectable job that contributes to the country's GDP. To achieve this goal, the government has launched a number of initiatives aimed at increasing job opportunities, improving skill development, and speeding economic growth for the general public. Prime Minister's Employment Generation Programme (PMEGP), Start-up India, Skill India, Pradhan Mantri Kaushal Vikas Yojana, and others are some of the programmes.

States' SDG index scores for Goal 8 range from 36 to 78, while UTs' SDG index scores range from 47 to 70. Himachal Pradesh and Chandigarh, respectively, are the best-performing States and UTs. In the category of Front Runners, seven states and three UTs earned a spot (score range between 65 and 99). Three states and one UT, on the other hand, trailed in the Aspirants group (with Index scores less than 50).

GOAL 9: INDUSTRY, INNOVATION, AND INFRASTRUCTURE

Among numerous targets, SDG 9 aims to construct quality, reliable, sustainable, and resilient infrastructure, support economic development and human well-being, and facilitate sustainable and resilient infrastructure development with an emphasis on affordable and equitable access for everyone. Infrastructure investment in areas such as transportation, irrigation, electricity, and others is critical for many countries' long-term prosperity.

Industrial growth has been a critical phase in the economic development of all countries that have achieved high-income status thus far. While India is an outlier in terms of its reliance on the services sector for development, a resilient, sustainable, and inclusive industrial sector, and infrastructure network can nonetheless contribute to the creation of quality jobs and the equitable distribution of economic gains.

In terms of digital and communications infrastructure, the country's urbanised areas already have astonishingly high levels of teledensity. With 247 mobile subscribers per 100 people, Delhi tops the country, while Gujarat, Himachal Pradesh, Kerala, Punjab, and Tamil Nadu have all reached 100percent teledensity.

In remote rural areas, the Indian government has made substantial efforts to build both physical and digital infrastructure. For example, the government committed to connecting all selected, isolated habitations to all-weather roads through the Pradhan Mantri Gram Sadak Yojana, whose third phase was approved in July 2019. The initiative, which entails a 125,000-kilometer road construction investment, aims to connect targeted areas not only to transportation, but also to agricultural markets, higher secondary schools, hospitals, and other institutions that are necessary to foster an environment of innovative, inclusive growth.

States' SDG index scores for Goal 9 range from 24 to 72, while UTs' SDG index scores range from 23 to 66. Gujarat and Delhi, respectively, are the best-performing states and UTs. Six states and one university received a spot in the Front Runners category (score range between 65 and 99). In the Aspirants category,

however, fourteen states and six UTs lagged (with Index scores less than 50).

GOAL 10: REDUCED INEQUALITIES

Inequalities in income and wealth are substantial, and they are expanding over the world. SDG 10 strives to minimise income disparities within and between nations based on age, gender, disability, religion, and economic or other status. Inequality is not only a roadblock to progress; it also deprives individuals of opportunity and, as a result, contributes to extreme poverty.

The SDGs principally call for the growth rate of the poorest 40percent of the population to match or exceed the national average per capita growth rate when it comes to addressing economic inequities. According to self-reported inequality data from the NITI Aayog, which looks at rural and urban areas separately, India appears to be evenly distributing economic gains across social strata. The Palma Ratio, which divides the GNI share of the wealthiest 10percent of the population by that of the lowest 40percent, yields a ratio of 1.41 in urban areas and .92 in rural areas, according to the NITI Aayog. While investments in lowering inequality should be made in metropolitan regions, rural areas already meet the government's objective level of economic equality.

In Indian society, economic disparity is not the only type of exclusion. While women's labour force exclusion is a concern, India's large transgender population is similarly underrepresented in the labour force, participating at just 64percent of men's rates and disproportionately in low-wage, dangerous jobs. India's labour laws do provide certain protections for workers, but only for a narrowly defined part of the formal workforce, implying that wage protection rules may increase rather than reduce inequality.

The government has a number of programmes targeted at eliminating inequalities, some directly and some indirectly. The Pradhan Mantri Jan Dhan Yojana (PMJDY), Prime Minister Employment Generation Programme (PMEGP), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY), Stand-Up India Scheme, and others are among them.

States' SDG index scores for Goal 10 range from 41 to 88, while UTs' SDG index scores range from 62 to 100. Meghalaya (Achiever, with an Index score of 100) and Chandigarh (Achiever, with an Index score of 100) are the best-performing States and UTs, respectively. In the category of Front Runners, twenty states and six UTs were selected (score range between 65 and 99). Four states, on the other hand, trailed in the Aspirants group (with Index scores less than 50).

GOAL 11: SUSTAINABLE CITIES AND COMMUNITIES

New jobs and possibilities have been created as a result of urbanisation, as well as led to a reduction in poverty. Cities play an important role in the development of nations because they provide opportunities for people to grow economically and socially. By improving resource utilisation and focusing on lowering pollution and poverty, urban spaces can address the constraints of rapid urbanisation, including requirements

to provide basic services, electricity, and housing while concurrently reducing greenhouse gas emissions.

By 2050, 68 percent of the world's population would be living in urban areas. As a result, ensuring that cities are sustainable entails ensuring that a large and rapidly rising part of the population can benefit from living in such an environment. Rather than relegating the marginalised to slums and informal settlements, sustainable cities provide safe and affordable housing to everybody. The health, wellness, and sustainability of India's cities are still threatened by a lack of cooperation within city governments, between city governments and state governments, and between state governments.

India's urban areas have an average yearly PM 2.5 level of 90.9 g/m³, while in Delhi, it is 150 mg/m³, which is significantly beyond the World Health Organization's recommended range. Although cities like Ahmedabad have led the way in establishing new land management and urban planning strategies, piecemeal land management on the urban-rural periphery also contributes to high levels of urban sprawl. Furthermore, poorer regions of Indian cities continue to be devoid of open, secure public places, notably green space.

The national government created the Pradhan Mantri Awas Yojana initiative in direct reaction to India's limited affordable urban housing stock to satisfy demand resulting from this wave of rural-urban migration that is fueling the growth of slums.

States' SDG index scores for Goal 11 range from 39 to 91, while UTs' SDG index scores range from 56 to 98. Punjab and Chandigarh, respectively, are the best-performing States and UTs. In the category of Front Runners, twenty-two states and five UTs were selected (score range between 65 and 99). Three states, however, trailed in the Aspirants category (with Index scores less than 50).

GOAL 12: RESPONSIBLE CONSUMPTION AND PRODUCTION

SDG 12 strives to guarantee that consumption and production patterns are responsible. Responsible consumption can be defined as the use of services and related products that respond to necessities and improve quality of life while reducing the use of natural resources and toxic materials, as well as the emission of waste and pollutants over the life cycle of the service or product so as not to jeopardise the needs of the future generation.

By 2030, countries must develop strategies to manage and utilise all-natural resources sustainably and efficiently, according to SDG 12. This encompasses chemical and e-waste environmental management, business sustainability reporting, and the elimination of market inefficiencies that increase harmful resource usage, such as fossil fuel subsidies.

It also entails encouraging sustainable public procurement processes and providing foreign assistance to developing countries in order to help them strengthen their technological capability for sustainable production and consumption. This goal aims to reduce the material consumption per capita of both developed and developing countries.

To this point, India's per-capita resource consumption has remained low, owing to the country's high population density and low material prosperity. Only 2.4 kilograms of e-waste is produced per capita each year, along with 6.2 kg of sulfur dioxide (one of the principal consequences of coal combustion) and 12.9 kg of nitrogen surplus from fertilizer and other industrial operations. India's trash generation rate is very low in comparison to the developed countries, with only 300 grams of non-recyclable waste created per inhabitant on a daily basis.

In some ways, enhancing responsible consumption and production patterns can only be addressed at the institutional level, where recycling laws can be enforced, municipal waste collection can be expanded, and partnerships between economic actors and secondary markets for used goods and resources can be formed. However, by incorporating sustainable development into national education curricula and mainstreaming sustainability into public debates, tremendous progress can still be done. In this regard, India has taken the lead.

Supreme Court order made environmental education a core requirement in primary, secondary, and higher education, and while many schools are still working on developing a successful sustainability curriculum, some initiatives have already gained acclaim and renown, with track records showing the ability to scale up smoothly at the national level. India, the world's second-most populous country, has around 17.5 percent of the world's people yet only 2.4 percent of the world's land area. This necessitates the development of a comprehensive legislative framework targeted at improving resource efficiency, reducing waste and polluting activities, and promoting the deployment of renewable-energy-focused technology.

States' SDG index scores for Goal 12 range from 47 to 99, while UTs' SDG index scores range from 50 to 95. Tripura and Ladakh, as well as Jammu & Kashmir, are the best-performing states and union territories, respectively. In the category of Front Runners, twenty-three states and five UTs were selected (score range between 65 and 99). Goa, on the other hand, lagged in the Aspirants category (with Index scores less than 50).

GOAL 13: CLIMATE ACTION

The goal of SDG 13 is to take immediate action to fight climate change and its consequences. The world is facing rising sea levels, harsh weather conditions, and growing greenhouse gas concentrations, all of which are endangering the lives of all people, particularly those living in coastal areas. With the rising greenhouse gas emissions, bold plans and rapid action on climate change mitigation and adaptation, including access to money and increased capacities, are required.

Goal 13 focuses on increasing resilience and adaptability to climate-related hazards, as well as incorporating such measures into national policies. It concentrates on both early warning and impact mitigation. It underlines the importance of international cooperation and commitment in this regard.

India is following its SDG commitment to climate change, which focuses on making countries responsible for their Paris climate targets. According to the Climate Action Tracker, the country produces an average

of 1.9 tonnes of CO₂ per capita from energy production, which is low compared to China and the US but high compared to the world's least developed countries and is on track to exceed its Paris target by 2030. India, which accounts for 6.9 percent of global carbon emissions, has pledged to cut its GDP-based emissions intensity by 33-35 percent by 2030. As of 2018, investments in solar energy have surpassed those in coal, and the government has made a big effort to increase the usage of CNG and electric vehicles in the transportation sector.

With eight sub-missions, India's National Action Plan for Climate Change (NAPCC) is a programme to prevent and adapt to the negative effects of climate change. The strategy attempts to achieve India's developmental goals, with a focus on lowering the economy's emission intensity. Government initiatives to build disaster-resilient societies have resulted in a significant reduction in the number of people killed or injured in disasters over time. India met its pre-2020 emission intensity reduction objective and is now working on its post-2020 targets.

States' SDG index scores for Goal 13 range from 16 to 70, while UTs' SDG index scores range from 18 to 77. Odisha and the Andaman and Nicobar Islands, respectively, are the best-performing States and UTs. In the category of Front Runners, six states and three UTs earned a spot (score range between 65 and 99). Ten states and two UTs, on the other hand, trailed in the Aspirants group (with Index scores less than 50).

GOAL 14: LIFE BELOW WATER

Rivers, lakes, seas, and oceans encompass more than 70 percent of the earth's surface and play an important part in life support. The temperature, chemistry, currents, and life of the world's seas govern global processes that keep the planet habitable for humans. Goal 14 commits governments to conserve and use oceans, seas, and marine resources in a sustainable manner. It focuses on reducing marine pollution, ending illegal and damaging fishing activities, and managing and safeguarding marine and coastal ecosystems in a sustainable manner, all while expanding scientific knowledge, research, and technology transfer to improve marine health.

The development of India has had a substantial negative influence on the health of the country's oceans and waterways. India's Exclusive Economic Zone has a 58 out of 100 Ocean Health Index, based on ten distinct parameters, putting it in 191st place out of 221 countries and dependencies.

The management and conservation of the coastal and marine environment are governed by a number of national and subnational laws. India has also ratified a number of international conventions concerning the use of seas and their resources, notably the UN Convention on the Law of the Sea. The Online Oil Spill Advisory System, an online tool for anticipating the path of oil spills, was established in 2015. Furthermore, the 2015 National Oil Spill Disaster Contingency Plan has been updated to incorporate significant national rules as well as current international norms. Furthermore, the government uses the Coastal Ocean Monitoring and Prediction System to monitor levels of marine pollution at several points throughout the country's coastline. India is also constructing a Marine Observation System along its coastline in order to better understand coastal processes and monitor water quality.

The nine coastal states' SDG index scores for goal 14 range from 11 to 82. Orissa and Andhra Pradesh fall into the Front Runner category (scores ranging from 65 to 99, including both), whereas Tamil Nadu is classified as an Aspirant (score less than 50). The remaining six coastal states are categorized as Performers. (Score range of 50 to 64.)

GOAL 15: LIFE ON LAND

The goal is to maintain, restore, and promote the sustainable use of terrestrial ecosystems, as well as sustainable forest management, combating desertification, and halting and reversing land degradation, while also incorporating ecosystems and biodiversity into national and municipal planning. It also aims to encourage the fair and equal distribution of the benefits derived from the use of genetic resources, as well as to prevent poaching and trafficking of protected flora and wildlife. In other ways, India has made significant headway in protecting and rehabilitating natural regions.

India's development trajectory has transformed forests and wild animal habitats into collateral damage as a result of rapid population increase and the spread of agriculture throughout practically the whole sub-continent. Many of India's most populated states, which were historically significantly lush and greener, now have very little forest cover. Only 3.53 percent of Haryana, 6.12 percent of Punjab, and 6.88 percent of Uttar Pradesh are covered with forest.

Various initiatives taken by the government under goal 15 include the National Environment Policy of 2006 and the National Agroforestry Policy of 2014, the Green Highways Policy of 2015, the National Afforestation Programme, and many more.

States' SDG index scores for goal 15 range from 43 to 93, while UTs' SDG index scores range from 27 to 85. Arunachal Pradesh and Chandigarh, respectively, are the best-performing States and UTs. In the category of Front Runners, thirteen states and four UTs were selected (score range between 65 and 99). Four states and one UT, on the other hand, trailed in the Aspirants group (with Index scores less than 50).

GOAL 16: PEACE, JUSTICE, AND STRONG INSTITUTIONS

Sustainable development requires peace, stability, and effective governance based on the rule of law and supporting the ideals of equality, human rights, and justice. The 2030 Agenda aspires to drastically reduce all types of violence while also collaborating with governments and communities to eradicate conflict and insecurity. Promoting the rule of law and human rights, as well as decreasing the flow of illicit armaments and enhancing the participation of developing nations in global governance organisations, are critical components of this process. Goal 16 also focuses on the prevention of abuse, exploitation, human trafficking, corruption, and bribery, as well as the creation of accountable and transparent institutions.

Since the governmental structure and institutions were inherited from British colonisation, India has had a highly decentralised government with the central government lacking the capacity to administer specific responsibilities. However, India has made progress in making its government more efficient and accountable to its population, notably since 2015.

The Aadhaar system, a biometric identification database that provides a centralized mechanism for residents to register with public institutions and make their demands known, has been one of the most significant advancements in enhancing the supply of government services. All citizens must be properly registered with the government in order to participate equally in their public institutions. India has had a long-standing goal of registering all births, which it has accomplished in some states but not in others. Bihar has the lowest birth registration rates in the country, standing at 73.7percent percent.

Through transparent and responsible institutions at all levels, India aspires to build an atmosphere of peace, justice, and good governance. India has made a number of steps to meet its goals. India's citizens are empowered by a powerful framework of rights-based legislation. The Right to Information Act of 2005 allows citizens to request information from public authorities, ensuring that institutions are transparent and accountable.

GOAL 17: PARTNERSHIP FOR THE GOALS

The final goal is to form partnerships between governments, business organisations, nonprofits, and civil society for sustainable development goals to achieve their full potential. Goal 17 establishes criteria for countries to fully mobilise domestic resources for sustainable development through more taxation and lower debt payment, while also attracting resources from abroad through improved remittance policies, increased ODA and FDI, and investment promotion regimes. On the technological front, it makes use of North-South cooperation to preferentially share the knowledge and materials that poorer countries need to get on their feet, particularly by boosting the usage of ICTs (Information and communication technologies) across national and international markets.

NGOs play a pivotal role in localizing Sustainable Development Goals (SDGs) by translating global ambitions into concrete grassroots actions that address specific community needs. Their strong local presence allows them to tailor interventions, build community capacity, raise awareness, and act as connectors between governments and citizens for effective SDG implementation.

CONCLUSION

Thus, in India, the Sustainable Development Goals (SDGs) have been embraced as a roadmap for achieving inclusive and sustainable development. The country has made significant progress in various areas aligned with the SDGs. Efforts to reduce poverty have resulted in a decline in the poverty rate, lifting millions of people out of poverty. India has also made strides in improving access to education, achieving near-universal primary school enrolment. Maternal and child health indicators have improved, with a reduction in maternal and under-five mortality rates. Access to clean water and sanitation facilities has increased, enhancing the quality of life for many. India's commitment to the SDGs is evident through policy initiatives, partnerships, and data-driven approaches to track progress and accelerate efforts towards achieving these goals.

An Explorative Study of Cashew Nut Shell (CNS) as a Green Fuel Alternative to Fossil Fuel (Diesel) in the Pharmaceutical Industry

Rachana B R, Bengaluru

Abstract

The pharmaceutical industry, especially in India, relies heavily on diesel-fired boilers and incinerators, resulting in high operational costs and significant greenhouse gas emissions. This thesis explores the feasibility of using **Cashew Nut Shells (CNS)**—an abundant agro-industrial byproduct in India—as a renewable, cost-effective substitute for diesel in pharma boiler applications. Through a critical literature review and field visits to Remedix Pharma Pvt.Ltd., and Anglo French Drugs & Industries Ltd., this research evaluates CNS on parameters of calorific value, emissions, cost savings, and compatibility with sustainability frameworks like UN SDGs.

CNS possesses a net calorific value of approximately 18.9 MJ/kg—placing it within the biomass fuel energy range—and exhibits negligible ash content (~2.6%) and moisture (~10.8%). CNSL (Cashew Nut Shell Liquid), comprising 25–35% of shell weight, presents fuel properties similar to light fuel oil. Experimental blends of CNSL biodiesel in diesel engines show reductions in HC, CO, and NO_x emissions when blended up to 20%-30%, albeit with slight increases in NO_x.

CNS boiler adoption has nearly caused 50% reduction in boiler fuel costs and ROI achieved within two years for companies in Karnataka that adopted CNS-based biomass boilers. Carbon credit potential, valued between US\$5–15 per tonne of CO₂ avoided, further enhances economic viability once India's Carbon Credit Trading Scheme becomes operational in FY 2026.

Despite operational challenges such as CNS handling, boiler retrofitting, and maintenance, the evidence supports CNS as a feasible alternative to diesel. This thesis proposes a conceptual ROI framework combining direct cost savings, emissions reduction, carbon credits, and ESG advantages. Strategic recommendations emphasize pilot scaling, policy support, supply chain partnerships, and investment in optimized biomass boiler technology.⁸

Keywords: Cashew Nut Shell, Biomass Boiler, Carbon Credits, Pharmaceutical Industry, Sustainable Fuel, CNSL

1. Introduction

1.1 Background

India produces over 800,000 tonnes of cashew nuts annually, with major processing hubs like Kollam, Kerala¹¹—“the Cashew Capital of the World”—handling millions of tonnes of raw cashew nuts each year and generating large quantities of Cashew Nut Shell (CNS) as agro-industrial residue. Kerala alone has hundreds of processing units, and nationally, the installed cashew processing capacity approaches 1.64 million tonnes.¹¹

Meanwhile, the pharmaceutical industry in India is highly energy-intensive, using significant amounts of diesel—national diesel consumption reached a record 107 billion litres in 2023 and accounts for about 40% of India’s total petroleum product use, primarily for boilers and incinerators. Escalating diesel prices, projected to further climb with increased demand, and tightening environmental regulations have driven the search for sustainable, locally sourced bioenergy alternatives such as CNS, which offers the dual benefits of waste utilization and reduced reliance on fossil fuels.

1.2 Rationale

CNS presents dual advantages: it valorises agricultural waste and serves as a direct diesel substitute, leading to reductions in both emissions and fuel expenses. With a net calorific value of about 18.9 MJ/kg, low moisture content (9.16–10.8%), and low ash (2.6–3.3%), CNS compares favourably with other biomass fuels, giving it high appeal for energy applications. Processed CNS biomass and its derivative, cashew nut shell liquid (CNSL), not only offer energy densities similar to light fuel oil but also demonstrate reduced carbon monoxide and particulate emissions during combustion. Despite these benefits, documented industrial adoption of CNS-based fuels in Indian pharmaceutical boiler operations remains limited, with notable isolated cases yet bulk of the sector still heavily reliant on fossil fuels, largely due to fuel handling challenges, variability in supply, and inertia in fuel procurement policies.

1.3 Problem Statement

Despite the promising technical parameters of cashew nut shell biomass—such as a comparable calorific value (18.9–20.2 MJ/kg), low moisture and ash content, and efficient combustion in modified or multi-fuel boilers—its adoption as a direct substitute for diesel in pharmaceutical boiler operations remains limited. While CNS can reduce fuel costs by 25–40% and cut CO₂ emissions by up to 80%, challenges persist regarding consistent fuel quality, supply logistics, and adaptation of existing boiler systems for optimal thermal efficiency and regulatory compliance. These barriers have resulted in minimal industrial-scale uptake within the pharmaceutical sector, despite the substantial technical, economic, and environmental benefits CNS could offer over conventional diesel fuel.²

2. Literature Review

2.1 Calorific and Physico-chemical Properties

Cashew Nut Shell (CNS) has a net calorific value averaging 18.9 MJ/kg, positioning it moderate among biomass fuels and making it well-suited for thermal energy generation applications (Energypedia). The shell constitutes approximately 60–70% of the raw cashew nut weight, and the associated Cashew Nut Shell Liquid (CNSL) comprises about 25–35% of the shell's weight. CNSL shows fuel properties remarkably similar to light fuel oil, providing potential as a liquid biofuel resource (Energypedia). ³Biochars produced from pyrolysis of CNS present even higher calorific values of 25–28 MJ/kg with carbon content ranging from ~70–75%, making them valuable both as renewable solid fuels and soil amendments (Energypedia). Comprehensive proximate and ultimate analyses indicate CNS moisture content between 9–10.8%, ash content around 2.6–3.3%, and fixed carbon upwards of 50%, which collectively support its robust energy yield and clean combustion profile. Additionally, biochar produced under optimized heat treatment conditions (300°C for 120 minutes) yielded low residual oil (<1%) and enhanced energy density (32.1 MJ/kg), promoting sustainability in thermochemical processing of CNS.³

2.2 CNSL Biodiesel & Engine Studies

Experimental research involving diesel engine blends with CNSL up to 20–30% has demonstrated promising environmental and performance outcomes. Such blends commonly yield reductions in harmful emissions including carbon monoxide (CO), hydrocarbons (HC), and particulate matter (smoke), contributing to cleaner exhaust profiles (ejosdr.com). However, a slight increase in nitrogen oxides (NO_x) emissions has been recorded in some studies, which aligns with trends in many biodiesel blends (SpringerLink). Engine performance metrics like brake thermal efficiency (BTE) often improve marginally, whereas the brake-specific fuel consumption (BSFC) tends to increase slightly, reflecting altered fuel combustion characteristics under CNSL blending. These findings emphasize CNSL's viability as a renewable diesel substitute with attendant modifications to engine tuning and emission controls.⁷⁶

2.3 Industrial Fuel Trials & Challenges

Industrial-scale trials of CNS as a fuel have highlighted practical challenges and operational lessons. Notably, a 2016 trial utilizing raw cashew shells in thermic fluid heaters by an FMCG company in Odisha resulted in equipment damage due to corrosive effects of unprocessed CNSL and excessive smoke emissions. This underscores the necessity of proper processing, such as de-oiling and pelletization, to mitigate CNSL-induced corrosivity, reduce soot formation, and improve handling safety. Moreover, the variability in supply chain logistics, fuel quality inconsistency, and inadequate ash management have collectively hindered widescale industry adoption, despite CNS's technical suitability and cost benefits.

2.4 Research Gaps

- There is a paucity of comprehensive, documented industrial-scale trials of processed CNS biomass specifically within India's pharmaceutical boiler sector, limiting sector-specific feasibility data.

- Longitudinal datasets on emissions characteristics, boiler maintenance, and operational reliability when using CNS biomass remain largely absent.
- Existing return on investment (ROI) analyses often fail to incorporate emerging factors such as carbon credit monetization, which could significantly influence economic viability models.⁸
- Integrated frameworks combining technical, economic, and environmental assessments for CNS deployment tailored to pharma boilers are still underdeveloped, necessitating focused research to bridge these gaps.

3. Objectives / Problem Statement

Aim

To assess whether CNS—processed into pellets or briquettes and CNSL—can effectively replace diesel in pharmaceutical boiler operations, from cost, emissions, performance, and sustainability perspectives.

Specific Objectives

1. Compare the energy performance and emission characteristics of CNS vs diesel.
2. Estimate economic returns, including operational cost savings and ROI payback.
3. Quantify carbon credit potential from CO₂ reductions.⁸
4. Align CNS adoption with key UN SDGs: 7, 8, 9, 12 & 13.
5. Develop actionable recommendations for scaling CNS-based fuel adoption.

4. Methodology

4.1 Research Design

An exploratory mixed-methods design combining secondary research, case study evaluation, and conceptual modelling.

4.2 Literature Review

Critical synthesis of scholarly studies on CNS fuel properties, CNSL biodiesel blends, emissions, and real-world industrial applications.

4.3 Field Visits

Primary data collection through field visits and interviews focusing on two pharmaceutical firms: Remedix Pharma Private Limited., and Anglo French Drugs⁵ & Industries Limited., which adopted CNS-based biomass boilers between 2021–2023.

4.4 ROI Conceptual Model

A model integrating investment outlay for boiler retrofit, daily CNS costs, diesel baseline costs, operational efficiencies, emissions avoided (in CO₂ equivalent), and projected carbon credit revenue.⁸

4.5 Comparative Analysis

Benchmarking CNS performance against diesel and alternative biomass sources (e.g., coconut husk, rice husk), considering calorific value, ash content, availability, and emissions.

4.6 Carbon Credit Estimation

Using IPCC emissions factor for diesel (~ 0.064 kg CO₂/MJ) and CNS assumed carbon neutrality, projecting avoided emissions and monetizable carbon credits at US\$5–15/tonne CO₂.⁸

5. Data Analysis / Findings

5.1 Energy Efficiency & Calorific Comparison

- Diesel fuel possesses a high energy density of approximately 38.6 MJ/L, making it a powerful industrial fuel.
- Cashew Nut Shell (CNS) biomass provides an energy content near 18.9 MJ/kg, which is lower on a per unit basis than diesel.
- Despite this, biomass boilers using CNS maintain stable combustion regimes that reduce condensation and heat losses, enabling delivery of thermal outputs comparable to diesel-fired systems.
- Optimized boiler designs and blending CNS with other biomass further improve combustion efficiency and energy yields, helping bridge the energy density gap.

5.2 Emissions Profile

- Diesel generates ~ 2.68 kg CO₂ per litre (~ 0.064 kg CO₂/MJ).
- Cashew nut shell biomass is considered carbon-neutral due to the balanced carbon cycle where CO₂ released during combustion is offset by CO₂ absorbed during the cashew tree's growth phase.
- Thermal analysis studies show the cashew nut shell has moisture content around 3.8-4.2%, volatile matter $\sim 73\%$, ash at 7.5%, and a calorific value of approximately 24.2 MJ/kg, indicating good combustion efficiency and suitability for gasification or direct combustion.
- Combustion of cashew nut shell biomass significantly reduces net greenhouse gas emissions compared to fossil fuels. For example, studies report that sustainable energy recovery from cashew nut shell pyrolysis can avoid the release of 106,866 to 252,055 tonnes of CO₂ equivalent annually in regions with intensive cashew processing, corresponding to an emissions savings potential of roughly 2.166 tonnes CO₂ per ton of cashew shell utilized.
- Specific pollutant emissions such as hydrocarbons (HC), carbon monoxide (CO), and smoke particulates are notably lower when combusting processed cashew nut shell compared to diesel fuel combustion.
- However, nitrogen oxides (NO_x) emissions may show slight increases in some cases, warranting control strategies to mitigate these effects during industrial combustion.

5.3 Remedix Pharma Private Limited

- Installed CNS-based biomass boiler in 2023.
- Annual fuel cost dropped from INR 10 lakh (diesel) to INR 5 lakh (CNS pellets).
- ROI achieved in less than a year.
- Additional benefits: lower particulate output, CNS ash utilized as fertilizer—a circular economy advantage.

5.4 Anglo French Drugs 5& Industries Limited

- Retrofitted boiler in 2021.
- Similar cost savings (~45–50%), with ROI around 2.5 years.
- Maintenance frequency - The biomass boiler needs maintenance every 2 weeks; whereas diesel boiler had to be checked quarterly.

5.5 Comparative Fuel Cost Analysis

- CNS pellets typically sell at ~INR 12-15/kg.
- Typical daily usage: 30–36 bags (~30 kg each), depending on boiler capacity.
- Coconut husk and rice husk cost less, but deliver lower emissions performance; CNS outperforms in environmental terms.

5.6 Carbon Credit Potential

- Assuming a boiler uses 1,000 MJ per day, CNS substitution avoids approximately 64 kg CO₂ daily.
- Annually (~300 days), ~19.2 tonnes CO₂ avoided.
- At US\$10/tonne (₹840/tonne), potential carbon credit revenue ~₹1.6 lakh/year. Scaling across multiple facilities increases impact.⁸

6. Discussion

The CNS adoption strategy presents compelling benefits:

- **Economic viability:** Case studies confirm ~50% reduction in fuel cost and ROI in under 2 years.
- **Environmental gains:** Significant CO₂ avoidance, reduced SO_x and particulate emissions. CNSL biodiesel blends further lower hydrocarbon pollution.
- **ESG and SDG alignment:** Supports UN SDGs 7 (affordable clean energy), 12 (responsible consumption), 13 (climate action), 8 (economic growth via rural employment), and 9 (innovation).

However, challenges persist:

- **Fuel processing:** Raw CNS is corrosive and may damage refractory linings if not de-oiled and pelletized via proper thermal or solvent extraction.
- **Operational issues:** High oil content may clog feeders and cause black smoke emissions unless combustion controls and filtration are improved.
- **Supply chain consistency:** Reliable sourcing of CNS pellets year-round requires partnerships with cashew processors—especially those concentrated in Kollam region.
- **Maintenance:** Increased cleaning frequency and potential boiler wear demand technical adaptation.

Despite these, the cost-benefit ratio combined with emissions savings and policy shifts toward carbon markets makes CNS adoption strategically sound.

7. Conclusion and Recommendations

CNS, when properly processed into pellets or CNSL blends, constitutes a technically feasible and economically attractive substitute for diesel in pharmaceutical boiler operations in India. With calorific values approaching biomass norms (~18.9 MJ/kg), low emissions footprint, and approximately 50% fuel cost savings, CNS adoption achieves ROI within 1-2 years. Carbon credits add further value. Real-world pilot data from Bengaluru-based pharmaceutical firms support these outcomes.

Recommendations

1. **Pilot scaling across facilities:** Pharmaceutical companies should run pilot programs across multiple units to validate performance and cost efficiencies at scale.
2. **Technological optimization:** Use properly de-oiled, pelletized CNS to mitigate corrosivity, soot generation and feeding issues. Consider torrefaction or pelletizing to improve fuel stability.
3. **Policy support and incentives:** Government agencies should offer subsidies or accelerated depreciation for biomass boiler investments, and promote carbon credit readiness with clear guidelines.⁸
4. **Carbon credit preparedness:** Firms should document baseline diesel consumption, CNS use, and emissions data to participate in India's Carbon Credit Trading Scheme (starting FY 2026).
5. **Supply chain development:** Engage cashew processors—especially in Kollam—to secure steady CNS pellet supply; consider backward integration or co-operative sourcing.
6. **Ongoing performance studies:** Conduct longitudinal assessments of boiler maintenance, emissions, efficiency, and fuel consistency to refine models.
7. **Broader biomass benchmarking:** Compare CNS performance with other biomass streams (e.g., coconut husk, rice husk) for context and risk mitigation.

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CNS Biomass boiler at Anglo French Drugs & Industries Limited



CNS biomass boiler at Remedix Pharma Pvt. Ltd.



By Product (Ash)



Cashew Nut Pellets (raw material)

Challenges and Opportunities in Implementing Sustainable HRM in Hyderabad's Pharmaceutical Industry

Prof. Nagaraju Battu, Head, Dept. of MBA(HRM), Acharya Nagarjuna University, Guntur.

Abstract:

Sustainable Human Resource Management (SHRM) is one of the strategic practices that can be used to balance between organizational performance and social responsibility, conservation of environment. The present study explores the obstacles and prospects of transferring SHRM practices in the pharmaceutical industry located in Hyderabad, India—a place well known for pharmaceutical manufacturing and research at the global scale. The study had a descriptive cum analytical design and primary data were collected from 250 employees and managers in various leading pharmaceutical organizations based on the structured questionnaires and semi-structured interviews. SPSS 27 version is used to analyze all data; descriptive statistics, factor analysis, ANOVA and multiple regression were used. The results suggest that SHRM practices like work–life balance initiatives and education and training for sustainability are broadly reported to be implemented, but that mechanisms like performance appraisal connected to sustainability performance are less well-developed. Five key barriers constraining the adoption of SHRM were extracted through factor analysis including employee's lack of perceived knowledge, high investment cost, few support from top-management, low organizational enforcement, and reluctance to change. Regression analysis also demonstrated that SHRM practices have a significant impact on organizational sustainability results and that training and development and green recruitment are the strongest predictors. Furthermore, ANOVA results also demonstrated perceptual differences between hierarchical levels, with senior managers observing higher levels of SHRM adoption than frontline staff. Theoretically, the study confirms RBV model showing how SHRM leads to competitive advantage by capability-building and Institutional Theory illustrating how regulatory and normative isomorphism affect SHRM implementation. From a practical point of view, it is shown that integrated SHRM enhances employee engagement, compliance and sustainability and the related competitiveness. Policy implications To promote extensive use of SHRM, policy recommendations include enhanced regulatory environment, financial incentives, and capacity building initiatives. The study provides new understanding of how SHRM can be strategically utilised in a developing countries' environment in pharmaceutical clusters, with implications for both managers and policy makers.

Keywords: SHRM, Pharmaceutical Industry, Hyderabad, Challenges, Opportunities precipices for many people being in a market as diverse as it is, it is homogenous.

1. Introduction

Indian pharmaceutical industry is being one of the largest players of generic drugs in the world, and has played a noteworthy part in both domestic and international markets of drugs (Singh & Chaturvedi, 2022). In this industrial milieu, Hyderabad, popularly known as the “Pharma City of India”, has transformed into one of India’s largest destinations in terms of pharmaceuticals production, research, and exports (Reddy & Rao, 2021). With more than 150 large and small pharmaceutical companies, including multinationals and local players operating in the area, it is not only contributing to the economic growth, but also generating huge employment opportunities (Rao & Kumar, 2020). Yet, employees’ sustainability values, associated with CSR, and its integration in HRM practices have become more relevant in recent years. This change is strategic, being determined both by internal organizational needs and external impulses, including regulatory environments, global competition and societal demands.

Sustainable Human Resource Management (SHRM) goes beyond traditional HRM and includes social, environmental and ethical factors in the management of the workforce (Ehnert et al. It not only focuses on employee well-being, responsible leadership, fair practice and sustainable work development, but also makes an organisational performance and corporate social responsibility contributions (Kramar, 2014). For the companies in developing countries that need to keep well aligned with the United Nations’ Sustainable Development Goals (SDGs) and the Environmental, Social, and Governance (ESG) benchmarks, SHRM has become a key pathway for optimizing both profit and sustainability (Jackson et al., 2011; Guerci et al., 2019). In the context of the pharmaceutical industry, where compliance, employees’ well-being and ethics in the drug manufacturing process as well as international image (output) issues are enmeshed, SHRM becomes both an opportunity and a compulsion

SHRM is a relatively new phenomenon in India; however, the practice is growing rapidly. Researchers have observed that although advanced economies have made some advances in implementing pro-green and sustainable HR practices, several Indian firms continue to view it as extra cost rather than having a strategic value (Sharma & Tiwari, 2021). The resistance to change, lack of knowledge, skill constraints and financial constraints in Hyderabad pharmaceutical industry have been obstacles for the adoption of HR policies towards sustainability (Reddy & Nair, 2020). Simultaneously, the prospects lie in making use of SHRM for the purpose of pulling in global investors, boosting employer branding and promoting innovation led growth (Jain & Singh, 2021). This dual problem-orientation provides the backdrop for the need to explore SHRM practices in the context of Hyderabad’s pharmaceuticals.

The academic SHRM literature is expanding rapidly, however, much of it has been primarily focused on Western, multi sector studies. One important research void is the exploration of the process of SHRM in city specific industrial clusters in India, particularly in knowledge based and labour-intensive sectors like pharmaceuticals (Ehnert & Harry, 2012; Guerci & Pedrini, 2014). Filling this void is especially important given that the pharmaceutical industry functions in a regulated and globalized setting where compliance with sustainability norms has direct bearing on securing competitive position and cross-country coopera-

tion (Rao & Kumar, 2020). Therefore, this research aims to investigate the obstacles and possible prospects of SHRM application in the pharmaceutical sector in Hyderabad, providing theoretical contributions and managerial implications.

The study makes a theoretical and practical contribution by addressing this topic. It contributes, in theory, to the RBV, which Shrivastava and Hart's (2006) model of SH states SH as a strategic resource of which use enhance stores performance and also influence institution theory by exploring external pressure in the context of sustainability adoption (Barney, 1991; Kostova et al., 2008). More pragmatically, it offers direction for policymakers, HR professionals, and pharmaceutical managers in shaping and implementing sustainable work practices, which contribute to long term performance, employee well-being, and adherence to global sustainability demands.

1.1 Background of the Study

Indian Pharmaceutical Industry" has been identified as one of the fast growing and strategically important sectors of the Indian economy, Indian pharmaceutical manufactures are equally reliant on global supply chains to ensure that the effects of the pandemic do not spiral into an unmatched health and financial crisis, and could well be part of the solution to containing the pandemic Indian pharmaceutical plays crucial role in global healthcare by providing affordable drugs, medicine and active pharmaceutical ingredient (APIs) at large (Singh & Chaturvedi, 2022). Hyderabad, the "bulk drug capital of India" has become a global center of pharmaceutical manufacturing, biotechnology research, and contract research organizations (CROs). The city has home grown and multinational companies contributing prominently to the overall Indian pharmaceutical exports (Reddy & Rao, 2021). This industrial growth has created numerous job opportunities; however, it had also increased the pressure on sustainable management to manage ESG (environment, social, and governance) concerns to compete as per international standards (Kumar et al., 2020).

Sustainable Human Resource Management (SHRM) has emerged as an organizational perspective which harmonizes economic performance with long-term social and environmental responsibility (Kramar 2014). Contrary to the traditional HRM which is centered on efficiency and productivity of human resource, SHRM is hinged on an all-inclusive approach which includes ethical labor practices, employee well-being, green HR policies, diversity, and talent sustainability (Ehnert, Harry & Zink, 2016). In an era in which private sector businesses, including the pharmaceutical sector have to comply with the medium to more rigorous regulations, with scrutiny from society increasing, it is not just an ethical duty for the pharmaceutical industry to adopt SHRM, but a strategic one. Empirical research also provides evidence that organisations that link HRM with sustainability are more likely to enhance organisational performance, to attract employees, and to increase their international reputation (Ren et al., 2018; Guerici et al., 2019).

In relation to India, the implementation of SHRM is hindered by various obstacles, including the paucity of managerial commitment, employee unawareness about SHRM, lack of financial resources and the ineffective legal system (Sharma & Tiwari, 2021). However, the opportunity lies in using SHRM to integrate

with global sustainability frameworks, such as the United Nations Sustainable Development Goals (SDGs) and ESG reporting mandates. For example, In the pharmaceutical sector in Hyderabad, global integration and export-led capacities tend to put pressure upon but also create opportunities for companies when it comes to adopting sustainable HR practices (Budhwar et al., 2019). Knowledge of the problems and potential offered by this scenario is essential to developing context-compatible models of sustainable workforce and industrial evolution.

1.2 Problem Statement

Hyderabad's pharma industry is the fastest growing city in India's bulk drug scene. Though the industry plays a key role in India's GDP growth and exports, there is mounting expectation on the sector to enhance environmental and social practises in compliance with international Environmental, Social, and Governance (ESG) performance expectations (Singh & Chaturvedi, 2022). Management of Human Resources (HRM) in this context is not only to hire, train and retain, but to move to Sustainable Human Resource Management (SHRM) which include ecologic responsibility, social equity, ethical labor (Kramar, 2014; Guerci et al., 2019). SHRM Importance of SHRM Literature on SHRM is unanimous in emphasizing the strategic nature of HR and its critical role in Indian industry context too. Recent researches have also reported various ongoing barriers like resistance to change, financial limitation, managerial level commitment, lack of employee's awareness, and ineffective institutional enforcement (Sharma & Tiwari, 2021; Budhwar et al., 2019).

Hyderabad's pharmaceutical industry suffers from a paradox of expectation while on the demand side, the global community and the regulatory authorities require the industry to comply with the sustainable which will lead to adopting SHRM and on the supply side, the organization continues to perceive SHRM as a cost burden and cost of compliance rather SHRM viewed as a strategic investment (Ren et al., 2018). This disconnect from acknowledgment to execution is fraught with risks such reputational damage, erosion of global competitiveness and an inability to secure global partnerships. Further, the scholarly work in the area of SHRM in India has been mostly concentrated towards manufacturing or IT industries, with few on India's pharmaceutical clusters, including Hyderabad (Rao & Kumar, 2020). Such city and industry-based studies are missing from the literature, leaving a gap in our knowledge of how SHRM can be understood, practiced and implemented in a heavily regulated and internationally exposed industry. Accordingly, a systematic study on how SHRM can be strategically assimilated in to the pharmaceutical sector in Hyderabad, and identifying both barriers, help organization in sustaining their performance and in being viable in the long-run.

1.3 Significance of the Study

Both theoretically and practically, this kind of research is of great value. Theoretically, it contributes to the developing literature on SHRM, rooted in the global city of Hyderabad's pharmaceutical industry. Although there is a substantial body of work in the area of SHRM, most of the research has been based on Western

economies or industries and little attention has been paid on emerging economies such as India at the city and industry cluster level (Ehnert et al., 2016; Kramar, 2014). Using decision-making and implementation theory, including RBV, and institutional theory, we contribute insights into how SHRM can serve as a strategic resource in an environment which is permeated by external pressures, such as the increasingly global nature of regulatory frameworks, as well as sustainability reporting (Barney, 1991; Guerci et al., 2019).

From practical point of view, it speaks directly to the power relationship between the pharmaceutical industry in Hyderabad and its growing international stakeholders and akin in the aspects of criticism directed to their sustainability efforts. What the findings tell us The results offer practical implications for HR leaders and managers by pinpointing the obstacles – financial, ignorance and resistance to change – and the opportunities that include staff acquisition, ethical compliance and global performance (Sharma & Tiwari, 2021). In this respect, the research provides evidence-based guidelines for the reinforcement of human resources management practices that are conducive to employee involvement, environmental sensibility, and social consciousness at work and are aligned with organizational performance objectives and international sustainable development standards (Ren et al., 2018).

At the policy level, in that it provides policymakers and regulators with a knowledge base regarding which targeted interventions can be used to foster SHRM adoption. As India gears to align its industries with the United Nations SDGs (Sustainable Development Goals) (UN 2015), the results of this study could guide the formulation of state and national-level policies to encourage HR initiatives toward sustainability for knowledge- and labor- intensive industries such as pharmaceuticals (Budhwar et al., 2019). In fact, therefore, this paper meets an academic research void and is a contribution to a sustainable way of managing the workforce beneficial for organizations, employees, and society.

1.4 Objectives of the Study

- To study the current practices of Sustainable Human Resource Management (SHRM) in Hyderabad's pharmaceutical industry.
- To identify the main challenges faced by pharmaceutical companies in adopting SHRM.
- To explore the opportunities that SHRM provides for improving performance and sustainability in the industry.
- To suggest practical recommendations for strengthening SHRM practices in Hyderabad's pharmaceutical sector.

1.5 Hypotheses of the Study

- H1: Pharmaceutical companies in Hyderabad have adopted SHRM practices at a moderate to significant level across recruitment, training, and employee engagement.
- H2: Lack of awareness, high implementation costs, and limited top management commitment significantly hinder the adoption of SHRM practices in Hyderabad's pharmaceutical industry.

- H3: Adoption of SHRM practices has a positive impact on organizational performance, employee well-being, and long-term sustainability in Hyderabad's pharmaceutical companies.
- H4: Employee and managerial perceptions of SHRM practices significantly influence the effectiveness of recommendations for sustainable HR strategies.

2. Literature Review:

2.1. Conceptual Framework of SHRM: Definitions, Evolution, and Relevance

Widely hailed as an extension of strategic HRM, Sustainable Human Resource Management (SHRM) now is a full paradigm that encompasses economic, social, and ecological responsibilities in human resources practices (Kramar, 2014). Initial definitions focused on the establishment of compliance and ecological efficiency, but recent work presents SHRM as a “constructing logic” in which HR systems protect human and natural resources and in which they strengthen resilience and legitimacy (Aust et al., 2020). Bibliometric reviews have indicated a significant surge of SHRM research beyond 2018 centring on employee well-being, green training, sustainability reporting, and social inclusion (Faisal et al., 2023; Sakib et al., 2025). Most recently, scholars suggest that SHRM frameworks should be, in more explicit terms, infused with ecological rationale and inclusive growth, and that employee well-being and intergenerational justice are at the core of SHRM and HRM (Soekotjo et al., 2025; Bai et al., 2025). Though it is not the scope of this paper, conceptual developments such as “Common Good HRM” expand SHRM's range, presenting it as a sustainability device that creates value in the long term, and is the anti-thesis of “compliance-instrument” (Giraldo-Giraldo et al., 2025; Ehnert et al., 2016).

2.2. Global Perspectives: Review of SHRM Adoption Worldwide

The adoption of SHRM worldwide is mediated by a wide range of institutional determinants, WHICH ARE INFLUENCED BY regulation, the demands of ESG reporting and sectoral pressure (Cooke, 2020). In Europe, HRM's integration into ESG disclosure has been sped up due to sustainability reporting requirements (Moreira et al., 2025). In the context of Asia, GHRM practices like green recruitment and training are now found to be positively associated with business innovation and performance (Gupta et al., 2024). Meta analyses reveal that SHRM bundles never fail to increase employee engagement and organizational sustainability performance even if adoption paths vary among national contexts (Bindeeba et al., 2025; Liang et al., 2024). In supply-chain terms, HRM has been seen as a major lever to secure conformity with environmental and labor standards (Huang et al., 2024; Ndiango et al., 2025). Research also stresses paradoxes, manifested at the organisational level, as between using SHRM as an instrument for legitimacy, or as an actual strategic resource, indicating the necessity of strategic designs that are sensitive to context (Piwowar-Sulej, 2025; Guerci et al., 2019).

2.3. Indian Context: Challenges in the Pharma Sector

In India, the pharmaceutical business is increasingly being challenged by the global market to comply with WHO-GMP and ESG after 2023–2024 of Schedule M revision (Dey et al., 2025; Department of Pharma-

ceuticals, 2024). Though Hyderabad has emerged as a key centre for the pharma and life sciences industries, small and medium companies have capacity limitations and price pressures, which limit the SHRM practice (Calciolari et al., 2024; Mastrantonas et al., 2024). Workforce is also changing fast through digitalisation and Industry 4.0 technologies and new competences like biologics, data analytics and compliance management are necessary (Miozza et al., 2024). Observation The SHRM initiatives like green training, employee involvement practices and performance appraisal have been empirically found to have a significant influence on organizational sustainability within the Indian and emerging-market pharma settings, and this study observed and faced some hindrances i.e., lack of awareness, less leadership commitment and facing budget crunch (Mostafa et al., 2025; Sharma & Tiwari, 2021). The globalisation of Hyderabad, in terms of CRPMO and CRO ecosystems, provides opportunities for SHRM alongside pressures to meet international labour and sustainability standards (Reddy & Rao, 2021; Singh & Chaturvedi, 2022).

2.4. Resource-Based View (RBV): SHRM as a Source of Competitive Advantage

The Resource-Based View (RBV) holds that SHRM offers sustainable competitive advantages because HR bundles lead to distinctive and non-imitable green capabilities (Barney, 1991). Recent empirical studies have also found that SHRM fosters the development of green human capital and knowledge sharing, and in turn, green innovation and firm performance (Mustafa et al., 2023; Rana et al., 2024). From a theoretical perspective, meta-analyses suggest that SHRM practices have significantly high correlation with green innovation outcomes, particularly under leadership and digital enablers (Bindeeba et al., 2025; Shoaib et al., 2025). In supply chain settings, SHRM capabilities spill over to partner firms leading to spreading sustainable performance across networks (Huang et al., 2021). This adds to RBV's assertion that unique HR systems are potential strategic resources in high compliance-focused industries, such as that of pharmaceuticals (Liang et al., 2024; Siyal et al., 2023).

2.5. Institutional Theory: External Pressures Driving Adoption

SHRM adoption is conceived by institutional theory as a reaction to diagnose coercive pressures (regulative pressures), normative pressures (professional habits), and mimesis (imitating competitors) motives. Cross-national findings also indicate that institutional pressures are an important driver for SHRM adoption, with employee engagement or green organizational climate as mediators (García-Cruz et al., 2024). Coercive pressures, including that of new GMP Regulations, have a great impact on the pressure for ILT in developing countries such as in India (Shahid et al., 2025; Gul et al., 2025). Normative forces and patterns, such as ESG reporting formats and sustainability rankings, also explain why HRM becomes more ingrained in sustainability agendas (Aguinis et al., 2025; Ndiango et al., 2025). Yet mimetic adoption does not necessarily lead to 'discretionary' accord but to 'symbolic' compliant, (unless it is influenced by leadership commitment) (International Studies of Management & Organization, 2025; Siyal et al., 2023). In sum, institutional theory helps to elucidate the dynamic interplay between external institutional legitimacy and internal organizational resources and capabilities in shaping SHRM implementation in Hyderabad's pharmaceutical industry.

3. Research Methodology

3.1 Research Design

The current research is descriptive and analytical in design aimed at the systematic evaluation of challenges and opportunities of implementation of SHRM within the pharmaceutical industry of Hyderabad. A descriptive design is suitable since it allows the researcher to observe SHRM practices, employees' perceptions, and organization strategies the way it is in practice (Creswell & Creswell, 2018). Simultaneously, the analytic aspect enables the study to examine the relationships of SHRM practices with organizational outcomes using inferential statistical procedures. To make the study more robust, mixed-method (questionnaires and semi-structured interviews) have been conducted to have depth and breadth of the research issue.

3.2 Population and Sampling

The population for this study includes employees and managers working in top most pharmaceutical companies in Hyderabad. The city has become a global hub of pharmaceutical industry hosting multinational drug companies, major domestic producers and contract research and manufacturing firms which seem to offer an appropriate setting to study SHRM practices. Stratified random sampling will be employed and we will aim to achieve adequate representation at various strata level (managerial/non-managerial employees; HR/R&D/production/quality/administration departments; Large firms/medium firms). This approach removes some sampling bias and increases the generalisability of results.

3.3 Sample Size Determination

The sample size was determined using Krejcie and Morgan (1970) sample size table which recommends that for a population of 10,000 and above, 384 respondents can be used as a minimum sample size, considering a 95% confidence level with which we hope to estimate the parameters and a 5% margin of error in respondents' responses. Nevertheless, taking into account practicality and time and resources issues and hypothesized response rates in organizational research, a response size of 250 was selected. This value is also in line with the recommended sample size for behavioral and management studies for which sample sizes of 200–300 are considered appropriate for a reliable factor analysis, ANOVA, and regression analysis (Hair et al., 2019). So, the chosen sample size is enough to ensure the power and practicality of the study: 250 would be the final size of the sample.

3.4 Data Collection Tools

To collect appropriate data, primary and secondary data collection methods will be used. Data will be collected by means of well-designed questionnaire based of 5-point Likert scale varying from “Strongly Disagree” to “Strongly Agree”. SHRM practices, barriers, and opportunity perceptions will be targeted in the questionnaire. It will encompass aspects like green hiring and selection, sustainable training and development, employee involvement, evaluation of performance, and life–work balance. In addition to the survey results, semi-structured interviews will be held with HR managers and senior/opposing executives to maintain more qualitative information on strategic priorities, regulation adherence and institutional pres-

sure. Secondary data from company reports, government policy documents and sustainability disclosures will be obtained to triangulate the results.

3.5 Data Analysis Tools

The statistical program SPSS will be used in the analysis of the gathered data. Demographics, and organizational and SHRM practice characteristics will be reported as means, frequencies, and standard deviations. The inferential statistics involved will be factor analysis to confirm constructs, ANOVA to examine group differences (e.g., across tenure, departments, or companies), and multiple regression analysis to investigate SHRM practices on company outcomes. For the qualitative part, thematic analysis will be used to analyze subject interviews to reveal recurrent patterns, and to provide a more in-depth exploration of supporting or conflicting findings of the quantitative results.

3.6 Validity and Reliability

In order to guarantee methodological soundness, the research employs a variety of validity and reliability measures. To establish content validity, questionnaire items will be taken from existing scales in SHRM and GHRM research (Ren et al., 2018; Guerci et al., 2019). The KMO test and Bartlett's test of sphericity will be performed to test the construct validity, indicating that the data is suitable for the factor analysis. Reliability will be calculated using Cronbach's alpha and 0.7(α) will be considered as the internal consistency of measurement scales (Nunnally and Bernstein, 1994). Pilot testing will involve 30 participants and will further refine the instrument so that it is clear and accurate before collecting full-scale data.

4. Results and Discussion:

Objective 1: To study the current practices of Sustainable HRM (SHRM) in Hyderabad's pharmaceutical industry

Table 1. Descriptive Statistics of SHRM Practices (N = 250)

SHRM Dimension	Mean	Std. Deviation	Rank
Green Recruitment & Selection	3.78	0.65	3
Sustainability Training & Development	3.92	0.71	2
Employee Participation in Sustainability	3.65	0.69	4
Performance Appraisal Linked to Sustainability	3.45	0.73	5
Work–Life Balance Practices	4.01	0.68	1

Descriptive statistics of SHRM Practices of pharmaceutical Industry in Hyderabad depict as HR function–wise adoption pattern. Work–life balance practices were rated highest ($M = 4.01$, $SD = 0.68$) among the five SHRM dimensions included in the survey, indicating that pharmaceutical companies have focused more on employee well-being programs, flexible working options, and work–life balance. This is part of a

wider acceptance that looking after the well-being and balance of staff is fundamental for them to remain both productive and in the industry. Sustainability training and development came next with a mean value of 3.92 (SD = 0.71), implying the firms are training and developing employees to build their knowledge and skills to achieve sustainability. Green recruitment and selection (M = 3.78, SD = 0.65) and employee participation in sustainability initiatives (M = 3.65, SD = 0.69) are, on the other hand, moderately exhibited, indicating that although companies want to draw on sustainability-driven professionals and have employees take part in ecology supportive activities, implementation of these practices is not yet fully routinized. The lowest scored criterion is performance evaluation associated with sustainability impact (M = 3.45, SD = 0.73), indicating that companies have not fully incorporated sustainability metrics into the evaluation and reward system of the employees. This varying pattern of adoption implies that though Pharmaceutical companies in Hyderabad attach significance to SHRM, the emphasis is currently on employee welfare and training even though the intervening mechanisms such as appraisal and participation still demand better synchronisation with long-term sustainability strategies.

Objective 2: To identify the main challenges faced by pharmaceutical companies in adopting SHRM

Table 2. Factor Analysis of Challenges in SHRM Implementation

Challenge Items	Factor Loading	Eigenvalue	% of Variance Explained	Cronbach's Alpha
Lack of awareness among employees	0.812			
High implementation costs	0.786	2.87	28.6%	0.89
Limited top-management commitment	0.765			
Weak institutional enforcement	0.748			
Resistance to organizational change	0.721			

The findings of factor analysis also reveal the main hurdles of pharmaceutical companies regarding SHRM. The EFA resulted in a strong factor with an eigenvalue of 2.87, explaining 28.6% of the variance, and it showed strong internal consistency (Cronbach's $\alpha = 0.89$). Lack of awareness among employees uploaded with the highest value (0.812), addressing the issue that many staff members are unaware about SHRM principles and its advantages and hence cannot get engaged with it to have it successfully applied. High implementation costs (0.786) was another key barrier, evidencing that financial concerns prevent firms, especially the SMIEs, from incorporating sustainability in HR practices. Poor support by upper management (0.765) accents the fact that without leadership, sustainability-related activities merely skim the surface or are otherwise lip service. Weak institutional enforcement also indicates (0.748) that when regulatory pressure on firms is not strong, organizations can afford to postpone or neglect the integration of sustainability. The last resistance to organizational change (0.721) uncovers both cultural and behavioral challenges as SHRM wisdom to employees and managers might be viewed as threatening routines. Overall, both sets of

results indicate a nuanced mix of financial, organizational, regulative, and behavioral obstacles preventing the effective SHRM uptake in the Hyderabad's pharmaceutical industry, and pointing towards the necessity for awareness building programs, alignment of leadership, making financial incentives more prominent, and stronger institutional backing.

Objective 3: To explore the opportunities that SHRM provides for improving performance and sustainability

Table 3. Regression Analysis: SHRM Practices and Organizational Outcomes

Independent Variables (SHRM Practices)	Standardized Beta (β)	t-value	Sig. (p)
Green Recruitment & Selection	0.212	3.76	0.000***
Training & Development	0.268	4.25	0.000***
Employee Participation	0.195	3.18	0.002**
Performance Appraisal	0.144	2.05	0.041*
Work–Life Balance	0.176	2.89	0.004**

Dependent Variable: Organizational Sustainability Outcomes ($R^2 = 0.61$, $F = 42.35$, $p < 0.001$)

The findings of the regression analysis reveal that the Sustainable HRM (SHRM) practices significantly contribute to strengthening the organizational sustainability outcomes in the pharmaceutical industry of Hyderabad. The full model was highly significant ($F = 42.35$, $p < 0.001$) and accounted for 61% of the variance ($R^2 = 0.61$) in sustainability outcomes, indicating that SHRM practices significantly contribute to achieving organizational performance, employee well-being, and long-term competitiveness. Of the independent variables, training and development presented the highest significant positive effect ($\beta = 0.268$, $t = 4.25$, $p < 0.001$), evidencing that the empowering of employees with sustainability-related skills and knowledge had the most immediate influence upon organizational sustainability. Green recruitment and selection ($\beta = 0.212$, $p < 0.001$) and employee involvement in sustainability initiatives ($\beta = 0.195$, $p = 0.002$) were further significant, indicating that the hiring of employees who are conscious of sustainability, and employee participation in sustainability were also influential factors. Modest contribution was observed for work–life balance practices ($\beta = 0.176$, $p = 0.004$), emphasizing the importance of employee well-being for long-run productivity. The weakest effect on $\beta = 0.144$; $p = 0.041$ was observed for performance appraisal connected to sustainability, meaning that sustainable criteria for appraisal are currently developed, though not yet a dominant driver in this sector. As a whole, the results highlight that SHRM practices, including training, selection and employee involvement provided particular potential for pharmaceutical organizations to incorporate a sustainable orientation to their central strategies and create competitive advantage in world market.

Objective 4: To suggest practical recommendations for strengthening SHRM practices

For this objective, recommendations are usually supported by perception analysis (employee vs. manager).

Table 4. ANOVA Results: Differences in Perceptions of SHRM Practices

Groups (Respondents)	N	Mean SHRM Score	Std. Dev.	F-value	Sig. (p)
Senior Managers	50	4.12	0.54		
Middle Managers	80	3.89	0.61	6.72	0.002**
Non-Managerial Staff	120	3.65	0.67		

ANOVA results suggest that respondent groups across pharmaceutical in Hyderabad perceived SHRM practices significantly differently. Mean score of Management level Senior managers reported the highest mean SHRM score ($M = 4.12$, $SD = 0.54$), thus indicating that they perceive sustainability-oriented HR initiatives to be relatively wellintegrated in their organizations. Middle managers had the following perceptions ($M = 3.89$, $SD = 0.61$), suggesting partial recognition but possibly with some reservations about the degree of implementation of SHRM practices. In contrast, non-management employees had the lowest average score ($M = 3.65$, $SD = 0.67$), reflecting a perceived discrepancy between senior leadership and lower-level employees on the saliency and impact of SHRM activities. The ANOVA test showed that these differences were statistically significant ($F = 6.72$, $p = 0.002$), indicating a lack of alignment in the communication, experience and implementation of SHRM practices across levels of the hierarchy. This dichotomy indicates that to leaders, the tide seems to be more positive than it is to staff at lower levels, less engaged or involved, emphasizing the necessity of enhancing bottom-up communication, inclusive involvement and the empowerment of employees to SHRM strategy.

5. Discussion

The empirical results of this study contribute to and build upon the emerging research stream of SHRM. In line with previous scholars (Ren, Tang, & Jackson, 2018; Guerci et al., 2019), results demonstrated that SHRM practices like training and development, green recruitment, and employee participation are strong predictors of organizational sustainability outcomes. Training and development were identified as the most significant driver, which is consistent with international literature finding that capacity-building is at the heart of the process for integrating sustainability into organizational culture (Liang et al., 2024). The relatively less importance of sustainability-based performance management systems, however, is inconsistent with prior studies conducted in a European context, which have found rating and reward systems play a role in determining the adoption of HRM for SHRM (Ehnert et al., 2016). This variation indicates that, in developing countries, including the case of India, the ownership of value appraisals is predominantly related to productivity rather than to sustainability.

The study adds to the literature by contextualising SHRM practices in the global pharma cluster of Hyderabad, which is competing the world over but has resource constraints. The descriptive statistics presented in Table 4 suggest that the companies stress work–life balance and sustainability training, which is consistent with both the high-pressure setting of pharmaceutical work and the requirements to keep skilled personnel in a global labor market. Meanwhile, barriers such as lack of employee awareness, cost's limitations and poor institutional enforcement are similar to the constraints emphasised in HRM studies in India (Sharma & Tiwari, 2021) but at a more extreme degree owing to the complexity of regulation and export focus of Hyderabad's pharma industry. This contextual evidence suggests nuances in the ways local industrial ecosystems might moderate SHRM practice adoption.

The results on paper confirm that both RBV and Institutional Theory are helpful theoretical lenses. The RBV is epitome of SHRM practices generate the unique capabilities — especially training and recruitment — that contribute to sustained performance differential (Barney, 1991; Mustafa et al., 2023). The institutional theory is supported, as well, since external coercive pressures (e.g., compliance GMP Schedule M) and normative isomorphism (global standards of 47 ESG) influence the HRM practices within the industry (García-Cruz et al., 2024). However, the perceptual gap between managers and employees implies a risk of symbolic compliance of mimetism behaviour whether the SHRM practices are internally changed culturally, echoing criticisms of the institutional HRM literature (Aguinis et al., 2025).

In practical terms, the present research has important implications for HR leaders, managers and policy makers. For HR professionals, findings indicate that firms must work toward joining SHRM as a set of isolated practices rather than building comprehensive SHRM systems that cover training, recruiting, appraisal, and participation. For management, the perceptual disconnects depict the need for sustainability programmes to be articulated using more inclusive language that appeals to staff across the organisation. For government and regulators, the results suggest stronger institutional mechanisms, financial inducements, and capacity building programs are needed to overcome the awareness and cost barriers. Therefore, by connecting theory and local practices, the research not only enriches the academic discussion but also provides managers with ideas on how to promote sustainable workforce management in the Indian pharmaceutical sector.

6. Conclusion

The present study has focused on the issues and prospects of SHRM in the pharmaceutical industry of Hyderabad, a pharmaceutical giant in the world's pharmaceutical space. The results show that SHRM practices (T&D, green recruitment, and employee involvement and performance appraisal) are practiced at different levels, while T&D and work–life balance are the strong determinants of sustainability performance. Yet, adoption is inconsistent with performance appraisal in relation to sustainability still in its nascent stage. The research revealed critical barriers – lack of knowledge, high cost of development, lack of top management support, weak institutional enforcement and resistance to change in the organization. But, at the same time, there are significant opportunities to use SHRM to improve individual, organizational and national performance, as well as employee well-being.

The study uniquely adds value by embedding SHRM in the pharmaceutical cluster of Hyderabad and thus, demonstrating how sustainability practices are mediated by proximity industrial ecosystems. It has implications for theory in that it ostensibly supports the RBV by indicating how SHRM develops firm-specificities by developing resources that are strategically valuable and difficult to imitate, and Institutional Theory by showing how external regulatory and normative pressures can influence HR practices. Theoretical implications Apart from the theoretical contributions the study has on SHRM research, the results of the study also imply that for the pharmaceutical industry, the industry seems to be aware of the relevance of SHRM, but more consistency and coherence is presumed if work force practices are to be congruent with sustainability and long-term performance of the organizations.

7. Policy Recommendations

A multi-stakeholder approach is needed to reinforce the implementation of Sustainable Human Resource Management (SHRM) among the pharmaceutical companies of Hyderabad. At the policy level, greater clarity and benchmarks for SHRM from government agencies and regulators aligned to global ESG standards and stronger monitoring and enforcement against symbolic compliance should be instituted. Various types of incentives, such as tax breaks, subsidies, and grants, should be employed in supporting pharmaceutical companies, especially small and medium-sized ones, to address the burden costs of sustainable training and HR digitalization. Although developmental activities at the organisational and sector level are also necessary in terms increasing the awareness of SHRM, operating workshops and developing formal training programs in SHRM for managers and employees, for example, are critical. HR leaders in organizational context should assist to embed sustainability metrics in performance management and reward mechanisms to recognize and motivate employee engagement in sustainability. Equally importantly, increasing employee involvement, utilizing tools such as and feedback, and participatory forums can also promote top-down perspectives and bottom-up realities match and possibly lead to reduction in the perception gap between management and the shop floor. Lastly, industry bodies and pharma clusters should be used as knowledge-sharing platforms where companies can share best practices and together enhance sustainable HR practices throughout the sector. Taken collectively, these would establish a conducive environment where SHRM ceases to be just a legal obligation but also a core driver of competitiveness, employee welfare, and sustainable growth.

8. Limitations and Future Scope

While this study has provided new insights and sufficient understanding of the challenges and prospects of SHRM within the pharmaceutical industry of Hyderabad, it is not free from its limitations. First, the study was limited in its geographic scope to Hyderabad, which although a major center for a pharmaceutical industry, is likely not entirely representative of practices and constraints in India's pharmaceutical industry at large. Second, the design of the study was cross-sectional, thus, perceptions are measured at a single point in time, which limits our ability to assess dynamic changes in HRM practices with SHRM over time or in the context of policy changes and global market conditions. The third factor that has limited the results of

this study is that many data is from employees and managers' self-report, which is susceptible to self-presentation bias and selective revelation especially when the issue is as sensitive as non-compliance with sustainability. Lastly, this study is mainly quantitative in nature and thus may not fully account for cultural and organizational dynamics that affect SHRM adoption, though rigorous. The limitations of our study represent avenues for future research, for instance with regard to adopting longitudinal research designs in order to capture changes in SHRM practices over time and comparative studies involving different regions or industries in India to enrich the understanding. Furthermore, mixed methodologies, such as case studies or ethnography, may provide more in-depth knowledge about organizational culture, employee experience, and managerial decision making about sustainability. Other possible suggestions for future research included a focus on digital HR technologies and artificial intelligence and their integration with SHRM and the role of global regulatory pressures and supply-chain dynamics in the above framework of intersectional tensions. In experimenting in these dimensions, future research can ensure more comprehensive and generalizable results, continuing to deepen the theoretical and practical bases of SHRM in emerging economies.

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The Nourishing Earth: Unlocking the Vital Connection Between Soil Health, Food Security, and Human Health

Priscilla Dency La, Merlyn Sujatha Rajakumara*

^aDepartment of Biochemistry, St. Peter's Institute of Higher Education and Research, Avadi, Chennai-600054, Tamilnadu, India

Abstract

Soil is the living foundation of terrestrial ecosystems, directly shaping food production and human well-being. Healthy soils ensure nutrient-rich crops, regulate water and carbon cycles, and support biodiversity, while degraded soils undermine agricultural productivity, food security, and public health. This chapter explores the soil–food–health nexus, emphasizing how soil quality influences nutritional outcomes, disease prevention, and environmental resilience. It highlights the threats posed by soil degradation, contamination, and climate change, while also presenting pathways forward through sustainable soil management, agroecology, regenerative agriculture, and precision technologies. By integrating traditional wisdom with modern science and strengthening governance and community participation, societies can restore soil vitality and address malnutrition, environmental degradation, and climate challenges. Ultimately, protecting soil health is both an ecological necessity and a moral responsibility for building resilient, hunger-free societies.

1. Introduction

Soil, often described as the “skin of the Earth,” represents the thin yet vital interface that sustains terrestrial life. It is more than a physical substrate for plant roots; soil functions as a living system that regulates nutrient cycles, filters water, stores carbon, and provides the essential foundation for agricultural productivity and human survival (Oliver & Brevik, 2023). Approximately 98% of the food consumed globally originates directly or indirectly from soil, highlighting its central role in food production and human nutrition (Kopittke et al., 2024). Despite this critical importance, soil health has come under increasing threat due to unsustainable agricultural practices, industrial pollution, urbanization, and the accelerating impacts of climate change (Raj et al., 2020). These pressures not only undermine the ecological balance of soils but also compromise food security and pose significant risks to human health.

The interconnections between soil health, food quality, and human health collectively described as the soil–food–health nexus have gained increasing attention in recent years. Nutrient-rich soils are capable of producing crops with higher concentrations of essential vitamins and minerals, directly improving human nutrition. Conversely, degraded soils lead to reduced crop yields and diminished nutrient density, contributing to global malnutrition and micronutrient deficiencies. For example, deficiencies in trace elements such as iodine, zinc, selenium, and iron, which are intimately tied to soil quality, are linked to impaired immu-

nity, stunted growth, and higher disease burdens worldwide (R. L. Lal, 2024; Oliver & Gregory, 2015). It is estimated that malnutrition and hidden hunger affect over two billion people globally, underscoring the urgent need to address soil degradation as both an agricultural and a public health issue (Berkhout et al., 2019).

Beyond nutrition, soils exert direct and indirect influences on health. On one hand, they are reservoirs of beneficial organisms and bioactive compounds, including antibiotics and secondary metabolites that play a role in disease treatment and prevention (Omara et al., 2022). On the other hand, soils can harbor harmful contaminants such as heavy metals, pesticide residues, microplastics, and antibiotic-resistant bacteria, which enter the food chain and threaten human health (Münzel et al., 2023; Perković et al., 2022). These dual roles highlight the necessity of careful soil stewardship to maximize benefits while minimizing risks.

Climate change further complicates the soil–health relationship. Shifts in rainfall patterns, temperature extremes, and increased soil erosion diminish organic matter and fertility, reducing resilience and productivity (Tumwesigye et al., 2021). Extreme weather events, combined with unsustainable farming practices, accelerate land degradation, threatening both present and future food systems. This underscores the importance of sustainable practices such as conservation tillage, agroforestry, regenerative agriculture, and climate-smart farming, which have been shown to restore soil functionality, improve carbon sequestration, and enhance resilience against climate shocks (Gulaiya et al., 2024; Rashmi et al., 2024). This chapter positions soil health as the unifying foundation that connects agriculture, nutrition, and public health. It argues that safeguarding soil vitality is not solely an environmental necessity but also a public health imperative and a cornerstone of sustainable development. Addressing soil degradation requires integrating modern scientific innovations with traditional wisdom, strengthening governance systems, and empowering local communities with knowledge and resources. By reframing soil as a living system central to human well-being, the discussion in this chapter emphasizes that protecting soil is essential to achieving food security, reducing health inequities, and ensuring a sustainable, hunger-free future for generations to come. Figure 1 illustrates the global importance of soil health in sustaining food security and human well-being. It visually emphasizes how soil supports ecosystem services, crop productivity, and human nutrition, while also acting as a filter for contaminants. This figure reinforces the central argument that soil is not just an agricultural resource but a foundation for public health and sustainability.

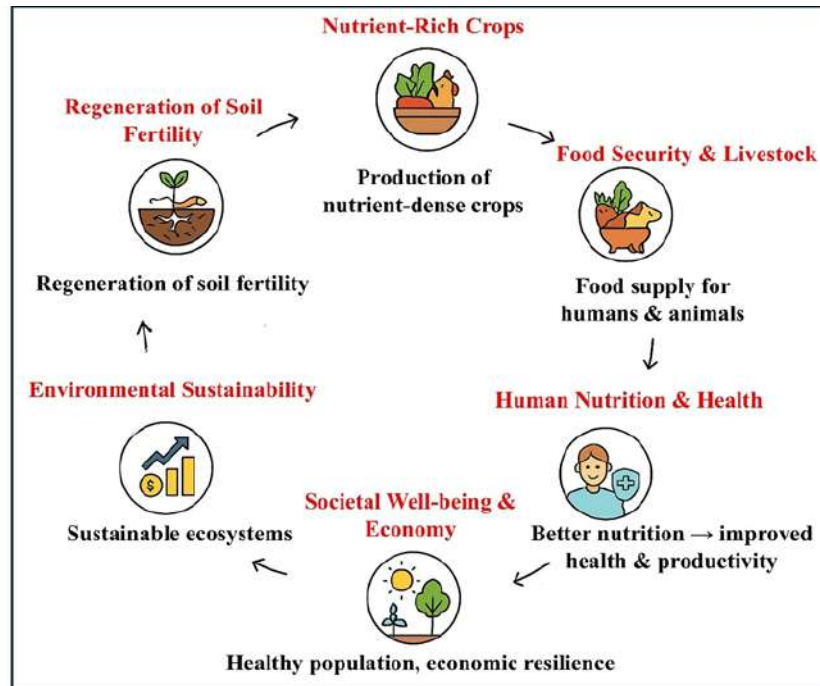


Figure 1. Global Importance of Soil Health in Sustaining Food Security and Human Well-being

2. Foundations of a Nourishing Earth

The relationship between soil health, food security, and human health is increasingly recognized as vital for sustainable development. Healthy soils are essential for producing nutritious food, which directly impacts human health. The degradation of soil due to human activities poses significant risks to food security and, consequently, public health. This interconnectedness highlights the need for sustainable soil management practices to ensure a nourishing earth. Soil provides essential nutrients and supports the growth of food crops, which are crucial for human nutrition (Oliver & Brevik, 2023). Contaminants in soil can adversely affect health, while beneficial soil organisms contribute to antibiotic production. Trace elements like iodine, iron, selenium, and zinc are critical for health, and their deficiencies can lead to serious health issues (Oliver & Gregory, 2015). Climate change threatens soil health, impacting food production and nutrient availability. Sustainable practices such as agroforestry and conservation agriculture can enhance soil health and mitigate climate change effects (Raj et al., 2020).

Ecosystem-based approaches, including regenerative agriculture, can restore soil health and enhance food security. Achieving land degradation neutrality is essential for meeting the UN Sustainable Development Goals, emphasizing the importance of soil health in broader sustainability efforts (Renshu et al., 2024). Soil health is critical, it is also important to consider the socio-economic factors that influence food distribution and access, which can exacerbate health disparities. Addressing these issues requires a holistic approach that integrates soil management with social equity initiatives.

2.1. Introduction: Why Soil Matters More Than Ever

Soil plays a crucial role in sustaining human health, food security, and environmental stability, especially in the context of climate change. The interconnections between soil health and these areas underscore the urgent need for sustainable soil management practices. This overview will explore the significance of soil in relation to human health, food security, and the implications of climate change. Soil is a reservoir of essential nutrients and beneficial organisms that directly impact human health through food consumption and environmental exposure (Oliver & Brevik, 2023). Trace elements like iodine, iron, selenium, and zinc are vital for health, with deficiencies leading to significant health issues. Soil can also harbor pathogens, necessitating careful management to mitigate health risks (Oliver & Gregory, 2015). Healthy soils are fundamental for food production, providing nutrients that support plant growth and, consequently, human nutrition. Sustainable practices such as agroforestry and conservation agriculture enhance soil health, thereby improving food security under climate change conditions (Raj et al., 2020; Renshu et al., 2024).

Climate change exacerbates soil degradation, affecting its ability to support food production and regulate ecosystems (Raj et al., 2020). Effective soil management can mitigate climate change effects, promoting resilience in food systems and human health (Hettiarachchi et al., 2023). While the benefits of healthy soil are clear, challenges such as urbanization and intensive agriculture threaten soil integrity. Addressing these issues requires a multifaceted approach that integrates soil science with public health and agricultural practices.

2.2 The Living Soil: Microbes, Minerals, and Organic Matter

The living soil is a complex ecosystem composed of microbes, minerals, and organic matter, playing a crucial role in soil health, food security, and human health. Soil microbes, including bacteria, fungi, and archaea, are essential for nutrient cycling, plant growth, and disease resistance, contributing to sustainable agriculture and human health. The interactions between soil minerals, organic matter, and microorganisms are vital for maintaining ecosystem health and ensuring long-term food security. These components collectively influence the soil's ability to support plant growth, which in turn affects food production and human nutrition. Soil microbes facilitate nutrient cycling through processes like nitrogen fixation, mineralization, and nutrient mobilization, enhancing plant growth and productivity (Alghofaili, 2025). They produce bioactive compounds, such as antibiotics and hormones, which support plant health and can be beneficial for human health (Alghofaili, 2025; Omara et al., 2022).

The interaction between soil minerals and organic matter is crucial for soil structure and fertility, impacting water retention and nutrient availability (Coyne, 2004). Organic matter is a key element in maintaining soil health, influencing its physical, chemical, and biological properties (Chiranjeeb et al., 2024). Healthy soils contribute to human health by providing essential nutrients and supporting the production of medicinal compounds (Omara et al., 2022; Pepper, 2013). Conversely, soil degradation through improper agricultural practices and industrialization can negatively impact both soil and human health (Chiranjeeb et al., 2024;

Pepper, 2013). The benefits of healthy soil ecosystems are well-documented, challenges remain in fully understanding the diversity and functions of soil microbes. Continued research is necessary to uncover new microbial species and compounds that could further enhance agricultural productivity and human health. This ongoing exploration underscores the importance of preserving soil health to sustain the vital connection between soil, food security, and human well-being.

2.3. Soil Degradation and Its Global Consequences

The relationship between soil health, food security, and human health is increasingly recognized as vital for sustainable development. Healthy soil, enriched with diverse microbes and organic matter, plays a crucial role in nutrient cycling, crop productivity, and ultimately, human well-being. This interconnectedness highlights the importance of maintaining soil health to ensure food security and promote human health. Soil microbiomes, comprising bacteria, fungi, and archaea, enhance nutrient availability through processes like nitrogen fixation and mineralization. Diverse microbial communities contribute to plant growth by producing growth-promoting substances and enhancing disease resistance. The health of these microbial populations is essential for sustainable agricultural practices, reducing reliance on chemical fertilizers and pesticides (Alghofaili, 2025). Organic matter is critical for maintaining soil structure, fertility, and moisture retention, which are essential for crop growth (Chiranjeeb et al., 2024). The interaction between soil minerals and organic matter supports microbial activity, which in turn influences nutrient cycling and ecosystem health (Coyne, 2004). Soil health directly impacts human health through food quality and safety, as contaminated soils can lead to health issues (Pepper, 2013). Conversely, healthy soils can provide bioactive compounds and antibiotics beneficial for human health (Omara et al., 2022). The benefits of healthy soil are clear; challenges such as soil degradation and pollution threaten this vital resource. Addressing these issues is crucial for ensuring a sustainable future for both agriculture and human health.

2.4. The Soil–Food–Health Nexus: An Overview

The Soil–Food–Health Nexus highlights the critical interconnections between soil health, food security, and human health. Healthy soil is essential for producing nutritious food, which directly impacts human well-being. The degradation of soil quality can lead to food insecurity and malnutrition, while soil pollution poses significant health risks. Understanding these relationships is vital for developing sustainable agricultural practices and improving public health outcomes. Healthy soil is foundational for crop production, supporting diverse ecosystems and essential ecological services (Münzel et al., 2023). Soil degradation affects food quality and quantity, contributing to undernutrition and obesity, with 821 million people undernourished globally (R. Lal, 2017). Nutrient-poor soils lead to deficiencies in essential trace elements like iodine, iron, selenium, and zinc, which are crucial for human health (Oliver & Gregory, 2015). Figure 2 demonstrates the pathways linking soil nutrient status to crop quality and human nutrition. It clearly shows that nutrient-rich soils enhance food quality and reduce malnutrition, whereas degraded soils lead to micronutrient deficiencies such as iron, zinc, and iodine shortage.

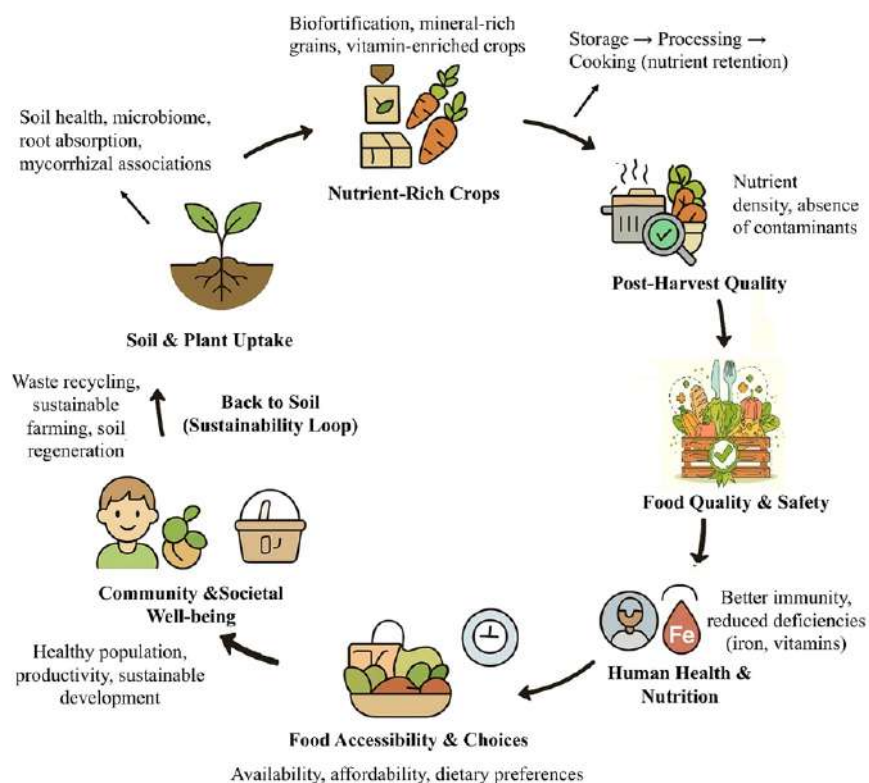


Figure 2. Pathways Linking Soil Nutrient Status to Crop Quality and Human Nutrition

Soil can harbor pathogens and pollutants that adversely affect health, while also being a source of beneficial organisms for antibiotics (Oliver & Brevik, 2023; Oliver & Gregory, 2015). Pollution from heavy metals and chemicals reduces soil productivity and can contaminate food supplies, leading to diseases (Münzel et al., 2023). Integrated soil fertility management can enhance soil health and the nutritional value of food, addressing malnutrition and hidden hunger (R. Lal, 2017). Multidisciplinary research is essential to unravel the complex relationships between soil and health, promoting sustainable practices (Oliver & Gregory, 2015). Conversely, while the soil-food-health nexus emphasizes the benefits of healthy soil, it is also crucial to recognize the challenges posed by urbanization and industrialization, which can lead to soil degradation and increased pollution, further complicating food security and health outcomes.

3. Soil Health and Food Security

The relationship between soil health, food security, and human health is increasingly recognized as vital for sustainable development. Healthy soils are essential for producing nutritious food, which directly impacts human health and well-being. The interconnectedness of these elements highlights the need for sustainable soil management practices to ensure food security in the face of climate change and environmental degradation.

Healthy soils are rich in organic matter, which supports the release of essential nutrients for plant growth (Raj et al., 2020). Trace elements like iodine, iron, selenium, and zinc are crucial for human health; deficien-

cies can lead to significant health issues (Oliver & Gregory, 2015). Soil degradation can diminish nutrient availability, leading to poor food quality and increased under-nutrition (Oliver & Gregory, 2015). Climate change affects soil health by altering nutrient cycles and increasing the risk of soil degradation (Raj et al., 2020). Sustainable practices such as agroforestry and conservation agriculture can mitigate these effects and enhance soil resilience. Implementing integrated farming and climate-smart agriculture can improve soil health and food security while addressing climate challenges (Raj et al., 2020). A hybrid model of soil management is proposed to balance productivity with sustainable practices, ensuring long-term soil health (McDonald, 2013). The focus on soil health is critical, it is also essential to consider the socio-economic factors that influence food security. Access to resources and equitable distribution of food remain significant challenges that must be addressed alongside soil management efforts.

3.1. Healthy Soils, Healthy Harvests: The Science of Crop Nutrition

The relationship between soil health, food security, and human health is increasingly recognized as vital for sustainable agriculture and overall well-being. Healthy soils are essential for nutrient-rich food production, which directly impacts human health. This connection is explored through various dimensions, including nutrient management, soil functions, and the implications of soil degradation.

Nutrient availability in soil is crucial for plant growth, which in turn affects animal and human nutrition. Effective nutrient management practices can enhance food security by ensuring that crops are rich in essential nutrients. Strategies such as dietary diversification and biofortification are essential to combat nutrient deficiencies, linking soil health directly to human health outcomes (Soorya et al., 2024). Soil plays a multifaceted role in supporting human health by providing food, regulating pathogens, and supplying medicines. Approximately 98.8% of food consumed by humans originates from soil. Healthy soils contribute to biodiversity and ecosystem services, which are critical for maintaining the balance of natural systems that support human life. Intensive agricultural practices have led to soil degradation, including loss of organic matter and erosion, which negatively affects both planetary and human health (Kopittke et al., 2024). The degradation of soil not only reduces its capacity to produce food but also compromises the nutritional quality of crops, thereby impacting human health (Pepper, 2013). The focus on soil health is crucial, it is also important to consider the socio-economic factors that influence agricultural practices and food distribution, which can further complicate the relationship between soil health and human well-being.

3.2. Soil Fertility and the Nutritional Quality of Food

Healthy soils contribute to the production of nutrient-rich crops, while soil degradation can lead to diminished food quality and increased health risks. This connection underscores the importance of sustainable soil management practices to enhance both agricultural productivity and human well-being.

Soil provides vital trace elements such as iodine, iron, selenium, and zinc, which are crucial for human health. Deficiencies in these nutrients can lead to significant health issues, including malnutrition (Oliver & Gregory, 2015). Approximately 40% of agroecosystems are affected by soil depletion, which directly

impacts the nutritional quality of food produced. This degradation can result from physical, chemical, and biological factors, leading to reduced crop yields and nutrient availability (R. L. Lal, 2024; Nieder et al., 2018). Strategies like biofortification and improved crop management can enhance the nutritional quality of food. For instance, breeding crops for specific nutrients can help address deficiencies in populations at risk (R. L. Lal, 2024).

Soil can harbor pathogens and pollutants that adversely affect human health. Understanding these risks is essential for developing strategies to mitigate exposure (Oliver & Brevik, 2023; Pepper, 2013). Healthy soils perform critical functions, such as filtering contaminants and supporting biodiversity, which are essential for maintaining food safety and quality (Nieder et al., 2018). The focus on soil health is vital, it is also important to consider the socio-economic factors that influence food security and nutrition. Access to nutritious food can be limited by economic constraints, highlighting the need for integrated approaches that address both soil health and socio-economic disparities.

3.3. Climate Change, Soil Resilience, and Global Food Supply

The interplay between climate change, soil resilience, and global food supply is critical for ensuring food security and human health. Climate change adversely affects soil health through increased erosion, nutrient depletion, and altered precipitation patterns, which in turn threaten agricultural productivity. Sustainable practices are essential to mitigate these impacts and enhance soil resilience. The following sections outline key aspects of this relationship.

Climate change leads to soil degradation, reducing organic matter and fertility, and increasing vulnerability to erosion (Chabbi, 2024). Extreme weather events disrupt soil structure and biodiversity, further diminishing agricultural productivity (Rashmi et al., 2024). Soil health is crucial for water retention and nutrient cycling, which are vital for food production (Tumwesigye et al., 2021).

Adoption of conservation agriculture and cover cropping can improve soil structure and increase organic matter. Climate-smart agricultural practices, such as integrated nutrient management, promote beneficial microbial activity and nutrient balance (Rashmi et al., 2024). Implementing sustainable land management practices is essential for restoring soil health and mitigating climate change effects (Chabbi, 2024; Raj et al., 2020).

Healthy soils are foundational for food security, providing essential nutrients for crops and livestock (Raj et al., 2020). The degradation of soil health directly impacts human health through reduced food quality and availability (Tumwesigye et al., 2021). A holistic approach to soil management is necessary to ensure sustainable agricultural productivity and human well-being in the face of climate change (Rashmi et al., 2024). The focus on soil health and climate resilience is crucial, it is also important to consider the socio-economic factors that influence food security. Addressing poverty and access to resources is equally vital for achieving sustainable food systems in a changing climate.

3.4. Sustainable Farming Practices for a Hunger-Free Future

Sustainable farming practices are pivotal in addressing the global challenge of achieving a hunger-free future by enhancing soil health, ensuring food security, and promoting human health. These practices focus on maintaining the ecological balance, improving agricultural productivity, and ensuring the long-term viability of farming systems. Sustainable agriculture not only aims to meet current food demands but also ensures that future generations have access to the resources they need. Soil health is fundamental to sustainable agriculture, influencing productivity, crop resilience, and ecosystem health. Practices such as conservation tillage, crop diversification, and organic amendments improve soil structure and fertility, enhancing its capacity to support plant growth and sequester carbon (Grover et al., 2024; Renshu et al., 2024). Vermicomposting and the use of effective microorganisms help in nutrient cycling and reducing soil erosion, which are crucial for maintaining soil vitality (Grover et al., 2024).

Sustainable farming promotes biodiversity through practices like crop rotation and agroforestry, which help control pests and diseases naturally, reducing the need for chemical inputs (Abobatta & Fouad, 2024; Sharma & K.C., 2024). Ecosystem-based approaches, such as regenerative agriculture, restore soil functionality and contribute to achieving the UN Sustainable Development Goals (SDGs) by enhancing ecosystem services like water regulation and climate mitigation (Renshu et al., 2024). Efficient water management techniques, including drip irrigation and rainwater harvesting, optimize water usage and ensure its availability for future agricultural needs. Precision agriculture and climate-smart practices enhance resource efficiency, adapting farming systems to climate change and reducing environmental impacts (Sharma & K.C., 2024).

Sustainable agriculture supports food security by increasing crop resilience and reducing post-harvest losses, ensuring equitable access to nutritious food. It encourages small-scale farming and local food systems, which are vital for food security in various regions (ji et al., 2023). While sustainable farming practices offer promising solutions, challenges such as climate change, resource scarcity, and knowledge gaps persist. Addressing these issues requires collaborative efforts, policy support, and education initiatives to ensure the widespread adoption of sustainable practices and the achievement of a hunger-free future. Figure 3 presents the dual role of soil as both a source of beneficial bioactive compounds and a reservoir of contaminants. It highlights the paradox where soils provide antibiotics and medicinal compounds but simultaneously harbor heavy metals, pesticides, and pathogens that pose risks to human health.

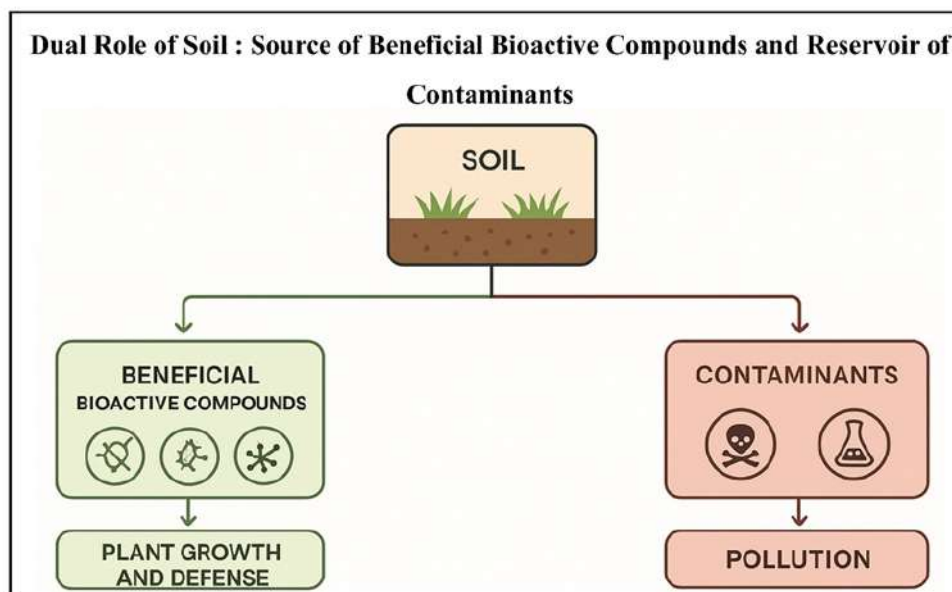


Figure 3. Dual Role of Soil: Source of Beneficial Bioactive Compounds and Reservoir of Contaminants

4. From Soil to Human Health

Sustainable farming practices are essential for achieving a hunger-free future by enhancing soil health, food security, and human health. These practices not only improve agricultural productivity but also ensure environmental preservation, making them vital in addressing the challenges posed by climate change and population growth. The following sections outline key sustainable farming practices and their impacts.

Key Sustainable Farming Practices

- 1. Crop Rotation and Diversification:** These methods enhance soil health and reduce pest and disease prevalence, leading to improved crop yields (Abobatta & Fouad, 2024; Sharma & K.C., 2024).
- 2. Conservation Tillage:** This practice minimizes soil erosion and enhances water retention, contributing to better nutrient cycling and overall soil vitality (Grover et al., 2024; Renshu et al., 2024).
- 3. Organic Amendments and Vermicomposting:** Utilizing natural fertilizers improves soil structure and fertility, promoting sustainable agricultural productivity (Grover et al., 2024; Sharma & K.C., 2024).
- 4. Water Management Techniques:** Methods such as drip irrigation and rainwater harvesting optimize water use, crucial in regions facing water scarcity (ji et al., 2023; Sharma & K.C., 2024).

Sustainable practices enhance the resilience of agricultural systems against climate change, ensuring consistent food production (ji et al., 2023). By promoting diverse cropping systems, sustainable agriculture supports ecosystem health, which is essential for long-term food security (Abobatta & Fouad, 2024; Renshu et al., 2024). While sustainable farming practices present a promising solution to food security, challenges

such as knowledge gaps and the need for policy support remain. Addressing these issues is crucial for realizing the full potential of sustainable agriculture in combating hunger.

4.1. Soil, Food, and the Human Body: Hidden Connections

The intricate relationship between soil health, food security, and human health is increasingly recognized as vital for sustainable development. Healthy soil is essential for producing nutritious food, which directly impacts human health. Conversely, soil degradation and pollution pose significant risks to food quality and human well-being. This connection can be explored through several key aspects.

Soil's Role in Food Security

1. Healthy soil is crucial for crop growth, providing essential nutrients and supporting diverse ecosystems that enhance agricultural productivity (Oliver & Brevik, 2023).
2. Soil degradation threatens food security by reducing crop yields and increasing vulnerability to pests and diseases (Oliver & Gregory, 2015).

Nutritional Implications

1. Trace elements such as iodine, iron, selenium, and zinc are critical for human health; deficiencies can lead to severe health issues (Oliver & Gregory, 2015).
2. The quality of food produced from healthy soils is linked to better nutritional outcomes, reducing under-nutrition and related health problems (Oliver & Gregory, 2015).

Pollution and Health Risks

1. Soil pollution from heavy metals and organic chemicals can contaminate food supplies, leading to health risks such as cardiovascular diseases (Münzel et al., 2023).
2. The presence of pathogens in soil can also pose direct health threats through ingestion or inhalation (Oliver & Gregory, 2015).

The benefits of healthy soil are clear, it is essential to consider the challenges posed by urbanization and industrial activities that threaten soil integrity. Addressing these issues requires a multidisciplinary approach to ensure both soil and human health are prioritized in policy and practice.

4.2. Malnutrition, Micronutrients, and Soil Quality

The interconnection between soil health, food security, and human health is critical in addressing malnutrition and micronutrient deficiencies. Soil degradation significantly impacts the nutritional quality of food, affecting billions globally. Strategies to enhance soil quality and nutrient availability are essential for improving food security and human health. The following sections outline key aspects of this relationship.

Malnutrition and Micronutrient Deficiencies

1. Malnutrition affects 2-3 billion people, particularly vulnerable groups like children and nursing mothers (R. L. Lal, 2024).
2. Essential micronutrient deficiencies, such as zinc and iron, are linked to increased child mortality and stunting (Berkhout et al., 2019).
3. Soil degradation leads to reduced crop yields and nutrient density, exacerbating malnutrition (R. L. Lal, 2024).

Soil Quality and Food Production

1. Healthy soils are crucial for producing nutritious food; 40% of agroecosystems are currently degraded (R. L. Lal, 2024).
2. Agronomic fortification, blending nutrients into fertilizers, shows potential but requires more field trials to assess effectiveness (Berkhout et al., 2019).
3. Innovative practices like no-till farming and conservation agriculture can enhance soil fertility and micronutrient availability (R. Lal, 2009).

Strategies for Improvement

1. Biofortification and dietary diversification are effective strategies to combat nutrient deficiencies (Soorya et al., 2024).
2. Government initiatives and education can promote sustainable practices among farmers (R. L. Lal, 2024).
3. Integrating traditional knowledge with modern science can optimize nutrient management for better health outcomes (Soorya et al., 2024).

The focus on improving soil health is vital, it is also essential to consider the socio-economic factors that contribute to malnutrition, as these can complicate the effectiveness of agricultural interventions. Table 1 compiles essential soil-derived micronutrients and their impacts on human health. It shows how trace elements such as zinc, iron, selenium, iodine, and copper are vital for immune function, growth, and cognitive development. The table also lists deficiency disorders, such as anemia, goiter, stunted growth, and impaired immunity, linking them directly to soil nutrient depletion. This evidence supports the claim that soil degradation is a hidden driver of global malnutrition and hidden hunger.

Table 1. Essential Soil-Derived Micronutrients and Their Impact on Human Health

4.3. Soil Contaminants and Public Health Risks

Soil contaminants pose significant public health risks, impacting food security and human health. Contaminants such as heavy metals, organic chemicals, and micro(nano)plastics can enter the food chain, leading

to various health issues. The relationship between soil health and human health is complex, necessitating a multidisciplinary approach to understand and mitigate these risks.

Key Soil Contaminants

1. **Heavy Metals (HMs):** Accumulation in soil from anthropogenic sources can lead to long-term health risks through ingestion and inhalation of contaminated food and soil particles (Perković et al., 2022; Singh & Singh, 2020).
2. **Micro(nano)plastics (MNPs):** Emerging evidence suggests MNPs can enter the food chain, potentially causing harmful effects on human health (Perković et al., 2022).
3. **Antibiotic-Resistant Bacteria (ARB):** Soil contamination with ARB poses a significant threat, contributing to antibiotic resistance in human pathogens (Perković et al., 2022).

Pathways of Exposure

1. **Ingestion:** Contaminated crops and water can lead to direct exposure to harmful substances (Münzel et al., 2023; Oliver & Gregory, 2015).
2. **Inhalation and Dermal Contact:** Dust and soil particles can be inhaled or come into contact with skin, increasing health risks (Perković et al., 2022).

Health Implications

- **Nutritional Deficiencies:** Soil health directly affects food quality, with deficiencies in trace elements like iodine and iron leading to significant health issues (Oliver & Gregory, 2015).
- **Disease Burden:** Pollution-related diseases, particularly cardiovascular diseases, account for millions of deaths annually, highlighting the urgent need for soil health interventions (Münzel et al., 2023).

The focus on soil contaminants is critical, it is also essential to consider the potential benefits of healthy soils, such as their role in supporting biodiversity and ecosystem services, which can indirectly enhance human health.

4.4. Traditional Wisdom and Modern Science in Soil–Health Relations

The relationship between traditional wisdom and modern science in soil-health relations is crucial for understanding food security and human health. Historically, ancient civilizations recognized the importance of soil for well-being, a perspective that modern science is now validating through multidisciplinary research. This synthesis of knowledge emphasizes the interconnectedness of soil health, nutrition, and overall human health.

Historical Context

- Ancient texts, such as the Bible and writings from Hippocrates, highlight the long-standing recognition of soil's role in health (Brevik & Sauer, 2015).

- Early American farmers also acknowledged the link between soil properties and human health, laying the groundwork for contemporary studies (Brevik & Sauer, 2015).

Modern Scientific Insights

- Recent research underscores the direct and indirect effects of soil on human health, including nutrient supply and exposure to pathogens (Oliver & Gregory, 2015).
- Key trace elements like iodine, iron, selenium, and zinc are essential for health, with deficiencies leading to significant health issues (Oliver & Gregory, 2015).

Integrative Approaches

- The nutrient nexus concept illustrates the interdependence of soil, plants, animals, and humans, advocating for holistic nutrient management strategies (Soorya et al., 2024).
- Combining traditional knowledge with modern scientific practices can enhance food security and ecosystem sustainability (Soorya et al., 2024).

While traditional wisdom provides a foundational understanding of soil's importance, modern science offers empirical evidence and innovative solutions. However, challenges remain in integrating these perspectives effectively, particularly in addressing climate change and fostering interdisciplinary collaboration. Table 2 highlights sustainable soil management practices and their multiple benefits. Practices such as cover cropping, organic matter addition, crop rotation, and biochar application improve soil fertility, reduce erosion, and increase water retention. At the same time, they enhance food security by stabilizing yields and improving nutritional quality. Importantly, these practices also have positive implications for human health by lowering chemical residues in food and reducing exposure to soil contaminants.

Table 2. Key Sustainable Soil Management Practices and Their Benefits for Food Security and Health

Sl. No	Practice	Effect on Soil Health	Contribution to Food Security	Human Health Implications	References
1.	Cover Cropping	• Increases soil organic matter (SOM) by 15-30% over 3-5 years • Reduces soil erosion by up to 90% • Improves water retention and nutrient cycling • Enhances soil structure and aggregation	• Builds yield stability and resilience to drought/flood events • Improves moisture and nutrient buffering capacity • Reduces need for external inputs • Maintains consistent crop production	• Supports higher nutrient-density crops through improved soil fertility • Enhances soil microbiome function linked to plant nutrient uptake • Reduces need for synthetic fertilizers, lowering environmental contamination.	(Anyibamaet al., 2024)

2.	Organic Matter Addition (Compost, Manure, Biofertilizers)	• Raises SOM levels by 20-50% depending on application rates • Boosts microbial diversity and activity • Increases nutrient availability and retention • Buffers soil pH and improves moisture holding capacity	• Sustains long-term soil fertility without external fertilizer dependence • Improves yield sustainability over multiple seasons • Reduces production costs through nutrient recycling	• Linked to increased micronutrient content (Fe, Zn, Mg) in crops • Enhances phytochemical production in plants • Reduces exposure to synthetic fertilizer residues	(Brevik et al., 2020) with human health being linked to the health of the soil. Historically, emphasis has been placed on the negative impacts that soils have on human health, including exposures to toxins and pathogenic organisms or the problems created by growing crops in nutrient-deficient soils. However, there are a number of positive ways that soils enhance human health, from food production and nutrient supply to the supply of medications and enhancement of the immune system. It is increasingly recognized that the soil is an ecosystem with a myriad of interconnected parts, each influencing the other, and when all necessary parts are present and functioning (ie, the soil is healthy)
3.	Crop Rotation & Diversification	• Restores nutrient balance, especially nitrogen through legumes • Suppresses soil-borne diseases and pests • Enhances soil biodiversity and microbial communities • Breaks pest and disease cycles naturally	• Reduces risk from monoculture failures • Stabilizes yields across different weather conditions • Improves protein and nutrient supply through pulse integration • Diversifies food production systems	• Reduces pesticide reliance and associated exposure risks • Increases dietary nutrient density through crop diversity • Provides varied nutrient profiles from different crops • Supports food system resilience+	(Kumar et al., 2023) essential amino acids, dietary fibers, minerals, and vitamins, and play a significant role in addressing global nutritional security. The global pulse area, production, and average productivity increased from 1961 to 2020 (60 years)
4.	Reduced Tillage/No-Till	• Preserves soil structure and aggregate stability • Increases SOM by 10-25% over 5-10 years • Enhances soil biota populations • Reduces erosion by 50-90% compared to conventional tillage	• Maintains yields while reducing labor and fuel costs • Contributes to conservation agriculture systems • Improves water use efficiency • Reduces production costs	• Associated with improved crop micronutrient uptake when combined with cover crops • Reduces soil and air pollution from erosion • Minimizes disruption to soil ecosystem services	(Mihrete & Mihretu, 2025)

5.	Agroforestry & Hedgerows	- Enhances soil carbon sequestration by 20-50% - Stabilizes microclimate and reduces temperature extremes - Reduces erosion and nutrient loss - Creates beneficial habitat for soil organisms	- Diversifies production (food, fodder, timber, medicine) - Increases system resilience to climate variability - Provides long-term sustainable productivity - Creates multiple income streams	- Provides dietary diversification opportunities - Offers ecosystem services that support human health - Buffers against environmental pollutants - Supports traditional medicine and nutrition systems	(K S et al., 2024; Montgomery & Bikié, 2021)
6.	Integrated Pest Management (IPM)	- Reduces chemical inputs by 30-70% - Preserves beneficial soil and aboveground organisms - Minimizes soil contamination risks - Maintains natural pest-predator balance	- Protects yields through ecological pest management - Reduces production costs and health risks for farmers - Maintains long-term pest control effectiveness - Prevents pesticide resistance development	- Significantly reduces pesticide residues in food products - Lowers human exposure to harmful chemicals - Protects beneficial microorganisms in human gut - Reduces occupational health risks for farmers	(Montgomery et al., 2022)
7.	Precision Agriculture (Site-specific inputs, Digital soil mapping)	- Enables targeted nutrient and water management - Minimizes over-application and soil degradation - Optimizes input efficiency based on soil variability - Prevents nutrient leaching and runoff	- Increases input use efficiency by 15-25% - Maintains or increases yields while reducing costs - Minimizes environmental footprint - Enables data-driven decision making	- Reduces excess agrochemical use and residues - Optimizes nutrient delivery for enhanced crop nutrition - Minimizes groundwater contamination - Supports production of nutrient-dense foods	(Panda et al., 2024)
8.	Biochar Application	- Increases soil carbon storage for centuries - Improves cation exchange capacity - Enhances water retention by 15-20% - Provides habitat for beneficial microorganisms	- Increases crop yields by 10-25% in degraded soils - Improves nutrient use efficiency - Reduces need for external inputs - Contributes to climate change mitigation	- Can increase crop micronutrient content - Reduces soil contamination through adsorption - Supports soil-plant-human health continuum - Provides long-term soil productivity benefits	(Diacono & Montemurro, 2010)deep tillage and luxury irrigation have degraded soils, polluted water resources and contaminated the atmosphere. There is increasing concern about interrelated environmental problems such as soil degradation, desertification, erosion, and accelerated greenhouse effects and climate change. The decline in organic matter content of many soils is becoming a major process of soil degradation, particularly in European semi-arid Mediterranean regions. Degraded soils are not fertile and

					thus cannot maintain sustainable production. At the same time, the production of urban and industrial organic waste materials is widespread. Therefore, strategies for recycling such organic waste in agriculture must be developed. Here, we review long-term experiments (3-60 years
9.	Mycorrhizal Inoculation	• Enhances nutrient and water uptake networks • Improves soil structure through hyphal networks • Increases plant resistance to pathogens • Facilitates nutrient exchange between plants	• Increases crop yields by 5-40% depending on conditions • Improves crop resilience to stress conditions • Reduces fertilizer requirements • Enhances food production stability	• Increases bioavailability of minerals in crops • Enhances production of beneficial plant compounds • Supports natural plant defense mechanisms • Contributes to overall ecosystem health	(Rashmi et al., 2024)

5. Innovations and Pathways Forward

The connection between soil health, food security, and human health is increasingly recognized as vital for sustainable development. Innovations in soil management and interdisciplinary approaches are essential for addressing the challenges posed by soil degradation and its impact on food systems and human well-being. The following sections outline key innovations and pathways forward in this critical area.

Sustainable Soil Management Practices

- 1. Conservation Agriculture:** Techniques such as minimal tillage, cover cropping, and crop rotation enhance soil health and productivity while reducing erosion (Renshu et al., 2024).
- 2. Agroecology:** This approach integrates ecological principles into agricultural practices, promoting biodiversity and resilience in food systems (Renshu et al., 2024).
- 3. Regenerative Systems:** These systems focus on restoring soil health through practices that enhance organic matter and nutrient cycling (Renshu et al., 2024).

Nutrient Management Strategies

- 1. Nutrient Nexus:** Understanding the interconnections between soil, plants, animals, and humans is crucial for effective nutrient management, which directly influences food security and health (Soorya et al., 2024).
- 2. Dietary Diversification and Biofortification:** These strategies aim to combat nutrient deficiencies by enhancing the nutritional quality of food crops (Soorya et al., 2024).

Integrated Research Frameworks

- 1. Integrated Soil Well-being Framework:** This framework promotes interdisciplinary research that links soil health with human well-being, fostering innovative solutions for sustainable practices (Friedrichsen et al., 2022).

- 2. Human Dimensions of Soil Science:** Emphasizing the social aspects of soil management can enhance community engagement and policy development for better soil health outcomes (Friedrichsen et al., 2022).

While these innovations present promising pathways forward, challenges remain, such as the need for broader public awareness and policy support to implement these practices effectively. Addressing these challenges is crucial for ensuring the long-term sustainability of soil health and its benefits for food security and human health.

5.1. Agroecology and Regenerative Agriculture: Healing the Earth

Agroecology and regenerative agriculture are pivotal in enhancing soil health, food security, and human health. These approaches emphasize sustainable practices that restore ecosystems, improve soil vitality, and ensure food production resilience. The integration of these methods is essential for addressing the challenges posed by conventional agriculture, such as soil degradation and climate change. Below are key aspects of their impact:

Soil Health Restoration

1. Regenerative agriculture focuses on practices like cover cropping, reduced tillage, and organic amendments, which enhance soil structure and microbial activity (Gulaiya et al., 2024).
2. Agroecology promotes local inputs and recycling of farm by-products, which conserves soil biodiversity and maintains fertility (Temegne et al., 2021).

Food Security Enhancement

1. Both approaches aim to increase agricultural productivity while mitigating environmental impacts, thus ensuring a stable food supply for a growing population (Armas Vega, 2024; Kerr, 2020).
2. They empower smallholder farmers, who produce a significant portion of the world's food, by providing sustainable farming techniques that improve yields and resilience (Temegne et al., 2021).

Human Health Benefits

1. Healthier soils lead to more nutritious food, addressing malnutrition and chronic health issues associated with poor diets (Kerr, 2020).
2. The reduction of chemical inputs in regenerative practices contributes to better environmental and human health outcomes (Panda et al., 2024).

Conversely, while agroecology and regenerative agriculture present promising solutions, challenges remain in their widespread adoption, including economic viability and the need for supportive policies to facilitate transitions from conventional practices.

5.2. Technological Innovations in Soil and Food Systems

Technological innovations in soil and food systems are crucial for enhancing soil health, food security, and human health. Recent advancements focus on understanding and improving soil microbiomes, developing precision agriculture tools, and addressing soil pollution. These innovations aim to create sustainable agricultural practices that support global food security and environmental health. The following sections detail key technological developments in this field.

Soil Microbiome and Health

1. The soil microbiome plays a vital role in plant health and productivity. Recent developments in omics technologies allow for detailed assessments of microbial diversity and function, which can enhance food crop productivity and quality (Manda et al., 2023).
2. Biomarkers and macromolecular probes have been developed for quick and accurate assessments of soil microbial populations, aiding in the creation of sustainable agricultural systems (Manda et al., 2023).

Precision Agriculture Technologies

1. Innovations like the "SoNut" system use IoT-based sensors to analyze soil quality parameters such as pH, moisture, and nitrogen content. This real-time data helps farmers make informed decisions, improving crop recommendations and land management practices (Anwar & Kamilah, 2024).
2. Precision agriculture tools help optimize fertilizer use, reducing environmental impacts and enhancing agricultural productivity and sustainability (Anwar & Kamilah, 2024).

Addressing Soil Pollution

1. Soil pollution from heavy metals, pesticides, and other contaminants poses significant threats to human health and food security. Efforts to reduce pollution levels are critical for maintaining soil's ability to support healthy ecosystems and food production (Münzel et al., 2023).
2. Global initiatives, such as the EU Action Plan for 2050, aim to create a toxic-free environment by reducing pollution to levels that do not harm human or ecosystem health (Münzel et al., 2023).

While technological innovations offer promising solutions, challenges remain in their widespread adoption and implementation. Factors such as resource allocation, social needs, and climate change must be considered to ensure these technologies contribute effectively to global sustainability and food security (Michael Aide, 2021).

5.3. Policy, Governance, and Global Food Security Goals

Technological innovations in soil and food systems are crucial for enhancing soil health, food security, and human health. Recent advancements focus on understanding soil microbiomes, utilizing omics technologies, and implementing smart agricultural practices. These innovations aim to create sustainable agricultural systems that improve crop productivity and nutritional value while addressing environmental challenges.

Soil Microbiome and Health

1. The soil microbiome plays a vital role in plant health and biomass output, influencing food quality and safety (Manda et al., 2023).
2. Recent developments in biomarkers and macromolecular probes allow for rapid assessments of soil microbial populations, enhancing the understanding of soil health (Manda et al., 2023).

Emerging Technologies in Soil Science

1. Technologies such as IoT-based systems, like "SoNut," enable real-time monitoring of soil conditions, optimizing fertilizer use and improving crop recommendations (Anwar & Kamilah, 2024).

2. These innovations support sustainable land management and carbon sequestration, contributing to climate change mitigation (Michael Aide, 2021).

Soil Pollution and Human Health

1. Soil pollution poses significant risks to human health, with contaminants leading to food crop contamination and associated diseases (Münzel et al., 2023).
2. Addressing soil pollution is essential for ensuring food security and reducing health risks, as highlighted by the European Commission's initiatives (Münzel et al., 2023).

While these technological advancements present promising solutions, challenges remain in ensuring equitable access to these innovations, particularly for smallholder farmers in developing regions. Balancing technological progress with social needs is essential for sustainable food systems.

5.4. Empowering Farmers and Communities for Sustainable Nutrition

The intricate relationship between soil health, food security, and human health is increasingly recognized as vital for sustainable development. Healthy soils are essential for producing nutritious food, which directly impacts human health. This connection is further complicated by climate change, which poses challenges to soil integrity and food production. The following sections outline key aspects of this relationship.

Soil Health and Food Security

1. Healthy soils are rich in organic matter and nutrients, crucial for plant growth and food production (Raj et al., 2020).
2. Soil degradation from human activities threatens food security by reducing agricultural productivity (Renshu et al., 2024).
3. Sustainable practices like agroforestry and conservation agriculture enhance soil health and food security, mitigating climate change effects (Raj et al., 2020).

Nutritional Implications

1. Soil quality affects the nutritional content of food, with deficiencies in trace elements like iodine, iron, selenium, and zinc leading to health issues (Oliver & Gregory, 2015).
2. The nutrient nexus illustrates how soil health influences plant and animal nutrition, ultimately affecting human health (Soorya et al., 2024).

Climate Change Impact

1. Climate change disrupts soil ecosystems, affecting nutrient availability and food production, which can exacerbate health issues (Raj et al., 2020).
2. Effective soil management practices are essential for adapting to climate challenges and ensuring food security (Renshu et al., 2024).

Conversely, while the focus on soil health is critical, some argue that technological advancements in agriculture could mitigate these issues without solely relying on soil management. However, neglecting soil health could lead to long-term sustainability challenges. Figure 4 summarizes sustainable soil management practices for resilient food systems. It underscores approaches like agroforestry, crop diversification, and precision agriculture, showing how these practices improve soil fertility, enhance climate resilience, and ensure long-term food security.

Sustainable Soil Management Practices

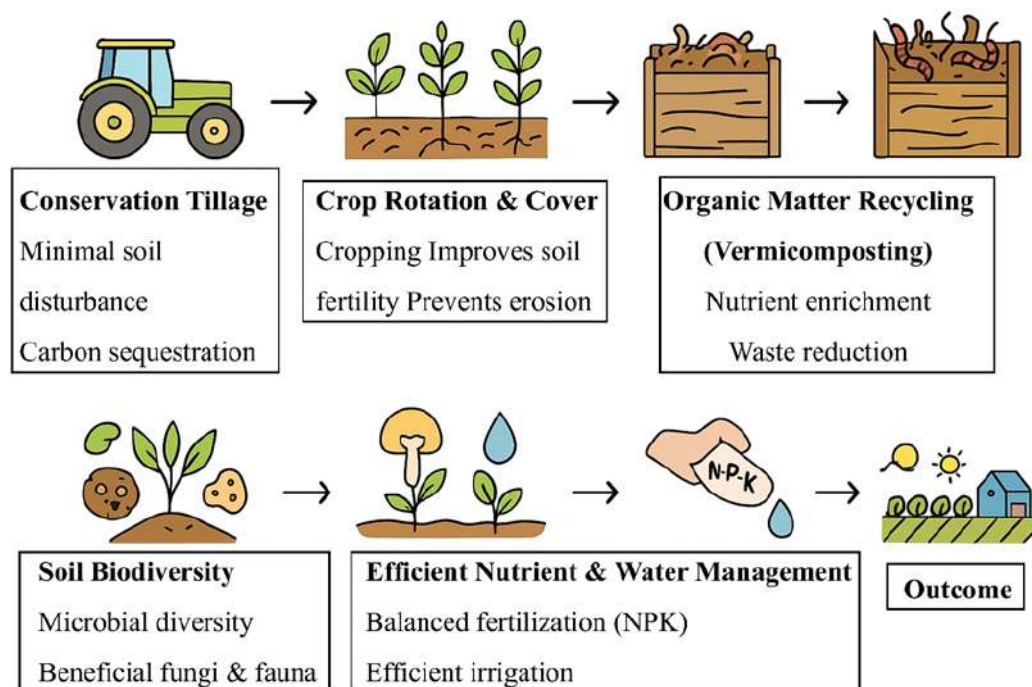


Figure 4. Sustainable Soil Management Practices for Resilient Food Systems

6. Conclusion

Soil is not an inert resource but a dynamic, living system central to human well-being. Healthy soils sustain food security, provide essential nutrients, filter contaminants, and contribute to disease prevention. In contrast, soil degradation and contamination threaten human health, exacerbate malnutrition, and undermine ecosystem stability. Future solutions lie in adopting sustainable and regenerative agricultural practices, strengthening governance, and empowering local communities. Precision technologies and interdisciplinary approaches provide promising tools, but they must be complemented by policies that ensure fairness in food distribution and equitable access to resources. By integrating the soil–food–health connection into agricultural and health systems, societies can build resilience against climate change, population growth, and environmental challenges.

Ultimately, nurturing soil health is both an environmental imperative and a human responsibility. By safeguarding soils, we secure the foundation for nutritious food, resilient ecosystems, and healthier societies. Building a soil-healthy, hunger-free world requires collective commitment across science, policy, and community action, recognizing that the future of human health begins beneath our feet.

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CASE STUDY OF SUCCESSFUL CSR INTERVENTIONS: A SUCCESS STORY OF ALDAA FOUNDATION

Dr. Pooja Shaheen, *Founder & President ALDAA Foundation, Lucknow, Uttar Pradesh*

Dr. Saroj Paliwal, *Assistant Professor, Department of Sociology DSB Campus, Kuman University, Nainital, Uttarakhand*

Dr. Mamta Joshi Lohumi, *Assistant Professor, Department of Commerce, DSB Campus, Kuman University, Nainital, Uttarakhand*

EXECUTIVE SUMMARY

ALDAA Foundation spreads the knowledge and awareness towards building safer and more inclusive communities. The *main aim of ALDAA foundation (Lucknow, Uttar Pradesh) is to empower women and girl child through vital health and social issues and breaking the stereotype taboo of Menstrual & Cervical cancer conversations and fostering healthier, stigma-free communities among the people particularly in rural and backward area of Uttar Pradesh and Uttarakhand.*

Since 2019, ALDAA Foundation has been aggressively tackling the problems of Female health and wellness. Menstrual health is a vital part of overall well-being, yet it continues to be surrounded by myths, taboos and silence. Lack of awareness and unsafe practices can lead to serious health risks, social stigma and barriers to education and work.

Though from the last five years the foundation is continuously working towards Health & Awareness programme but due to the pandemic many obstacles arose and brought many challenges. However, post Covid emerged in an increased in efficiency and efforts to meet numerous setbacks. The Women & Girl child Health and hygiene revolutionary efforts and Corporate Social Responsibility (CSR) interventions in the year 2024-2025 of U.P & Uttarakhand are highlighted in this case study, along with its methodology, results and lessons gained in empowering women and advancing awareness campaign.

The NGO has changed the lives of thousands of women and girls via education and health hygiene programs and sanitary pad's Vending machine, cycle distribution. Encouraging women for health and hygiene safeguard has sparked constructive change at the state level, Providing Training at the workplace, school and office through Prevention of Sexual Harassment (POSH) and Menstrual health and hygiene workshops improving access to economic, healthcare and educational possibilities.

The aforementioned case study provides an overview of the significant influence that non-governmental organizations have on several facets of social, psychological and humanitarian development. In their quest for a better society, this foundation exemplifies compassion, creativity and dedication the very essence of change.

KEY WORDS: Stereotype taboo, CSR, social stigma, unsafe practices, health and hygiene

PRELUADE

ALDAA Foundation, established in the year 2019 and its Head office is situated in Lucknow, Uttar Pradesh. ALDAA has been at the forefront of driving awareness, compliance and social change through impactful training programs. Over the years, it has successfully organized more than **900 workshops** on critical topics such as Cervical Cancer, POSH (Prevention of Sexual Harassment), Menstrual Hygiene Management and Road Safety reaching thousands of participants across India. In Year November 30, 2024 on the Foundation along with Nasha News Provided a road safety program to 6000 students at Ikana stadium in Lucknow, UP.

ALDAA Foundation is the partner with WASH UNITED GERMANY for the mission Period Friendly World & Period Friendly India.

Along with the collaboration's Government bodies, Corporates, Educational Institutions and Non-profit Organizations, ensuring the sessions are relevant, compliant and tailored to diverse audiences.

Why This Matters for Girls:

- 1. Menstrual Hygiene:** Lack of water forces girls to skip school during periods or avoid using toilets.
- 2. Disease Risk:** Dirty hands and unclean toilets increase infections (UTIs, diarrhoea).
- 3. Dropout Rates:** Poor WASH (Water, Sanitation, Hygiene) facilities contribute to girls leaving school early.

Root Causes:

- 1. Infrastructure Neglect:** Funds allocated, but corruption/poor implementation delay repairs.
- 2. Groundwater Depletion:** UP's water tables are falling rapidly; Uttarakhand relies on springs vulnerable to climate change.
- 3. No Accountability:** School management committees often lack power to demand fixes.

OBJECTIVES /PROBLEM STATEMENT

Menstrual hygiene plays a crucial role in women's health and proper menstrual practices are essential not only for physical well-being but also for preventing various reproductive health issues, including cervical cancer and period friendly toilets. Cervical cancer is a significant global health concern, with a significant portion of cases linked to poor menstrual hygiene practices. This proposal aims to address the intersection between menstrual hygiene and cervical cancer prevention by implementing educational programs and access to essential menstrual hygiene products.

The project aims to assess the effectiveness of a community-based cervical cancer awareness and screening program in improving early detection rates and promoting preventive behaviours among women in underserved areas and aim to reduce the burden of cervical cancer in underserved communities and pave the way for larger scale interventions to improve women's health.

The primary objective of the Empowering Women program is:

1. To raise awareness about the importance of menstrual hygiene in preventing cervical cancer.
2. To educate women and girls about proper menstrual hygiene practices, including the use of sanitary products and maintaining genital hygiene.
3. To increase access to affordable and sustainable menstrual hygiene products, particularly in underserved communities.
4. To encourage regular cervical cancer screenings and early detection through community outreach and education.
5. To raise awareness about cervical cancer, its risk factors and prevention methods.
6. Provide accessible and affordable cervical cancer screening services to women in underserved communities.
7. The availability and functionality of taps in rural school washrooms in Uttar Pradesh (UP) and Uttarakhand remain a critical issue, directly impacting menstrual hygiene, sanitation and overall health for girls.

Project Activities /Methodology

Educational Workshops:

The key aspect is to conduct Informational Workshops and Awareness Campaigns in community centres, schools and local gathering, about menstrual hygiene and its connection to cervical cancer. The sessions cover topics such as proper sanitary product usage, genital hygiene and the importance of regular cervical cancer screenings. The Thrust Activities are –:

- ✓ ***Distribution of Menstrual Hygiene Products:*** The initiative is to make ensure that women and girls have access to affordable and sustainable sanitary products, reducing the risk of cervical cancer associated with poor menstrual hygiene practices.
- ✓ ***Collaborate with local healthcare providers-*** To offer on-site cervical cancer screenings using low-cost screening methods like VIA (Visual Inspection with Acetic Acid) and HPV testing.
- ✓ ***Administer pre & post-intervention surveys-***To assess participants' knowledge, attitudes and screening behaviour.
- ✓ ***Conduct focus group discussions -***To understand the barriers faced by women in accessing screening services.
- ✓ ***Implement a monitoring and evaluation framework-*** To assess the impact of the intervention on menstrual hygiene practices and cervical cancer prevention. Regular surveys and feedback mechanisms are used to measure changes in knowledge, attitudes and behaviours related to menstrual hygiene and cervical cancer screening.

✓ **Hygiene facility-** In required toilets such taps, soap dispenser etc.

Recipients (Direct and Undirect), Target Group(s):

The Project targets girls (age 9 years onwards), women aged (21-65 years) residing in underserved communities, particularly those with limited access to healthcare facilities and information about cervical cancer.

Distribution of Sanitary Napkins

The Primary aim to distribute free sanitary napkins in schools, seminars and colleges in the rural area. Moreover, to install a sanitary napkin vending machine as it contributes to the overall well-being and quality of life of menstruating individuals.

The workshops are conducted by highly trained and certified trainers, who bring expertise, empathy and real-world insights to every session. This combination of experience and quality delivery has helped the Foundation build a reputation as a trusted partner for organizations seeking to create safer, healthier and more inclusive environments.

APPROACH & STRATEGIES

Women not only in rural India but also in many towns and cities encounter many difficulties, such as restricted access to economic, medical and educational possibilities. Their involvement in community leadership and decision-making is frequently impeded by ingrained gender conventions and cultural expectations. Women's struggles in these areas are exacerbated by poverty, poor infrastructure and prevalent patriarchal views. ALDAA saw how critical it was to solve these problems and provide women the chance to lead change towards healthy life.

Foundation supports efforts to increase women's and girls' access to high-quality education and healthcare services because it acknowledges the critical role that these sectors play in women's empowerment. Initiatives from ALDAA have had a tremendous impact, improving the lives of women and communities in rural India. Among the foremost approach are:

- **Advocacy and Gender Sensitization:** To combat damaging gender norms and increase health awareness along with women's rights, The Foundation runs advocacy initiatives. To advance gender equality, the main objective is to interact with stakeholders and communities. In order to question deeply rooted gender norms and establish a conducive atmosphere for women's empowerment and gender sensitization are vital.
- **Holistic Interventions:** A more thorough and long-lasting effect is produced when several facets of women's empowerment are addressed, including healthcare and education.
- **Greater Women's Participation:** More and more women & girls coming across the development projects and women's involvement in these awareness campaign had greatly improved. Encouraging women to take on leadership roles is crucial to advancing gender equality and societal change.

- **Education and Healthcare Access:** As a result of the foundation’s work, more girls are now enrolled in school and women and children have better access to healthcare, which has improved their health.
- **Change in Gender Norms:** Moreover, the foundation, has created an atmosphere where women are viewed as equal partners in community development by questioning conventional gender norms and advocating for gender equality.
- **Community-Led Approach:** Collaborating closely with communities promotes ownership and guarantees the long-term viability of projects.

WOMEN HEALTH & WELLNESS: THE PRIMARY GOAL

Menstrual health is a vital part of overall well-being, yet it continues to be surrounded by myths, taboos and silence. Lack of awareness and unsafe practices can lead to serious health risks, social stigma and barriers to education and work.

So, the workshop is designed to sensitize participants to menstrual hygiene and health practices, while encouraging open dialogue and awareness. Through a step-by-step learning process, participants will explore:

- ❖ *The biological process of menstruation*
- ❖ *Myths and taboos surrounding menstrual health*
- ❖ *Safe and hygienic menstrual management practices*
- ❖ *Environmentally responsible disposal methods*
- ❖ *Creating supportive spaces at home, schools and workplaces*

By building knowledge and breaking barriers, the session empowers participants to make informed choices, adopt safe practices and promote dignity and respect in managing menstruation.

Table 1: TASKS ACHIEVED IN THE YEAR (2024-2025)

Sr no	Task	Organization	Location	No of Beneficiaries	Objective	Date completed
1	Mensural hygiene, Cervical Cancer Awareness workshop & Pep semer test camps	Jamia S. Fatimatuzzhra VILL. & POST. OFFICE SAHSPUR DISTT.	Rural Area DEHRADUN {U.K.)	110 Girls	Awareness & Support Vending Machine	7/Dec/24

2	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	B.S Public School Bhouli, Nagar Panchayat Bakshi Ka Talab	Rural Area Lucknow (U.P)	130 Girls	Awareness & support Vending machine	11/Dec/24
3	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Prathamik Vidyalaya Ismail Gunj	Rural Area Lucknow (U.P)	85 Girls	Awareness & support Pep smear test	12/Dec/24
4	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Purv Madhyamik Vidyalaya Ismail Gunj	Rural Area Lucknow (U.P)	120 Girls	Awareness & support Pep smear test	12/Dec/24
5	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Rashtrapita Mahatma Gandhi Rajkiye Balika Inter College Chinhut	Lucknow (U.P)	168 Girls	Awareness & Support vending machine	13/Dec/24
6	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Purv Madhyamik Kanya Vidyalaya Chinhut, Zone-2	Lucknow (U.P)	95 Girls	Awareness & Support pep smear test	14/Dec/24
7	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Ucch Prathamik Vidyalaya Basti, Vikas Khand- Banki	Rural Area Barabanki (U.P)	57 Girls	Awareness & Support vending machine	16/Dec/24
8	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Prathamik Vidyalaya Basti	Rural Area Barabanki (U.P)	44 Girls	Awareness & Support pep smear test	16/Dec/24
9	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Satya Public School Matti,	Rural Area Barabanki (U.P)	46 Girls	Awareness & Support vending machine	17/Dec/24

10	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Purv madhyamik Vidyalaya Ranigunj, Deva	Rural Area Barabanki (U.P)	62 Girls	Awareness & Support pep smear test	18/Dec/24
11	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Ucch Prathmik Vidyalaya Amrai Gaon, Zone -2	Rural Area Lucknow (U.P)	52 Girls	Awareness & Support pep smear test	18/Dec/24
12	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	SHG Alamnagar	Lucknow (U.P)	40 Girls	Awareness & Support pep smear test	18/Dec/24
13	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Anand Bhawan Public School Barethi Bazar	Barabanki (U.P)	66 Girls	Awareness & Support vending machine	19/Dec/24
14	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Bhavi Bharat Shikha Niketan Kumrora, Gadia, Nawabgunj	Barabanki (U.P)	104 Girls	Awareness & Support vending machine	19/Dec/24
15	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Purv madhyamik Vidyalaya Barethi,	Rural Area Lucknow (U.P)	105 Girls	Awareness & Support pep smear test	20/Dec/24
16	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Ucch Prathmik Vidyalaya Mustafabad, Deva	Lucknow (U.P)	50 Girls	Awareness & Support pep smear	20/Dec/24
17	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Nageshwari Memorial Inter College, Bakshi Ka Talab	Rural Area Lucknow (U.P)	40 Girls	Awareness & Support pep smear test	21/Dec/24

18	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Krishna Educational Academy BKT, Bhauli	<i>Rural Area</i> Lucknow (U.P)	97 Girls	Awareness & Support vending machine	21/Dec/24
19	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Kasturba Arya Balika Inter College Tulsipur	Balrampur (U.P)	180 Girls	Awareness & Support vending machine	23/Dec/24
20	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Akhilesh Tiwari Girls Inter College	Balrampur (U.P)	260 Girls	Awareness & Support vending machine	23/Dec/24
21	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Om Divya Jyoti Public Inter College VILL-Tindola, Deva	<i>Rural Area</i> Barabanki (U.P)	144 Girls	Awareness & Support vending machine	24/Dec/24
22	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Atal Sawst Mela Dilkusha Arjun Gunj Day 1	Lucknow (U.P)	60 Girls	Awareness & Support pep smear test	24/Dec/24
23	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Atal Sawst Mela Dilkusha Arjun Gunj Day 2	Lucknow (U.P)	59 Girls	Awareness & Support pep smear test	25/Dec/24
24	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Vidyarthi Baijnath Inter College Mohumadpur, aamanigunj,	<i>Rural Area</i> Ayodhya UP	140 Girls	Awareness & Support pep smear test	26/Dec/24
25	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Sant Paramhans Guru Prasad Balika Inter college, Mohli	<i>Rural Area</i> Ayodhya UP	173 Girls	Awareness & Support vending machine	26/Dec/24

26	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Sant Bhikadas Ramjas Inter College Mohli	Rural Area Ayodhya UP	76 Girls	Awareness & Support vending machine	26/Dec/24
27	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	BRMV Inter College Udhuli	Rural Area Ayodhya UP	108 Girls	Awareness & Support vending machine	27/Dec/24
28	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Madrasa Islamia Shamsul Uloom	Rural Area LKO	60 Girls	Awareness & Support Vending Machine	18 th Jan 25
29	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Saksham Skill Center for LGHF	Rural Area LKO	54 Girls	Awareness & Support Pep Smear test	21 st Jan 25
30	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Pradhan Bhawan	Rural Area Barabanki	51 Girls/ Women	Awareness & Support Pep Smear test	24 th Jan 25
31	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	D.T.S Inter Colllege , Jajmau	Jajmau Kan-pur	171 Girls	Awareness & support Vending Machine	27 th Jan 25
32	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Triloki Singh Intermediate college,Kakori	Kakori	105 Girls	Awareness & support Vending Machine	28 th Jan 25
33	Mensural hygiene, Cervical Cancer Awareness workshop & Pep smear test camps	Prathmik Vidyalaya Dhubaila Chetra	Dhubaila Gaon Lko	60 women	Awareness & support Pep smear test	30 th Jan 25

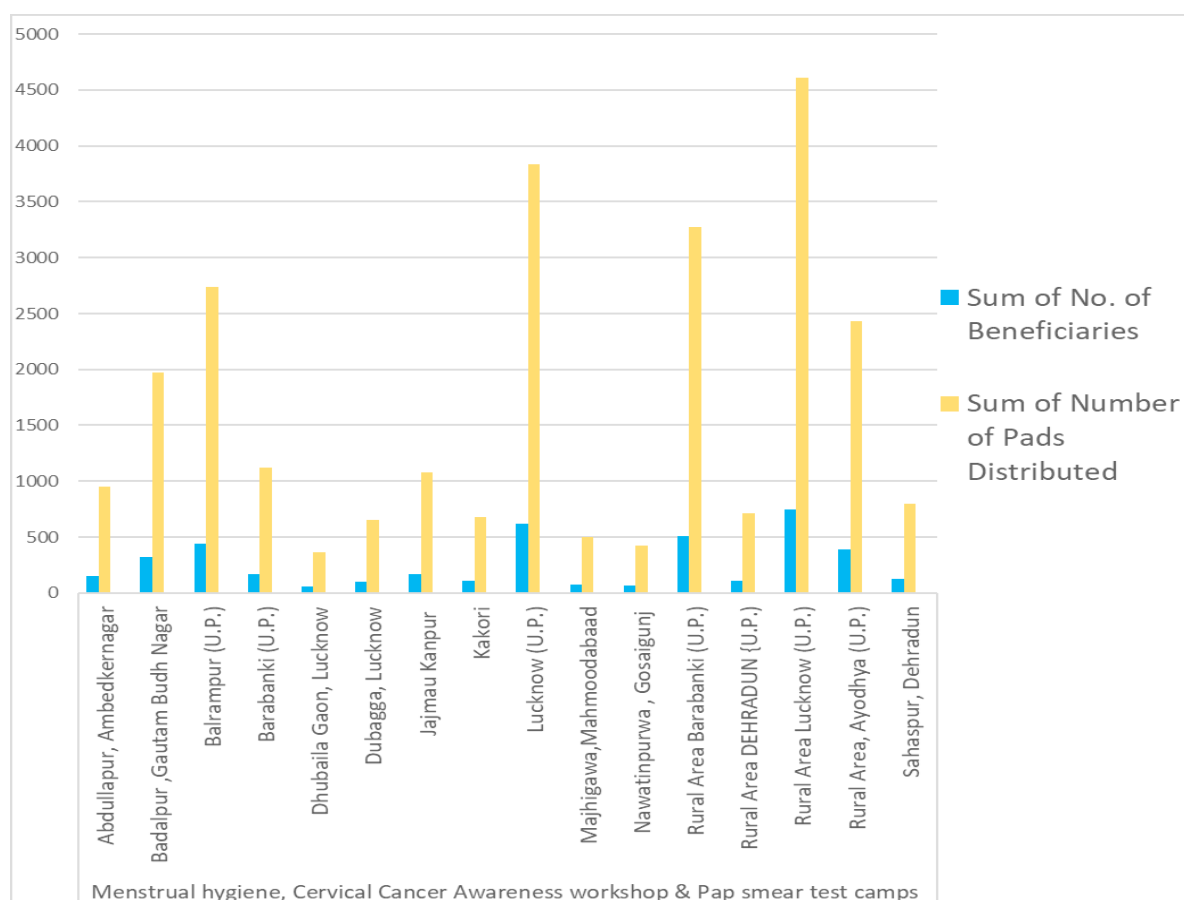
34	Mensural hygiene, Cervical Cancer Awareness workshop & PEP smear test camps	Rajkiye Balika Inter College	Badalpur ,Gautam Budh Nagar	320 Girls/ Women	Awareness &support vending Machine	6 th Feb 25
35	Mensural hygiene, Cervical Cancer Awareness workshop & PEP smear test camps	M City Girls Inter College	Abdullapur, Ambedker-nagar	150 Girls/ Women	Awareness &support vending Machine	11 th Feb25
36	Mensural hygiene, Cervical Cancer Awareness workshop & PEP smear test camps	Jamia Islamia Siddiquia , Lilbanat,	Dubagga Lucknow	100 Girls/ Women	Awareness &support vending Machine	19 th Feb 2025
37	Mensural hygiene, Cervical Cancer Awareness workshop & PEP smear test camps	Gram Bhawan	Nawatin-purwa , Go-saigunj	70 Women / girls	Awareness and PEP Smear test	23 rd Feb 2025
38	Mensural hygiene, Cervical Cancer Awareness workshop & PEP smear test camps	Raj kiye Kanya ucchtar Madyamik Vidyalaya	Sahaspur, Dehradun	125 Girls/ Women	Awareness &support vending Machine	27 th Feb 2025
39	Mensural hygiene, Cervical Cancer Awareness workshop & PEP smear test camps	MPS college, Khiri	Lakhimpur Khiri	70 Women/ Girls	Awareness and PEP Smear test	6 th March 2025
40	Mensural hygiene, Cervical Cancer Awareness workshop & PEP smear test camps	Composite Ucch Prathmik Vidyalaya	Majhigawa, Mahmood-abaad	75 girls/ women	Awareness &support vending Machine	11 th March 2025

Source- Primary Data Compiled by the Researcher

(Table -2) TOTAL NUMBER OF BENEFICIARIES IN THE DIFFERENT REGIONS (2024-2025)

Task/Workshop Locations	Sum of No. of Beneficiaries	Sum of Number of Pads Distributed
Menstrual hygiene, Cervical Cancer Awareness workshop & Pap smear test camps	4162	26122
• Awareness & Support Pap smear test	1187	7122
Dhubaila Gaon, Lucknow	60	360
Lucknow (U.P.)	304	1824
Nawatinpurwa, Gosaigunj	70	420
Rural Area Barabanki (U.P.)	157	942
Rural Area Lucknow (U.P.)	456	2736
Rural Area, Ayodhya (U.P.)	140	840
• Awareness & Support Vending Machine	2975	19000
Abdullapur, Ambedkernagar	150	950
Badalpur, Gautam Budh Nagar	320	1970
Balrampur (U.P.)	440	2740
Barabanki (U.P.)	170	1120
Dubagga, Lucknow	100	650
Jajmau Kanpur	171	1076
Kakori	105	680
Lucknow (U.P.)	318	2008
Majhigawa, Mahmoodabad	75	500
Rural Area Barabanki (U.P.)	355	2330
Rural Area DEHRADUN (U.P.)	110	710
Rural Area Lucknow (U.P.)	287	1872
Rural Area, Ayodhya (U.P.)	249	1594
Sahaspur, Dehradun	125	800

Source- Primary Data Compiled by the Researcher

(Table- 3) TOTAL NUMBER OF BENEFICIARIES OF SANITARY PADS

Source- Primary Data Compiled by the Researcher

Key Highlights of the session:

- ❖ 4162 girls/Women participated in the awareness session and Pap smear test.
- ❖ 98% of the participants reported having no prior knowledge about cervical cancer.
- ❖ 90% of the participants reported being anxious about their health after learning about cervical cancer.
- ❖ 26122 sanitary pads distributed
- ❖ 400 Pap smear test screening done.

Impact:

- ❖ The program successfully created awareness about cervical cancer among the participants.
- ❖ The Pap smear test helped identify potential health issues in 25% of the participants.
- ❖ The program empowered women to take charge of their health and seek medical attention if needed.

Testimonials:

- ❖ “I had no idea about cervical cancer. This program opened my eyes to the importance of women’s health.” - Participant
- ❖ “I’m grateful for the free Pap smear test. It gave me peace of mind.” – Participant

Prevention of Sexual Harassment (POSH) Awareness & Compliance Workshop

Creating a safe and respectful workplace is not just good practice. Under the Prevention of Sexual Harassment (POSH) Act, 2013, every organization in India with more than ten employees is required to provide mandatory training to its employees and employers.

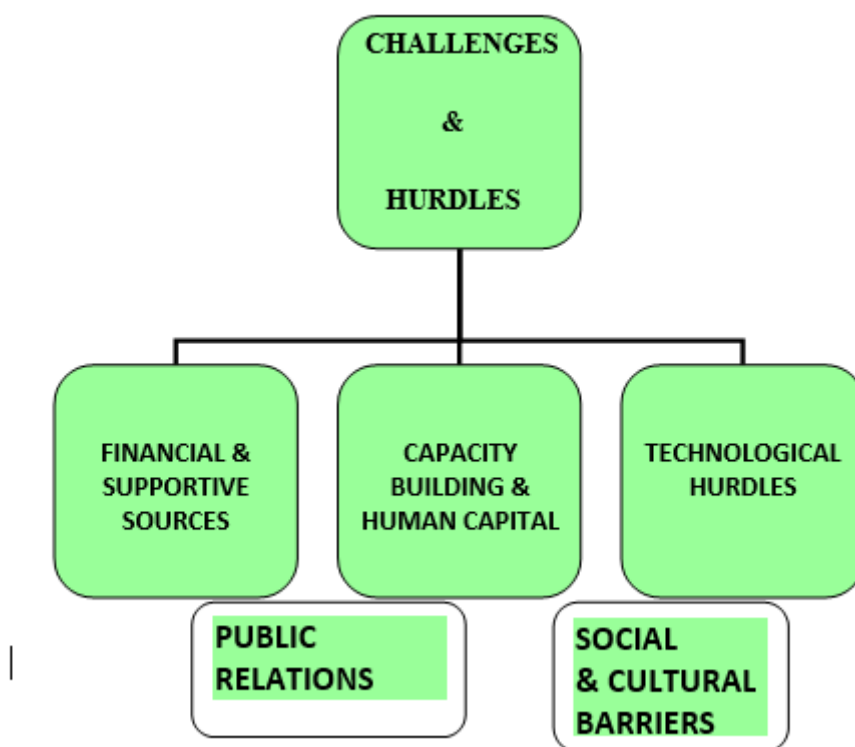
The interactive workshop given by the foundation is designed to build awareness, sensitivity and compliance around workplace sexual harassment including:

- ❖ Understand the key provisions of the POSH Act, 2013
- ❖ Recognize and prevent inappropriate workplace behaviour
- ❖ Address and report complaints effectively and confidentially
- ❖ Create a culture of respect, dignity and inclusion

(Table- 4) POSH AWARENESS SESSION (2024-25)

S. NO	PLACE	DATE
01	NTPC Ltd, Lucknow (U.P)	25 th November 2024
02	NTPC Ltd, Auraiya (U.P)	25 th May 2025
03	S.B.I, Lucknow (U.P)	5 th June 2024
04	Med Care 365, Lucknow (U.P)	2 nd August 2025
05	Zenplus Private Ltd, Lucknow (U.P)	1 st August 2025
06	Turtle Survival Alliance Foundation, Lucknow (U.P)	30 th August 2025

Source- Primary Data Compiled by the Researcher



(Table 5) CHALLENGES & HURDLES

THRIVING CHALLENGES & GROWTH PLAN FOR THE FUTURE

It can be challenging to communicate successfully with a wide range of stakeholders, such as donors, recipients and the general public, especially when resources are scarce. To overcome the challenges & limitations the future plans include the following incorporations -

- i. **To Boost Governance and Leadership:** In place robust governance frameworks, guarantee accountability and train leaders are on the priority list.
- ii. **Leverage Technology:** For outreach, communication, impact assessment and operational effectiveness, more use of digital tools to cover maximum areas.
- iii. **Strategic Alliances:** To increase impact and reach, goal would be to encourage cooperation and partnerships with other NGOs, governmental organizations and business enterprises more alliances are on the pipeline. Encourage collaborations with NGOs by working together in consortiums, NGOs, also to facilitate resource mobilization and information exchange.
- iv. **Grassroots-High-Capacity Partnerships:** To build capacity, the future mission is to join together with bigger, global NGOs.
- v. **To create a communication plan:** Plan is to incorporate wider range of social media interaction, newsletters and frequent updates. Visual storytelling through images, videos and testimonials to make the mission and impact more tangible.

- vi. ***Professional Growth and Technical Training:*** Establishing channels for and up-and-coming ones to exchange expertise. fostering academic partnerships to support research and documentation capabilities.

Objectives are to set both short-term and long-term goals through strategic planning, which makes progress quantifiable and attainable. A road map for the operations, improvements, decision-making, increasing self-awareness and guarantees effective resource management, all of which can help to fulfil the missions and have a significant impact.

The foundation of organizations' success is to develop a plan to grow and closes the gap between the goals and mission. Also, the best possible use of strengths while resolving shortcomings. The procedure will promote resource management, fosters accountability. Additionally, strategic planning will help to serves as compass for negotiating the complex web of social change, guaranteeing intentional, well-coordinated and significant initiatives that improve the society we work in.

Conclusion & Recommendation:

The awareness session and Pap smear test conducted by the ALDAA Foundation had a significant impact on the health and well-being of the participants. The program not only created awareness about cervical cancer but also empowered women to take charge of their health.

This case study on women's health & hygiene serves as an example of how NGOs might bring about revolutionary change. The organization has achieved great progress in promoting gender equality and sustainable development by emphasizing women's healthcare and education. The case study's lessons can be applied to similar projects, emphasizing the value of holistic treatments and community-led strategies in empowering women and fostering inclusive societies

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ANNEXURE

PERIODS
जागरूकता
An Initiative by
ALDAA FOUNDATION

महिला प्रजनन अंग

पोषण

फल, सब्जी, अनाज

पूर्ण आराम के बावजूद
यकान

ANEMIA
Iron की कमी

Iron

मटर, पालक, आलू, दाल, मछली, बादाम आदि

Vitamin C

अमला, संतरा, आम

मिन्न छिद्र

योनि साव

सफेद या साफ और भिगबिगा
बीजा और दुर्गंधयुक्त

माहवारी चक्र

Periods, फॉलिकुलर फेज, लुटल फेज, डिस्केशन

सैनिटरी पैड

लगाने का तरीका

3-7 दिन

Periods क्यों होते हैं?

गर्भाशय में खून और नरम उत्तक की परत

गर्भवती महिला का गर्भाशय

लक्षण

पेट के निचले हिस्से में दर्द, चेहरे पर लाली, सिर दर्द, Mood का बड़ा बिगड़ना

उपाय

बालसाधन, टहलना, धूप आसन, गर्म पानी पीने, तिली आसन, गरम नौद ले

याद रखें

हाथ धो कर इस्तेमाल करें, हर 6 घंटे में बदलें, सैनिटरी पैड हर दुकान पर मिलते हैं

फेंकने के नियम

मसुक्त पैड, Toilet में न फेंके, कालों में फेंके, कचरा में लपेटें

Efficient UV-C emission from Pr³⁺, Mg²⁺ Doped Silicate Nano-Phosphors: A Strategy for Pathogen Inactivation Using Tunable Photonic Materials

K Jayanthi 1,* , Sanjana B S 1, Hema H S 1, Aachal A Sharma 2, P.V.N.M Kaushik 1, D. Harnath2,*

1 Department of Physical and Chemical Sciences, Sri Sathya Sai University for Human Excellence, Kalaburagi, 585313,

2 Luminescence Materials and Devices (LMD) Group, Department of Physics, National Institute of Technology Warangal, Hanumakonda, 506004,

Abstract

The global outbreak of the COVID-19 pandemic underscored the urgent need for effective pathogen and microbial inactivation technologies to ensure sterilization and hygiene. Among the various solutions developed, light-based disinfection, particularly in the ultraviolet (UV) range below 270 nm (UV-C), has emerged as a powerful strategy due to its high-energy photon efficiency in advanced functional applications. In this study, we report the successful synthesis of Pr³⁺, Mg²⁺-doped A₂MgSi₂O₇ (A = Ba, Ca, Sr) nano-phosphors (NPs) using a low-temperature-assisted solid-state route, where selective flux agents were utilized to reduce sintering temperatures and enhance luminescence efficiency. Among the host matrices, Ca₂MgSi₂O₇ doped with Pr³⁺ and Mg²⁺ (CMS:Pr³⁺, Mg²⁺) exhibited superior photophysical performance and was selected for detailed investigation. XRD and UV–Vis absorption analysis confirmed the phase purity and an absorption edge near 250 nm. Upon excitation at 254 nm, optimally doped CMS:Pr³⁺ (0.05 mol) samples displayed dual emissions at 268 nm (UV-C) and 309 nm (UV-B), in contrast to the negligible luminescence observed in undoped CMS. The introduction of various flux agents and Mg²⁺ co-doping significantly improved emission efficiency and enabled bandgap tuning. Borax-assisted, Mg²⁺ (0.025 mol) co-doped CMS NPs demonstrated peak performance, with a shifted emission at 264 nm and enhanced photoluminescence (PL). Furthermore, temperature-dependent PL studies revealed that the CMS:Pr³⁺, Mg²⁺ NPs retained over 50% of their room-temperature intensity at 300 °C, indicating excellent thermal stability. The observed efficient UV-C emission is attributed to parity-allowed 4f¹5d¹ → 4f² transitions in Pr³⁺ ions, further intensified by Mg²⁺-induced crystal field modifications. These findings highlight the potential of CMS:Pr³⁺, Mg²⁺ NPs as thermally robust, efficient UV-C emitters for next-generation photonic disinfection applications.

Keywords: UV-C Emission, Photonic Disinfection, Pr-Doped Nano-Phosphors, Solid-State Synthesis

Luminescence Efficiency, Thermal Stability

E-mail address: jayanthi.k@sssuhe.ac.in (K. Jayanthi)

1. Introduction

The COVID-19 pandemic has reinforced the necessity of stringent sterilization and disinfection practices to ensure public health and safety [1–3]. With the escalating challenges of global health crises, increasing urbanization, and the ever-present risk of emerging pandemics, it has become imperative to develop effective strategies for mitigating

pathogen transmission [4]. Over the years, several pathogen inactivation techniques have been explored, including the application of highly toxic chemical disinfectants, advanced electrostatic sterilization technologies, and high-energy deep ultraviolet (DUV) radiation [4-7]. Among these, DUV radiation has gained prominence for its remarkable efficacy and adaptability, being extensively employed in air, water, and surface sterilization, as well as in the controlled disinfection of medical instruments, polymer curing, and biomedical innovations [1,8].

A significant aspect of DUV radiation is its UV-C wavelength component, which is naturally absorbed by the Earth's ozone layer and, therefore, does not naturally occur at ground level. Consequently, microorganisms have not developed resistance to UV-C radiation, making it a potent germicidal tool [9]. When generated artificially in controlled laboratory conditions, UV-C radiation exhibits a unique disinfecting ability, known as ultraviolet germicidal irradiation. This process induces photochemical alterations in the nucleic acids of pathogens, compromising their genetic structure, disrupting their ability to replicate, and ultimately rendering them inactive.

The germicidal effectiveness of UV-C light peaks at ~260–265 nm, aligning with the maximum UV absorption of bacterial DNA/RNA, making this wavelength range highly effective for disinfection [9]. Traditionally, UV-C light was produced using low-pressure (LPM) and medium-pressure mercury (MPM) lamps, emitting at 185/254 nm or 200–600 nm [10], but their broad-spectrum limited sterilization efficiency to 60–80% [11,12]. While these mercury-based sources are well-characterized and predictable, their toxicity remains a concern. In response, the UN has called for a significant reduction in mercury-containing products after 2020, driving the development of UV-C light-emitting diodes (LEDs) as the most promising alternative to replace mercury-based DUV lamps [10,12].

UV LEDs are compact, mercury-free, and environmentally friendly solid-state light sources that offer several advantages over traditional mercury lamps. Their key benefits include low energy consumption, precise wavelength control, and more [13]. It is a carefully engineered p-i-n junction that emits in the desired UV range when forward-bias. But finding a suitable NPs material that emits the desired narrow band emission remained challenging.

In recent years, AlGaIn NPs based DUV LEDs have been developed, offering significant advantages such as longer lifespan, greater stability, environmentally friendly manufacturing, and flexible operation. However, AlGaIn optoelectronic devices operating in the DUV range still suffer from low efficiency. According to a recent report by Takano et al. [9, 14], the highest external quantum efficiency (EQE) achieved for AlGaIn-based LEDs is 20.3% at 275 nm.

Moreover, AlGaIn-based DUV LEDs encounter various challenges, such as high production costs, stability concerns, and a limited lifespan [15]. These drawbacks have prompted the exploration of alternative NPs materials that can provide efficient narrow-band emission in the 260–265 nm range, the optimal germicidal wavelength.

Recent studies have focused on the development of NPs materials based on oxides, borates, and silicates doped with various activators capable of efficient emission in the UV-C region. Achieving narrow-band emission in this range remains a significant challenge [3, 16-20]. Among these materials, trivalent-doped

silicates show particular promise as environmentally friendly alternatives to mercury lamps. For example, Pr^{3+} -doped silicates exhibit an emission peak within the 270–280 nm range [21]. However, generating DUV emissions below 270 nm with silicate host crystals is challenging due to the limitations of their bandgap [16]. In this study, we selected various silicates, specifically $\text{A}_2\text{MgSi}_2\text{O}_7:\text{Pr}^{3+}$ ($\text{A} = \text{Ba}, \text{Ca}, \text{Sr}$) [AMS], as the host lattice due to their chemical stability under ambient conditions, environmental compatibility, and large bandgap [22–24]. While several rare-earth-doped AMS NPs have been explored for visible luminescence [22–29], research on their DUV-C properties is limited. Our goal is to address this gap by developing efficient DUV-emitting AMS NPs doped with Pr^{3+} , a highly favoured activator for UV-C NPs-applications [30]. The UV-C emission from Pr^{3+} -activated NPs arises from broad, parity-allowed $4f^15d^1 \rightarrow 4f$ inter-configurational transitions [30].

To achieve targeted band emission in the DUV region (260–265 nm), we synthesized a series of Pr^{3+} -doped $\text{A}_2\text{MgSi}_2\text{O}_7$ ($\text{A} = \text{Ba}, \text{Ca}, \text{Sr}$) NPs with varying dopant concentrations. Among them, $\text{Sr}_2\text{MgSi}_2\text{O}_7:\text{Pr}^{3+}$ exhibited emission in the UV-B region, centered at 308 nm under 255 nm excitation. $\text{Ca}_2\text{MgSi}_2\text{O}_7:\text{Pr}^{3+}$ showed dual emissions when excited at 245 nm: one peak at 309 nm (UV-B) and another at 268 nm (UV-C). In contrast, $\text{Ba}_2\text{MgSi}_2\text{O}_7:\text{Pr}^{3+}$ produced a weak emission peak at 382 nm under 254 nm excitation. Of all the materials tested, $\text{Ca}_2\text{MgSi}_2\text{O}_7:\text{Pr}^{3+}$ demonstrated the strongest emission in the DUV region, making it the most promising candidate for further investigation. To further enhance emission below 270 nm, Mg^{2+} was co-doped into the $\text{CMS}:\text{Pr}^{3+}$ lattice, aiming to modify its bandgap. This strategy is supported by prior studies indicating that Mg doping can lead to bandgap widening [31,32].

2. Experimental section

2.1. Preparation of $\text{A}_2\text{MgSi}_2\text{O}_7:\text{Pr}^{3+}$ NPs

The powder sample $\text{A}_2\text{MgSi}_2\text{O}_7:\text{Pr}^{3+}$ ($\text{A} = \text{Ba}, \text{Ca}, \text{Sr}$) was synthesized using a controlled solid-state reaction method. A schematic representation of the step-by-step synthesis procedure for $\text{A}_2\text{MgSi}_2\text{O}_7:\text{Pr}^{3+}$ NPs is shown in Figure 1. The primary precursors used were the carbonates of barium (BaCO_3 , SRL 99%), calcium (CaCO_3 , Molychem 98%), and strontium (SrCO_3 , Finar 98%), along with magnesium oxide (MgO , Lobha Chemie PVT LTD 98–100.5%) and silicon dioxide (SiO_2 , Central Drug House LTD). Praseodymium (IV) oxide (Pr_6O_{11} , Aldrich 99.9%) was added as a dopant at a concentration of 0.05 mol (optimized Pr content) to all the carbonates. After precise stoichiometric measurements, the precursors were finely ground for 1 hour using a mortar and pestle. The resulting fine powder was placed in a clean alumina crucible, thoroughly washed with concentrated HCl to remove impurities, and sintered in a muffle furnace under various temperatures and durations in an air atmosphere. The temperature was varied from 300 to 800°C in 50°C increments, with holding times ranging from 1 to 5 hours to optimize the synthesis conditions. Based on photoluminescence (PL) results, the optimal conditions were identified as 500°C for 4 hours. After synthesis, the NPs were allowed to cool naturally to room temperature and were subsequently ground to obtain ultrafine powder. Among the $\text{A}_2\text{MgSi}_2\text{O}_7:\text{Pr}^{3+}$ samples, $\text{Ca}_2\text{MgSi}_2\text{O}_7:\text{Pr}^{3+}$ (0.05 mol) was found to be optimal for PL studies and was used for further characterization.

2.2. Preparation of $\text{Ca}_2\text{MgSi}_2\text{O}_7\text{:Pr}^{3+}$ NPs

$\text{Ca}_2\text{MgSi}_2\text{O}_7\text{:Pr}^{3+}$ NPs were synthesized using CaCO_3 , MgO , and SiO_2 as starting materials, with varying concentrations of the dopant Pr_6O_{11} . The composition, $(\text{Ca}_{1-x})_2\text{MgSi}_2\text{O}_7\text{:Pr}^{3+}$ ($x = 0.025, 0.05, 0.075, 0.1, 0.25$ mol), was synthesized at 500°C for 4 hours, following the same procedure used for $\text{A}_2\text{MgSi}_2\text{O}_7\text{:Pr}^{3+}$ samples. To optimize PL intensity, boric acid (H_3BO_3), ammonium fluoride (NH_4F), and sodium tetraborate decahydrate ($\text{Na}_2\text{B}_4\text{O}_7 \cdot 10\text{H}_2\text{O}$) were added as chemical fluxes in varying concentrations (0–10 mol%). After determining the optimal flux and concentration, MgO was co-doped in varying amounts (0.025, 0.01, 0.05 mol) to adjust the bandgap and enhance the luminescence emission intensity.

2.3. Instrumentation

The synthesized materials were analysed for their structural and morphological characteristics using several techniques. Powder X-Ray Diffraction (XRD) was performed on a PANalytical Empyrean instrument with a 2θ range of $20\text{--}70^\circ$, utilizing $\text{Cu K}\alpha$ radiation ($\lambda = 1.5406 \text{ \AA}$) at 40 kV and 30 mA, along with a standard Ni-filter monochromator.

The surface morphology and elemental composition of CMS NPs were examined via scanning electron microscopy (SEM, model: VEGA3 LMU) with energy-dispersive X-ray spectroscopy (EDAX). Absorption spectra were recorded in the 200–1100 nm wavelength range using a UV-Vis diffuse reflectance spectrophotometer (model: Analytik Jena). PL measurements were conducted on a HITACHI fluorescence spectrophotometer (model: F-2700), and temperature-dependent PL (TDPL) studies were performed using a Horiba scientific spectrofluorometer (model: Fluorolog-3).

3. Results and discussion

XRD study of $\text{CMS:Pr}^{3+}, \text{Mg}^{2+}$

The XRD analysis was used to examine the phase purity and crystalline nature of both pure and Pr^{3+} , Mg^{2+} doped CMS NPs. The diffraction patterns of the pure CMS and those doped with 0.05 mol of praseodymium and 0.025 mol of magnesium, along with a standard International Centre for Diffraction Data (ICDD) card, are shown in Figure 2 (a, b & c). The most intense peak appears at a 2θ value of 31.356° , labelled by the Miller index [211]. Additional peaks are observed at 24.080° , 25.506° , 29.184° , 32.943° , 35.541° , 36.920° , 37.449° , 39.356° , 41.207° , 44.483° , 45.908° , 47.276° , 48.644° , 50.149° , 52.126° , 53.207° , 61.138° , and 68.057° , corresponding to Miller indices [111], [210], [201], [220], [002], [310], [221], [301], [311], [212], [321], [400], [410], [330], [312], [420], [510], and [440]. These XRD peak positions and relative intensities are consistent with the reference pattern for tetragonal $\text{Ca}_2\text{MgSi}_2\text{O}_7$ (X-pert high score software), with a space group $\text{P4}_2\text{m}$ [26,28]. The sharpness of the XRD diffraction peaks and absence of any additional peaks of dopant Pr^{3+} and co-dopant Mg^{2+} (Figure 2b) indicate phase purity of CMS NPs. As the ionic radii of Ca^{2+} (0.114 nm) and Mg^{2+} (0.086 nm) are quite similar, the excess Mg^{2+} added as a co-dopant likely replaced a few Ca^{2+} sites rather than continuous substitution into the Mg^{2+} site. The comparable ionic radius of Pr^{3+} (0.113 nm) compared to Ca^{2+} results in changes to the unit cell parameters and volumes [33], as

confirmed in Table 1, which indicates successful incorporation of Pr^{3+} as a dopant. The phase information for the synthesized phosphor was derived using the interplanar distance formula for the tetragonal crystal structure [34].

$\frac{1}{d^2} = \frac{h^2 + k^2}{a^2} + \frac{l^2}{c^2}$ where $a = b \neq c$ The lattice parameters obtained from the analysis, summarized in Table 1, were in close agreement with the values from the JCPDS card data: $a = b = 7.7300 \text{ \AA}$, $c = 5.0100 \text{ \AA}$, $\alpha = \beta = \gamma = 90^\circ$, and $V = 399.36 \text{ \AA}^3$ [26]. These results confirm that the synthesized samples are chemically and structurally consistent with calcium magnesium silicate phosphors.

The Debye–Scherrer equation [35] was applied to calculate the average crystallite size (D) of the undoped and doped CMS NPs.

In the above equation, λ , β , θ , and K represent the Bragg angle of the diffraction lines, the X-ray wavelength ($\lambda = 1.54 \text{ \AA}$), the full-width half maxima (FWHM), and the shape factor, which has a value of $K \sim 0.94$, respectively. The average crystallite size for the undoped and Pr^{3+} , Mg^{2+} doped CMS NPs was found to be 54.03 and 51.89 nm, respectively (Table 1). This is stated due to the fact that the addition of rare earth dopants introduces strain into the host lattice, leading to a decrease in crystallite size [36,37].

The structure of the high-temperature phase is tetragonal, with a $P4_2/m$ space group as indicated by the XRD analysis. It contains 6 atoms in the asymmetric unit cell and 24 atoms in the full unit cell. The phase is characterized by pyrosilicate groups, where pairs of SiO_4^{4-} tetrahedra share an oxygen atom (O_{br}) to form $\text{Si}_2\text{O}_7^{6-}$ groups [38]. The melilite silicate phosphor group, known for forming layered compounds, includes the akermanite type [39]. In this structure, $\text{Ca}_2\text{MgSi}_2\text{O}_7$ units are connected by tetrahedral MgO_4^{6-} groups, with shared oxygen ions forming a tetragonal framework of five-membered rings. These rings align parallel to the (001) crystallographic direction, with alternating $\text{Si}_2\text{O}_7^{6-}$ units creating a layered structure. The Ca atoms are located between these $(\text{MgSi}_2\text{O}_7)^{4-}$ layers, eightfold coordinated by oxygen. The interlocking of these layers results in a three-dimensional crystal structure, as shown in Figure 3.

SEM Analysis

The morphological properties of phosphor materials, including particle size, distribution, and shape, are well-established to have a considerable impact on their photoluminescent behaviour [40]. To investigate this, the morphology of $\text{CMS:Pr}^{3+}, \text{Mg}^{2+}$ NPs, synthesized using a solid-state method, was analysed through SEM microscopy. SEM images of both pure and optimized samples, shown in Figure 1 (d&e), were taken at room temperature. These images reveal that both doped and undoped NPs exhibit irregular, spherical shapes, with particle sizes ranging from 250 nm to several hundred nanometers. A comparison of the SEM images indicates that the surface morphology of the samples was largely unaffected by the incorporation of dopant ions, as the dopant ion concentration was too low to be detected. The EDAX spectrum (inset of Figure 1c) reveals the presence of the dopant ion Pr within the spectra. The weight percentage (wt.%) of the optimal phosphor is also displayed in the inset of Figure 1c. These data confirm the presence of Ca, Mg, Si, and O as major constituents, with Pr serving as a minor component. The absence of extraneous impurities,

coupled with the sharp and intense peaks in the EDS spectra, further substantiates that the synthesized material is Pr-doped CMS. Figure 1f presents the elemental mapping of the synthesized phosphor. Elemental mapping allows for the precise identification of elemental composition across the sample, providing an effective means to display complex compositional data with high-resolution imaging. The elemental mapping analysis confirms the even distribution of elements—Ca, Mg, Si, O, and Pr within the sample, with atomic percentages of Ca = 36.9%, O = 25.3%, Mg = 23.6%, Si = 13.0%, and Pr = 1.2%.

UV-Vis Spectrum Analysis

UV-Vis absorption spectroscopy was performed to evaluate the absorption efficiency of the synthesized phosphor [28]. The UV-Vis spectrum of CMS:Pr³⁺ (0.05 mol) Mg²⁺ (0.025 mol) NPs, shown in Figure 4a, spans the wavelength range from 200 to 900 nm. A prominent peak at 250 nm was observed, corresponding to a broad absorption band. This absorption is attributed to charge transfer from the valence band ground state [⁸S_{7/2}(⁴f₇)] to the conduction band excited state [⁴f₆5d₁(⁸S_{7/2}(⁴f₇) ⁴f₆5d₁)] configuration under ultraviolet excitation [41]. The optical energy band gap (E_g) was determined using the Tauc and Davis–Mott equations [34]:

Where $h\nu$ represents photon energy, α is the absorption coefficient, k is a constant independent of energy, and E_g is the optical energy band gap. The calculated optical energy band gap for the synthesized CMS:Pr³⁺, Mg²⁺ NPs was found to be 4.82 eV, as shown in the inset of Figure 4. The results are consistent with the band gap value of $E_g = 4.80$ eV reported for CMS by Bhushan P. Kore et al. [42]. For undoped CMS materials, the band gap has been reported to range between 3.5 eV and 4.2 eV, depending on the synthesis conditions [43,44]. The band gap energies observed for Pr- and Mg-doped CMS phosphors align well with the theoretical value of 4.8 eV calculated using density functional theory by L. Fernandez-Rodríguez et al. [45].

PL Spectrum Analysis

The PL excitation and emission spectra of Pr³⁺-doped A₂MgSi₂O₇:Pr³⁺ are presented in Figure 5. As outlined in the introduction, various host lattices and Pr³⁺ dopant concentrations were explored; for reference, the spectra corresponding to a 0.05 mol doping level are shown in Figures 5a and 5b. Among all the samples studied, the Ca₂MgSi₂O₇:Pr³⁺ NPs exhibited the most promising performance in the DUV region, leading to their selection for further investigation. Pr³⁺ doped CMS NPs with varying concentrations of Pr³⁺ were synthesized to examine how dopant concentration affects the CMS crystal lattice and to investigate emission properties within the desired UV-C region. The excitation spectra of all samples revealed a prominent peak around 251 nm, as shown in Figure 5c. Emission spectra demonstrated that undoped CMS phosphors exhibited negligible luminescence, while Pr³⁺-doped samples showed strong and broad emission bands centered at 268 nm in the UV-C region and in the UV-B region at 311 nm. Increasing the Pr³⁺ concentration enhanced the intensity of both emission peaks, peaking at 0.05 mol. Beyond this concentration, the emission intensity decreases, indicating concentration quenching effects, as shown in Figure 5d. This luminescence quenching phenomenon is common in rare earth-doped NPs, since the luminescence of most phosphors activated by

rare earth ions diminishes when the activator doping levels exceed their critical concentrations [46–48]. To examine the effect of different fluxes on the PL intensity of CMS: Pr³⁺ phosphors, chemical fluxes - H₃BO₃, NH₄F, and Na₂B₄O₇·10H₂O (borax) were added during synthesis. The flux concentration was varied up to 0.1 mol with a fixed Pr³⁺ concentration of 0.05 mol. As shown in Figures 6a and 6b, the addition of 0.05 mol borax yielded the highest PL intensity compared to other fluxes and the flux-free sample (Figures 5c and 5d). Therefore, the sample with 0.05 mol borax was chosen for further characterization. These results indicate that flux addition enhances crystallinity and reduces lattice and surface defects in the phosphor, leading to improved PL intensity [49, 50]. Mg²⁺ co-dopant ions were introduced into CMS: Pr³⁺ NPs to induce a blue shift in the emission spectrum, resulting in a peak emission within the 262–265 nm range. This spectral region lies within the germicidal UV-C band and coincides with the maximum absorption wavelengths of bacterial DNA and RNA, thereby enhancing the potential antimicrobial efficacy [9].

The excitation and emission spectra of CMS:0.05Pr³⁺ NPs co-doped with varying concentrations of Mg²⁺ are presented in Figures 6a and 6b. The excitation spectrum reveals a prominent peak at 247 nm. Across all Mg²⁺ doping levels, the emission spectra consistently exhibit a broad DUV emission band centered around 262–265 nm, accompanied by a weaker secondary peak in the UV-B region, located at approximately 305–309 nm.

Among the investigated samples, the highest PL intensity is observed at an Mg²⁺ concentration of 0.025 mol, as depicted in Figures 6c and 6d. To accurately determine the emission characteristics of this optimal sample, spectral deconvolution was performed. The deconvoluted data, shown in Figures 6d and 6e, confirm the excitation peak at 247 nm, an emission maximum at 264.62 nm in the DUV region, and a secondary emission peak at 306.45 nm in the UV-B region.

These results suggest that Mg²⁺ incorporation modulates the bandgap, consistent with previous studies [51,52]. The substitution of Mg²⁺ ions into the host lattice is known to cause bandgap widening, a commonly reported phenomenon in similar systems. Furthermore, Mg²⁺ co-doping significantly influences PL intensity. As shown in Figure 6b, the PL emission of CMS:0.05Pr³⁺ NPs is notably enhanced upon Mg²⁺ co-doping compared to singly Pr³⁺ doped CMS NPs. This enhancement indicates that Mg²⁺ not only serves as a bandgap engineering agent but may also function as a sensitizer that efficiently transfers energy to the activator ion, Pr³⁺.

A previous study by Elena Trofimova et al. [53] also supports this interpretation, detailing the role of Mg²⁺ as a sensitizer and Pr³⁺ as an activator, and proposing a possible mechanism for energy transfer from the sensitizer to the activator that results in enhanced luminescence.

TDPL Spectral Analysis

TDPL measurements were conducted in the range of 30–300 °C to examine the thermal sensitivity of excitation and emission behaviours of CMS NPs under DUV excitation, as presented in Figure 7a–c. As evident in Figure 7c, a progressive decrease in both excitation and emission peak intensities was observed

with increasing temperature, while the peak positions remained essentially invariant, indicating minimal spectral shifting.

As depicted in Figure 7c, the integrated PL intensity of the CMS based NPs at 300 °C retained over 50% of its initial value at room temperature, signifying the thermal robustness of the NPs. The thermal quenching of luminescence with increasing temperature is attributed to the diversion of excitation energy from radiative recombination centres within the luminescent core toward nonradiative relaxation pathways, primarily via lattice vibrations. These nonradiative processes, facilitated by phonon interactions, result in a Stokes shift and contribute to the observed decrease in PL efficiency due to enhanced thermal deactivation mechanisms [54,55].

Transition Mechanism in Pr³⁺-Activated UV-C NPs

The UV-C emission in the Pr³⁺-activated phosphors is primarily governed by broad, parity-allowed Pr³⁺ 4f¹5d¹ → 4f² inter-configurational transitions, as illustrated in Figure 7d. These transitions are responsible for the efficient DUV-C luminescence due to their electric-dipole-allowed nature, which enables faster radiative decay compared to parity-forbidden 4f–4f transitions commonly observed in other rare-earth ions [59]. For such 4f¹5d¹ → 4f² transitions to efficiently emit in the DUV-C region in a solid-state host, two fundamental criteria must be satisfied: 1. A small Stokes shift, typically less than ~0.37 eV, to ensure minimal energy loss between absorption and emission [56-60]. 2. An appropriate energy placement of the lowest Pr³⁺ 4f² → 4f¹5d¹ excitation transition, such that it aligns within the bandgap of the host without being quenched by thermal or nonradiative processes [30]. These conditions are intrinsically linked to the crystal structure and composition of the host lattice, as they influence both the local crystal field environment and the energy separation between 4f and 5d levels of Pr³⁺ ions. When these criteria are met, the nonradiative relaxation from the Pr³⁺ 4f¹5d¹ excited state to lower 4f² levels (³P_J, ¹I₆, ¹D₂) is minimized, thereby enhancing the radiative UV-C emission.

Effect of Mg²⁺ Co-Doping

Research from previous studies has reported that Mg²⁺ co-doping in Pr³⁺-based systems can significantly influence the photophysical properties of the phosphor [61]. Specifically, Mg²⁺ ions modify the local ligand field around Pr³⁺ sites, which often results in: (i) an increased band gap of the host material, (ii) improved luminescence efficiency, (iii) broadening and splitting of emission peaks, and (iv) Shifts in the energy position of the 5d band. In the host system investigated in this study (CMS:Pr³⁺,Mg²⁺), the Pr³⁺ 5d band initially overlaps with the ¹S₀ level. A shift in the 5d level—caused by Mg²⁺ incorporation—can alter the relaxation pathways of the excited 5d state. This may either facilitate direct radiative decay to the ground state (enhancing UV-C emission) or promote alternative relaxation routes.

Experimentally, this effect is evidenced by a small but significant shift (~4–5 nm) in the UV emission peak—from 268 nm in Pr³⁺-doped samples to 264 nm in Mg²⁺ co-doped CMS:Pr³⁺ samples. This shift supports the notion that Mg²⁺ co-doping fine-tunes the electronic environment, thereby subtly altering the

energy levels involved in the emission process and improving overall UV-C luminescence performance.

Future Directions

Having successfully synthesized CMS:Pr, Mg nano-phosphors with strong DUV emission characteristics, our next step is to explore their potential in biological disinfection applications. Specifically, we aim to investigate the efficacy of DUV light emitted from these NPs against a range of viruses and fungi. As illustrated schematically in the Figure 8, we will examine the impact of this DUV radiation on the structural integrity of viral and fungal genomes, with particular attention to the disruption of nucleic acid chains through the formation of dimeric lesions, similar to the uracil/uracil (UU) and uracil/cytosine (UC) dimers observed in RNA viruses. By analysing changes in DNA or RNA conformation and integrity post-irradiation, we hope to understand the underlying mechanisms that contribute to microbial inactivation.

Conclusion

CMS:Pr³⁺,Mg²⁺ NPs were successfully synthesized via a low-temperature solid-state method, deploying flux assistance to enhance crystallinity and luminescent properties. Structural and optical analyses confirmed high phase purity and strong UV absorption features, particularly an absorption edge near 257 nm associated with charge transfer transitions in Pr³⁺ ions. Under 251 nm excitation, the CMS:Pr³⁺,Mg²⁺ phosphors exhibited dual-band emissions at 268 (UV-C) and 311 nm (UV-B), with borax-assisted samples demonstrating an emission shift to 264 nm along with significantly improved intensity. This enhancement is attributed to Mg²⁺-induced crystal field modulation, facilitating efficient 4f¹5d¹ → 4f² transitions. Notably, the phosphors retained over 50% of their emission intensity at 300 °C, reflecting excellent thermal stability. These results establish CMS:Pr³⁺, Mg²⁺ NPs as efficient, thermally robust deep-UV emitters. Their strong luminescence, spectral tunability, and durability underscore their potential for integration into advanced photonic devices aimed at microbial inactivation and sterilization in high-demand environments, particularly in healthcare, air and surface disinfection, and biomedical optics.

Acknowledgment

The authors KJ, AAS and DH are grateful to the Council of Scientific & Industrial Research (CSIR) and Department of Science and Technology (DST), Government of India, for providing financial support under various projects viz DST-Women Scientist Scheme-B #DST/WOS-B/ER-6/2021(G), INSPIRE scheme #IF200233 and #CRG/2021/007142, respectively.

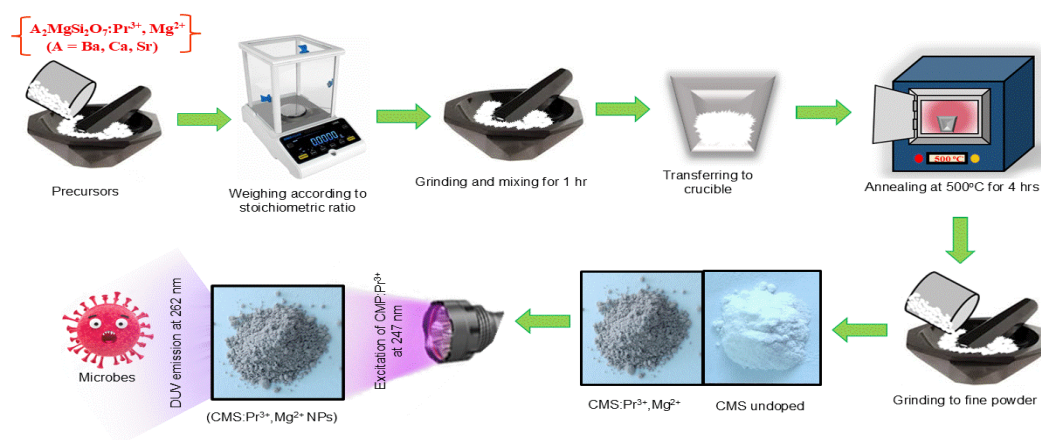


Figure 1. Schematic diagram of the stepwise synthesis procedure of the $A_2MgSi_2O_7:Pr^{3+}$ NPs.

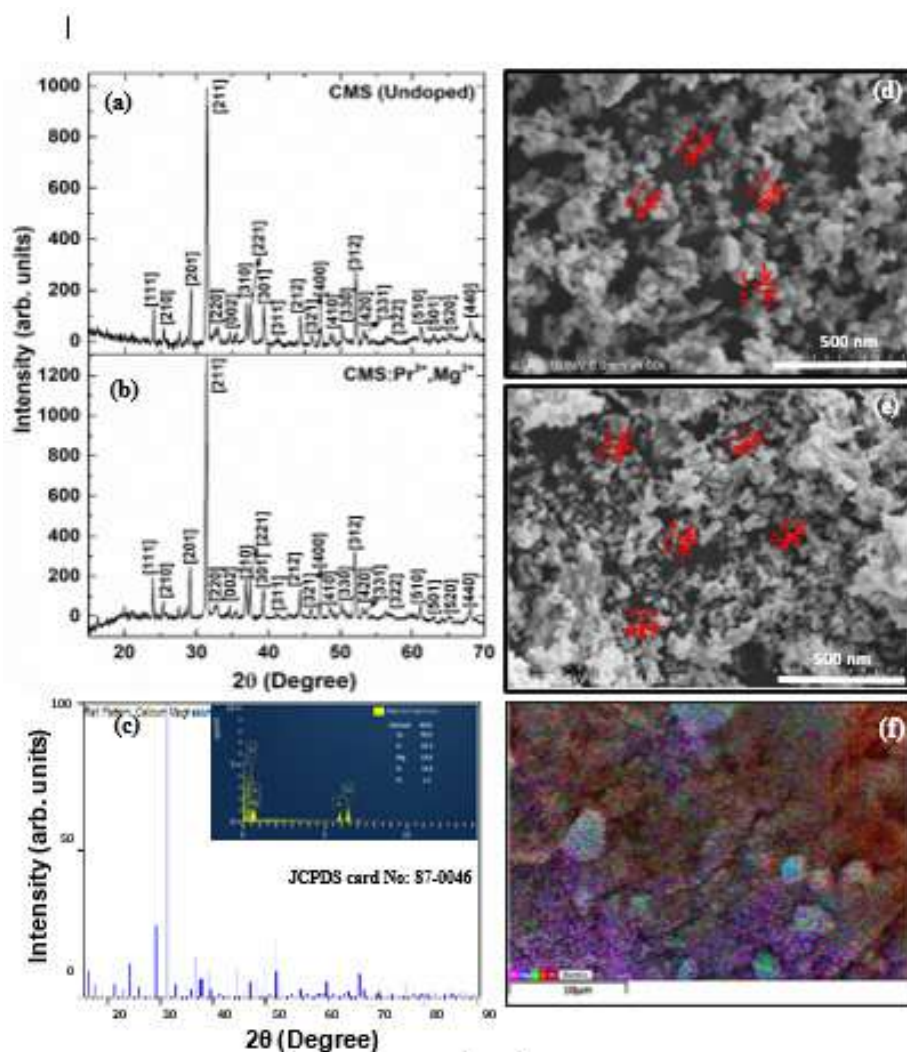


Figure 2. (a,b) XRD patterns of CMS and CMS:Pr³⁺, Mg²⁺ (c) The standard JCPDS card of Ca₂MgSi₂O₇ matrix with the inset showing the EDAX analysis along with the atomic and weight percentages for CMS: Pr³⁺ (0.05 mol) Mg²⁺ (0.025 mol) NPs (d, e) SEM micrographs of CMS and CMS: Pr³⁺ (0.05 mol) Mg²⁺ (0.025 mol) NPs (f) Elemental mapping of the synthesized CMS:Pr³⁺, Mg²⁺.

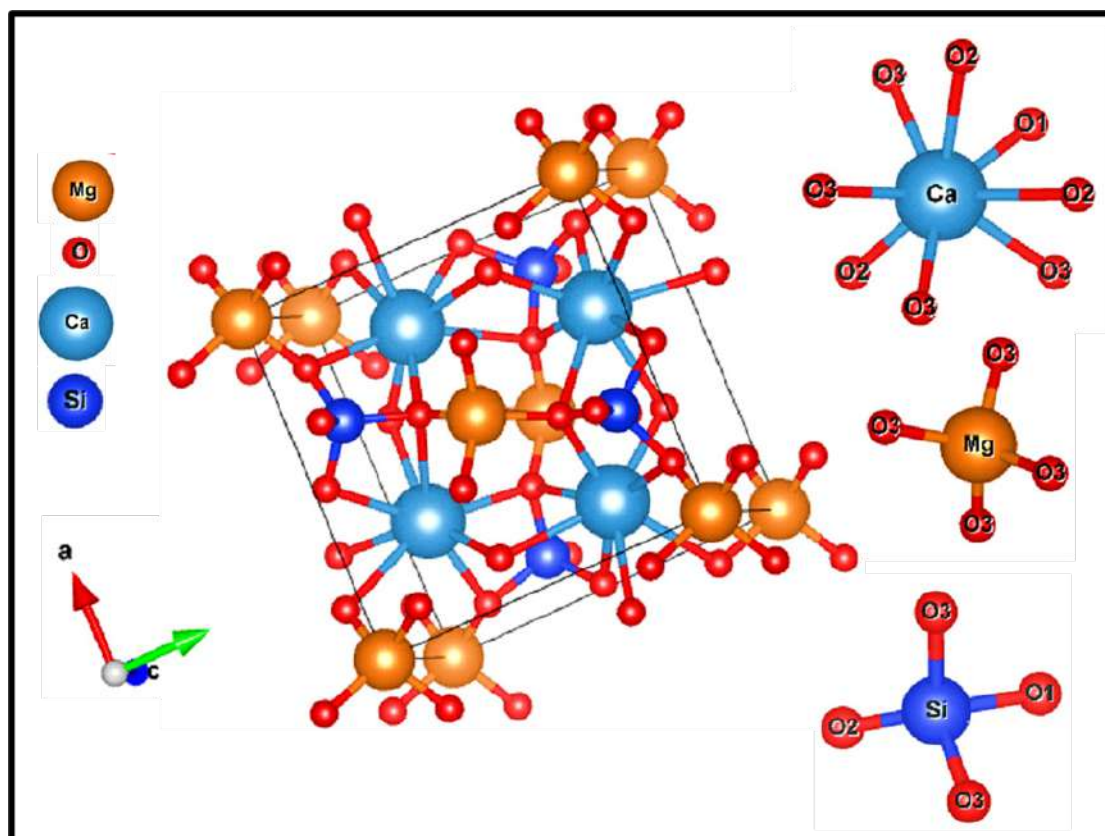


Figure 3. (a) Crystal Structure of CMS: Pr³⁺ (b) Ca (c) Mg and (d) Si NPs.

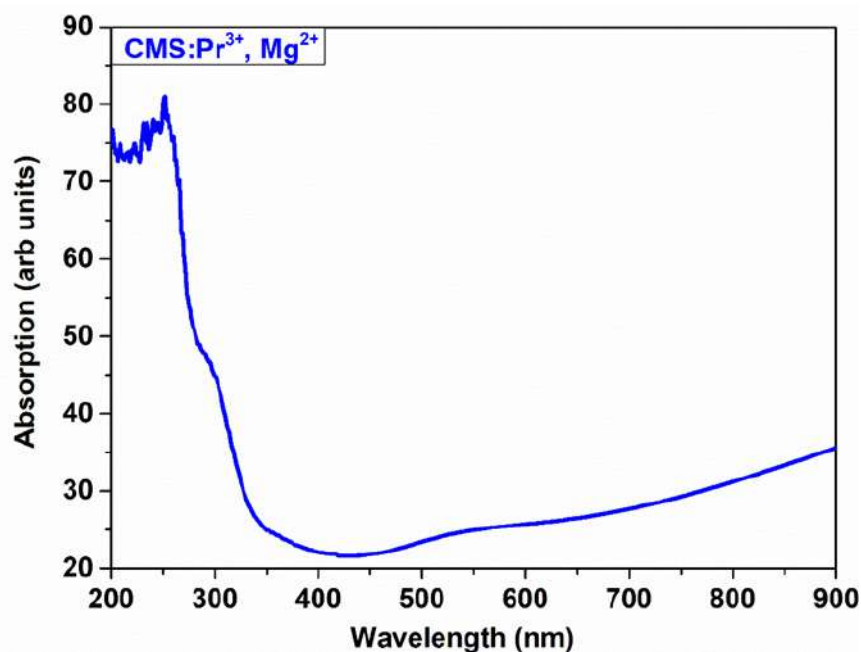


Figure 4. (a) UV-Vis absorption spectrum of CMS: Pr³⁺ (0.05m%) Mg²⁺ (0.025m%) NPs. The inset shows the Tauc plot of the corresponding spectrum.

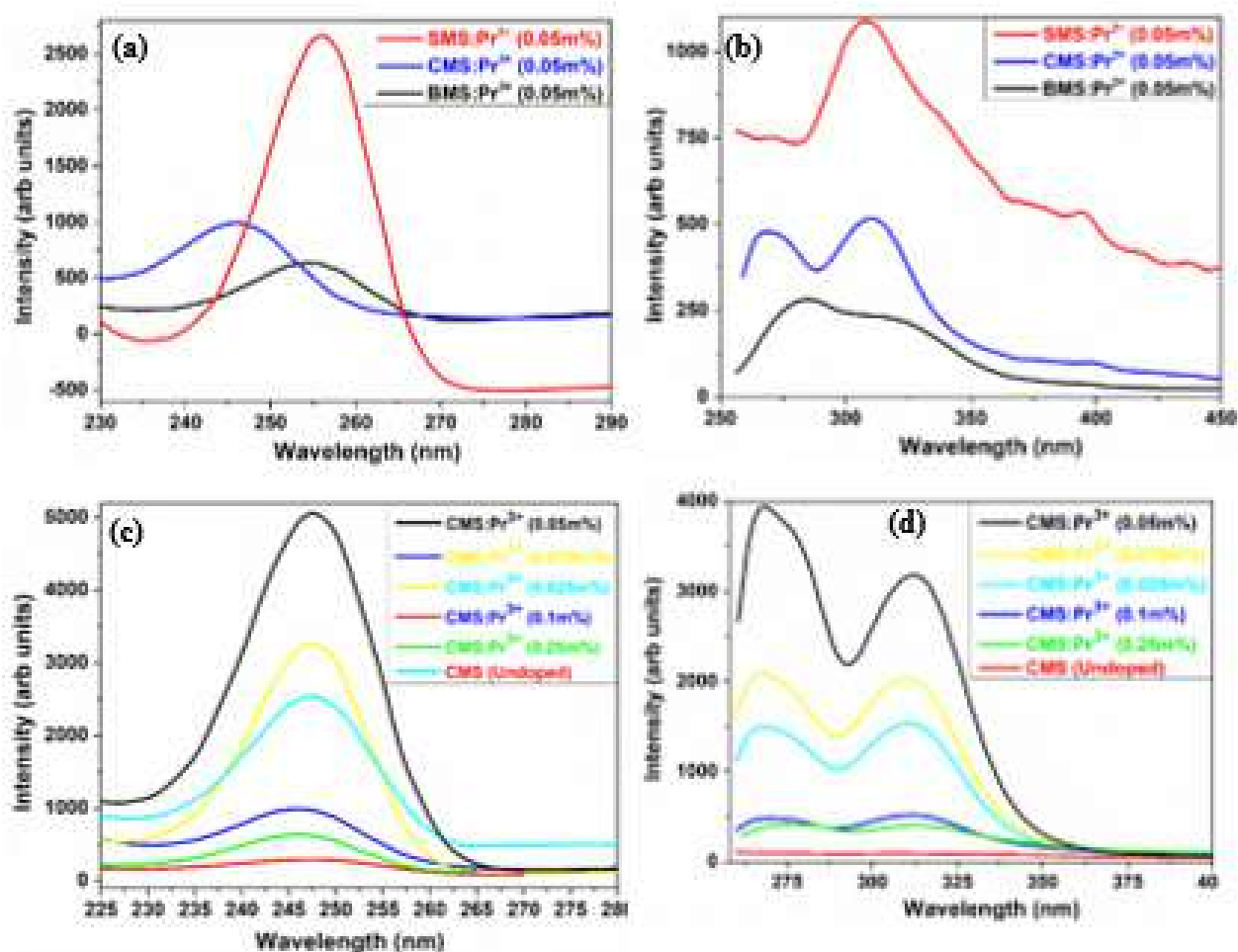


Figure 5 (a, b) Excitation and emission PL spectra of $A_2MgSiO_7:Pr^{3+}$ (A = Sr, Ca, Ba), (c, d) Excitation and emission PL spectra of CMS: Pr^{3+} NPs with varying Pr^{3+} (dopant) concentrations.

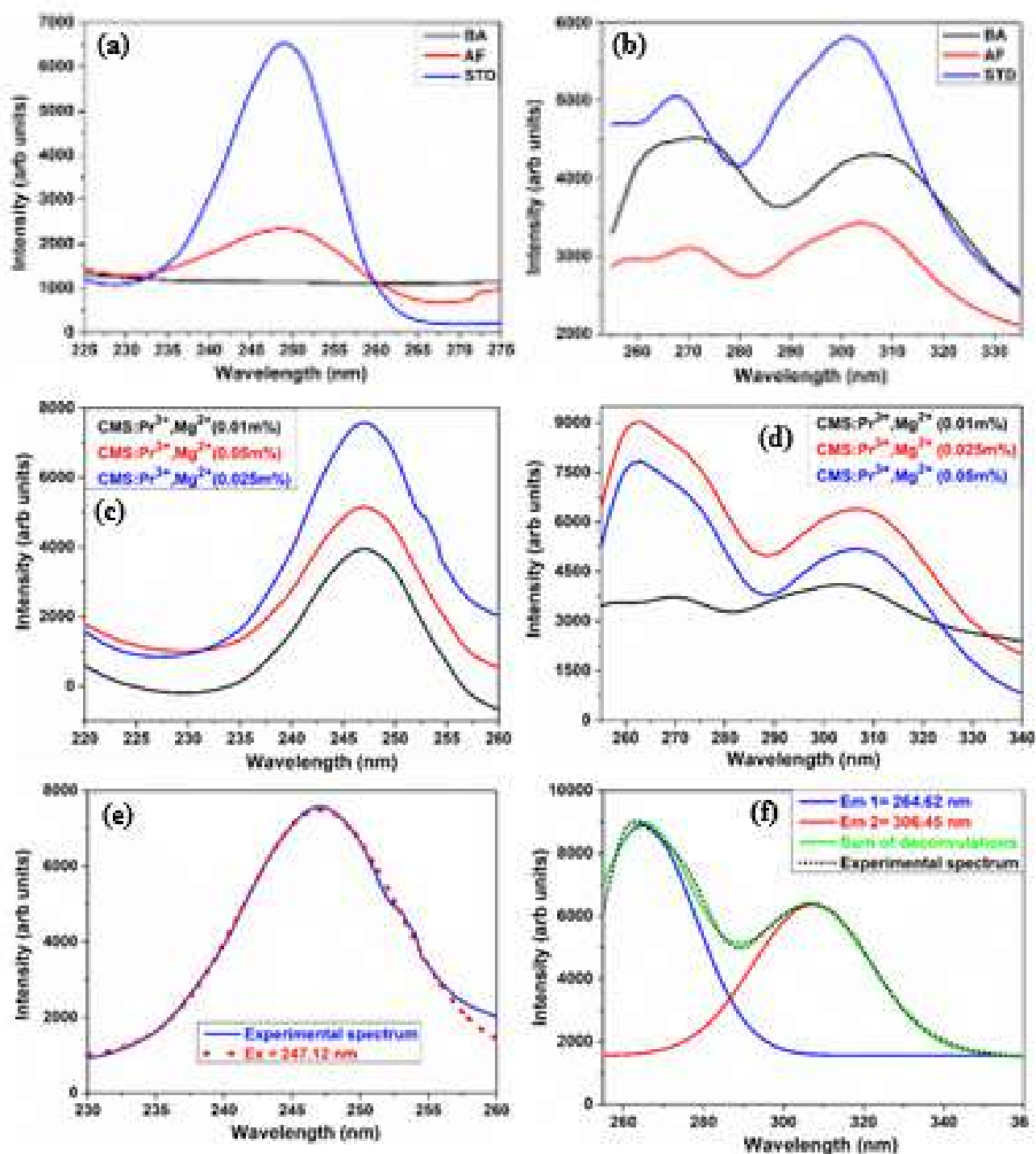


Figure 6 (a, b) Flux-dependent PL excitation and emission spectra of CMS:0.05Pr³⁺ NPs [BA: boric acid; AF: ammonium fluoride; STD: sodium tetraborate decahydrate (borax)], (c, d) Variation in PL intensity with different concentrations of Mg²⁺ as a co-dopant, (e, f) Excitation and emission spectra of CMS:Pr³⁺, Mg²⁺ (0.025 mol) with peak deconvolution.

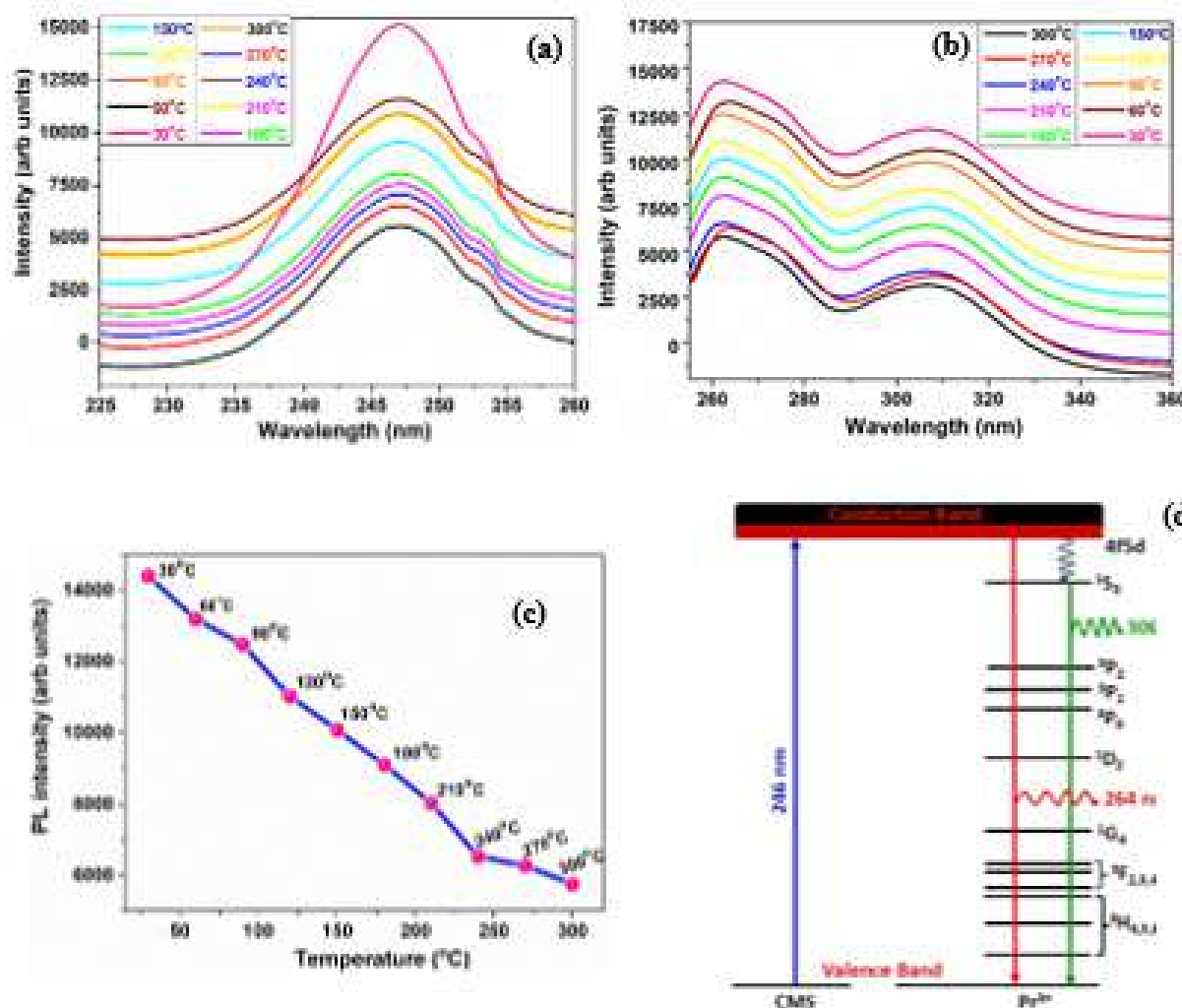


Figure 7 (a, b) Temperature-dependent PL excitation and emission spectra (c) Comparison of PL intensity as a function of temperature during a heating cycle of CMS, Pr, Mg (0.025 mol%) NPs (d) probable transition mechanism of CMS, Pr, Mg NPs.

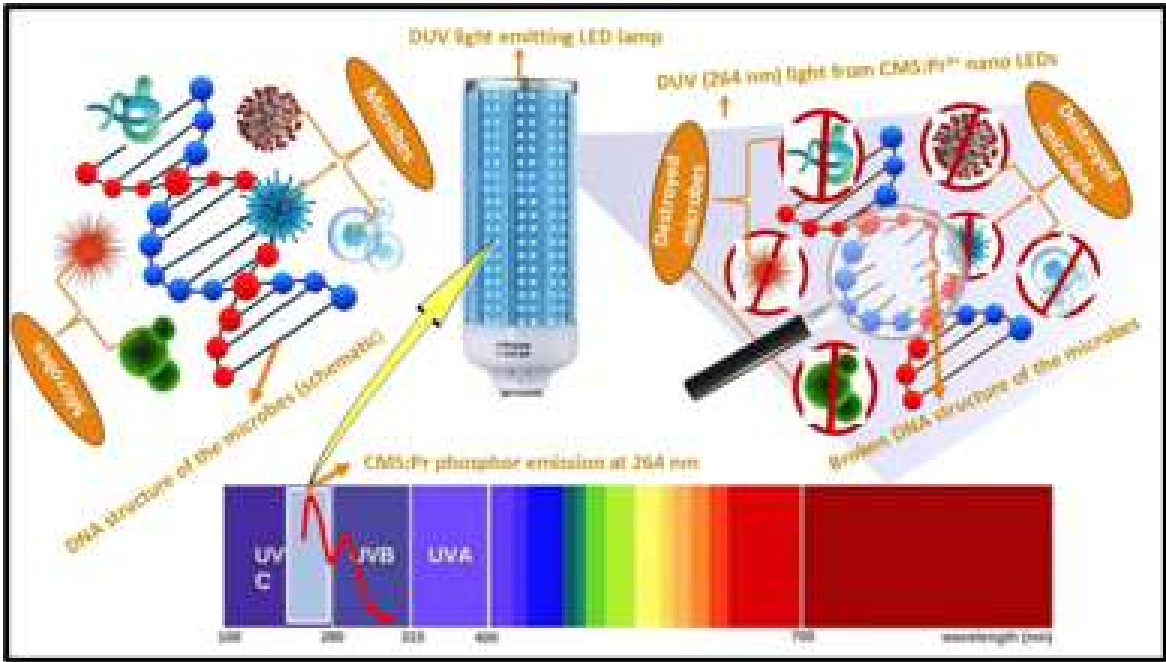


Figure 8. Schematic representation of the working mechanism of DUV light on the DNA structure of microbes.

Table 1. Crystalline parameters of undoped and Pr³⁺ (0.05 m%), Mg²⁺ (0.025 m%) doped CMS NPs

Sample Details	Lattice parameters	c (Å)	Unit cell volume (Å ³)	Crystalline size (nm)
	a=b (Å)			
CMS(Undoped)	7.7590	5.0245	299.71	54.03
CMS: Pr ³⁺ , Mg ²⁺	7.6973	5.0100	299.69	51.89

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Accelerating the Sustainable Development Goals through Sustainability Practices in India's Automobile Sector

Sandeep N and Suresh R

Assistant Professor, M S Ramaiah University of Applied Sciences, Bengaluru 560058, India

Professor, M S Ramaiah University of Applied Sciences, Bengaluru 560058, India

Abstract

As Indian companies advance toward mainstreaming sustainability, the adoption of Sustainability Practices (SPs) offers a crucial pathway for achieving the SDGs. This study examines the sustainability reports from five leading Indian automobile manufacturers to explore how sectoral cross-learning can accelerate SPs adoption. The findings reveal that Tata Motors, Mahindra & Mahindra, and Toyota Kirloskar have instituted comprehensive recycling and waste management programs, directly contributing to SDG 12 (Responsible Consumption and Production) through initiatives such as Tata's Tatva framework and Mahindra's localized recycling systems. In accordance with SDG 7 (Affordable and Clean Energy) and SDG 13 (Climate Action), Toyota and Tata Motors have integrated renewable energy solutions, including solar and biogas, achieving measurable reductions in Scope 2 emissions. Product lifecycle management initiatives, such as Toyota's hybrid vehicle portfolio and Maruti Suzuki's end-of-life vehicle recycling partnership with Toyota Tsusho, reinforce SDG 9 (Industry, Innovation, and Infrastructure) and SDG 12 by extending product utility and reducing material waste. The water and resource efficiency practices exhibited by Mahindra's water positivity and Maruti's zero liquid discharge systems contribute to SDG 6 (Clean Water and Sanitation) through conservation and reuse. Together, these practices demonstrate the extent of leading firms' continued efforts to reduce environmental impacts and maintain monetized social impacts to enhance economic resilience and social well-being for advancing toward a circular economy in India. The research explores the benefits of cross-learning between industry actors, providing tangible recommendations to support policymakers and business leaders in of SPs that aligns with SDGs.

Keywords: Sustainable Development Goals, Sustainability Reports, Sustainability Practices

1. Introduction

Modern societies still emphasize advancing economic growth, industrial production, and job creation using a traditional linear "take-make-dispose" business model (Kirchherr et al., 2023). This linear approach interrupts natural resource cycles, generates surplus waste, and pushes ecosystems out of balance and, in turn, slows the progress towards SDG 12 Responsible Consumption and Production and SDG 13 Climate Action (Seeram, 2022). In response to these patterns of unsustainability, the Circular Economy (CE) and Sustainable Practices (SPs) has emerged as a transformational model that directly supports the 2030 Agenda for

Sustainable Development. For instance, CE enhances resource efficiency, waste reduction, and improves value recovery that promotes environmental sustainability and SDGs including SDG 7 (Affordable and Clean Energy), SDG 9 (Industry, Innovation, and Infrastructure), and SDG 6 (Clean Water and Sanitation) (*Malik et al., 2022; Moktadir et al., 2020*).

Recent literature emphasizes the important role of both leadership and organizational learning in the development of SPs adoption. Leadership commitment and stakeholder engagement are primary enablers for innovating SDG-aligned systems that will facilitate a transition from technological change - achieved through innovation - to systems change as a prerequisite for sustainable and transformative system development (*Malik et al., 2022; Moktadir et al., 2020; Abdulaziz AlJaber et al., 2023*). Transitioning towards SPs implies a modified transitional structure from a singular specification of top down hierarchy towards an arrangement that employs collaborative and dispersed models of governance, consistent with SDG 17 (Partnerships for the Goals) (*Soni et al., 2023*).

2. Literature Review

Emerging markets, such as India, play a key role in demonstrating how the United Nations SDGs are being implemented by the growing adoption of supply chain practices. Within the last decade, the volume of goods and services production in India has increased threefold, surpassing the United Kingdom and France to become the world's fifth-largest economy (*Nudurupati et al., 2022*). Growing the economy so rapidly can contribute positively to SDG 8 (Decent Work and Economic Growth) and creates formidable challenges to SDG 12 (Responsible Consumption and Production) and SDG 13 (Climate Action) if the economy continues to do so without addressing the linear "take-make-dispose" model. Increasingly, Indian enterprises are recognizing the oncoming risks to sustainable progress. Business leaders are now recognizing the importance of moving toward sustainability with a focus on the principles of resource efficiency, waste minimization, and innovation in the product life cycle. The speed and scale of this circular economy (CE) implementation differs greatly across sectors, such that successes and partial successes are visible across the CE landscape. Pedone *et al.* (2021) further emphasize how digital platforms support cross-sectoral transitions, facilitate knowledge transfers between organizations, and advance mainstreaming circular economy practices in ways that intersect with SDG 9 (Industry, Innovation, and Infrastructure) and SDG 17 (Partnerships for the Goals). In this context, cross-learning from those with an established sustainable consumption background and/or sustainability values, with stakeholders pursuing CE, could be beneficial. Table 1 summarizes the challenges, cross-learning roles, and SDG Alignment.

Table 1. Challenges, Cross-Learning Roles, and SDG Alignment

Challenges in Indian SPs Adoption	Role of Cross-Learning	Aligned SDGs	Key References
Resource constraints & limited infrastructure hinder scaling of SPs	Leveraging global best practices in material efficiency, recycling, and industrial symbiosis to optimize resource use	SDG 9 SDG 12	<i>Lewandowski (2016); Cameron et al. (2018)</i>

Informal waste management systems and lack of advanced technologies	Transferring international models for formalized waste management and introducing technology-driven recycling and recovery solutions	SDG 8 SDG 12	<i>Rathi et al. (2022); Andriamahefazafy & Failler (2021)</i>
Socio-economic diversity & localized constraints affecting SP implementation	Adapting SPs strategies to local realities by combining traditional practices (repair, reuse, informal recycling) with modern SPs	SDG 11 SDG 12	<i>Barros et al. (2020)</i>
Low awareness of SP benefits and limited organizational commitment	Sharing international case studies and success stories to build leadership awareness and foster organizational learning	SDG 13 SDG 17	<i>Patwa et al. (2021); Pandey et al. (2021)</i>
Fragmented sectoral approaches limit systemic adoption	Digital platforms for knowledge sharing and collaboration across industries to mainstream SPs	SDG 17	<i>Pedone et al. (2021)</i>

3. Problem statement

Despite the growing recognition of sustainability as a strategic priority, the mainstreaming of SPs in India's automobile sector remains fragmented and inconsistent (Hasan 2024). While leading automobile manufacturers have adopted practices in waste reduction, renewable energy use, water efficiency, and product lifecycle management, these initiatives vary significantly in scale, scope, and alignment with global sustainability frameworks. Moreover, the existing literature on sustainability focuses on developed economies, leaving a gap in understanding how emerging markets like India can adapt and replicate global best practices within their unique socio-economic and infrastructural constraints (Rathi et al., 2022).

Another critical issue is the limited emphasis on cross-learning—the transfer of knowledge, models, and innovations from leading firms to peers in the sector. Without systematic mechanisms to share best practices, opportunities to scale impactful initiatives across the industry remain underutilized (Rodrigo et al. 2025). This creates barriers to accelerating progress toward key SDGs, particularly SDG 6 (Clean Water and Sanitation), SDG 7 (Affordable and Clean Energy), SDG 9 (Industry, Innovation, and Infrastructure), SDG 12 (Responsible Consumption and Production), and SDG 13 (Climate Action). Therefore, the problem this study addresses is the lack of consolidated evidence on how sustainability practices are being implemented in India's automobile sector, how they align with global reporting frameworks and SDGs, and how cross-learning can be leveraged to accelerate sector-wide adoption. Addressing this gap is critical for advancing India's transition to sustainable industrial development and strengthening its contribution to the global 2030 Agenda.

4. Methodology

In this study involved analysis of sustainability practices of five leading Indian automotive firms—Tata Motors Limited, Mahindra & Mahindra Limited, Hyundai Motor India Limited, Toyota Kirloskar Pvt. Lim-

ited, and Maruti Suzuki India Limited—as revealed in published sustainability reports from each firm. This qualitative analysis is used to examine SPs and answer research questions shown in Table 2. The data were collected from the period of January 2023 and November 2023. Sustainability reporting data published after the study time period will not be included in this study.

Sl. No.	Research Questions
1.	What are sustainable practices adopted by these companies?
2.	Which reporting formats do companies use to highlight sustainable practices?
3.	To what extent do these companies adopt global sustainable practices and standards?
4.	How can cross-learning from sustainable practices enhance sector-wide adoption?

Table 2: Research questions of the study

6. Findings

6.1 Common Sustainability Practices

Sustainability reports are vital for organizations to document, measure, and disseminate their sustainable practices (Falkenberg et al., 2023). By communicating initiatives such as waste diversion, resource recycling, renewable energy sourcing, and water conservation, sustainability reports are beneficial in promoting transparency and accountability to stakeholders. Sustainability reports also aid organizations in developing benchmarks and tracking consistency in their progress toward implementing sustainable practices for the long term, based on indicators that metric their environmental, social and governance (ESG) performance. Global sustainability reporting frameworks including the Global Reporting Initiative (GRI) and the SDGs encourage companies to apply sustainability in everyday operations and processes (Velenturf & Purnell, 2021). These frameworks standardize disclosure and equip companies with the ability to integrate sustainability into the company's strategic plan, while ensuring strategic commitments, such as renewable energy, zero waste, or water stewardship commitments, are implemented as directed.

Sustainability reports also serve as an important vehicle for education and engagement and as they can promote awareness among employees, customers, and investors for the significance of sustainability. In addition, if an organization reports on sustainability practices, it's much easier for stakeholders to see that company progress is consistently sustained, which will help foster trust and support from its stakeholders for any long-term sustainability strategy. In assessing published sustainability reports there is some consistency in sustainable practices reported, including waste reduction and management, resource recycling, renewable energy practices, product stewardship throughout the product lifecycle, and water stewardship, Figure 1 illustrates the common SPs followed by the selected companies.

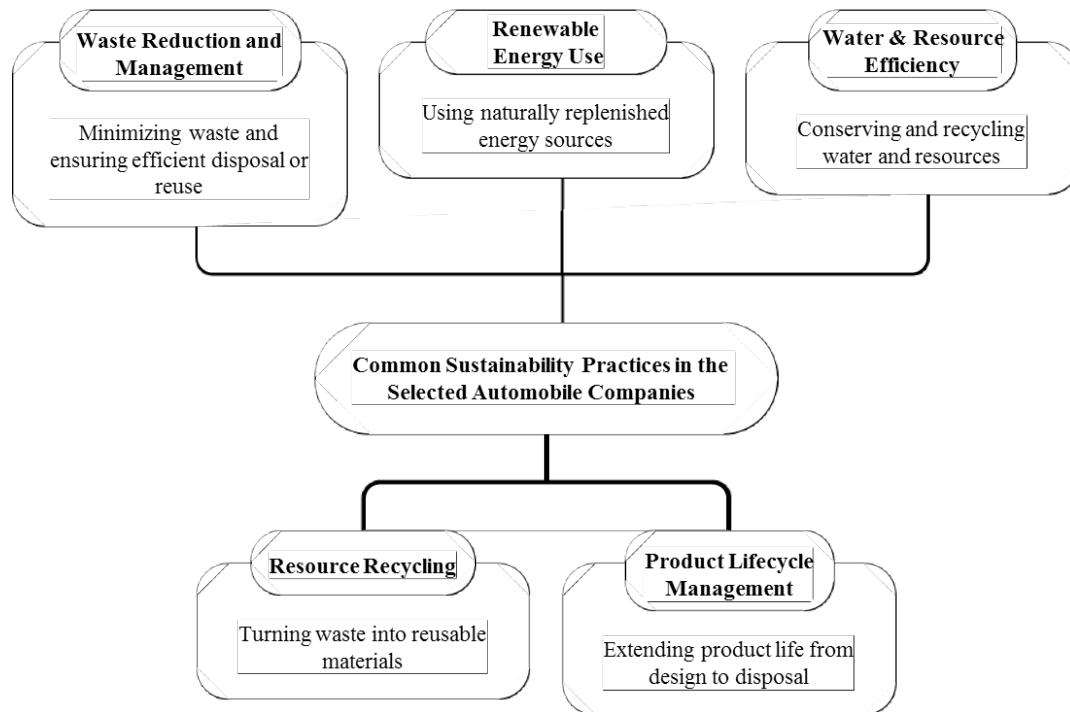


Figure 1: Common SPs from sustainability reports

6.2 Sustainability Practices of Indian Automobile Companies and SDG Alignment

The analysis of sustainability reports from leading Indian automobile manufacturers reveals a range of sustainable practices across five key domains: waste management, resource recycling, renewable energy use, product lifecycle stewardship, and water efficiency. Each company demonstrates distinctive approaches that collectively align with India's broader sustainability agenda and the SDGs.

6.2.1 Tata Motors Limited:

Tata Motors Limited has become a leader in waste prevention, having achieved zero-waste-to-landfill certification at several sites. The company manages each waste stream using its specifically developed "Tatva" framework to systematically segregate, treat, and recycle waste. Regarding resource recycling, Tata uses around 85% recyclable materials in its vehicles to enhance material circularity and reduce the reliance on virgin raw materials. In energy, Tata aims to reach 40% renewables consumption, and is investing significantly into increased solar energy potential on-site. Tata focuses on product lifecycle management with designs that promote durability and recyclability, and the vehicle dismantling instructions aid in safe end-of-life recovery. In water stewardship, Tata Motors has implemented water neutrality programs that promote rainwater harvesting and reuse of treated wastewater to drastically minimize freshwater use. Mahindra & Mahindra Limited is committed to a zero-waste-to-landfill goal and actively recycles solid waste and hazardous waste at its sites. The company highlights local sourcing and secondary raw materials to eliminate waste and lessen environmental impact, while building the local supply chain.

6.2.2 Mahindra & Mahindra Limited:

Mahindra is a leader in the adoption of renewable energy, targeting 33% renewable energy use through solar and biogas and the incorporation of compressed natural gas (CNG) in tractors used in agriculture. In terms of product lifecycle, Mahindra has launched structured end-of-life vehicle (ELV) recycling programs with scrap dealers to enable safe recovery of materials. In addition, Mahindra is making significant progress in water positivity, with many plants that are contributing to annual water savings through conservation programs and replenishment projects.

6.2.3 Hyundai Motor India Limited:

Hyundai Motor India Limited has established a strong waste management platform, achieving 100% recycling and segregation of metal waste, and reducing waste sent to landfills. One of the programs involves the use of waste from the marine industry to produce vehicle components and use ocean debris in car parts. This has broadened the resource recycling approach and provides outcomes aligned with sustainability commitments on a global scale. Hyundai has also signed onto the RE100 initiative, which commits the company to using 100% renewable energy as part of its operations. The lifespan of product life, lasts up to 7 years, which in addition to warranty extensions allows for the durability of hybrid and electric vehicles (EVs) to be capitalized to enable sustainable commuting in a longer timeframe. With regards to water efficiency, systems for recycling and reuse are utilized across the production lines, which are expected to significantly reduce water consumption in practice.

6.2.3 Toyota Kirloskar Pvt. Limited:

Toyota Kirloskar Pvt. Limited has consistently prioritized waste reduction, with 96.4% of all waste recycled and stringent protocols for hazardous waste disposal. The company utilizes high levels of recycled water and materials in production, reducing its ecological footprint. On the energy front, Toyota has achieved zero Scope 2 emissions by fully transitioning its operations to renewable energy. In terms of product lifecycle, Toyota's extensive portfolio of hybrid models exemplifies its leadership in low-emission mobility. Furthermore, it actively designs vehicles with high recyclability to minimize environmental burdens at end-of-life. The company's water management practices are equally exemplary: over 89% of water used is recycled, and in certain operations, zero freshwater use has been achieved.

6.2.3 Maruti Suzuki India Limited:

Maruti Suzuki India Limited has implemented structured waste programs that focus on hazardous waste management through certified partners, with the long-term goal of achieving zero landfill contribution. The company has pioneered ELV recycling collaborations with Toyota Tsusho, a partnership that strengthens material circularity and enhances safe scrappage practices. Renewable energy is also a focus area, with expanding solar power installations across its facilities and a clear roadmap for increasing clean energy use. Maruti's product lifecycle initiatives span multiple powertrain options—including hybrid, CNG, and fuel-efficient models; that reduce emissions, alongside vehicle scrappage partnerships that reinforce cir-

cularity. Its water sustainability strategy is characterized by zero liquid discharge (ZLD) systems and the widespread use of reclaimed water in industrial processes. Table 3 summarizes the SPs of the selected companies and relevant SDGs.

Table 3 Sustainability Practices of Indian Automobile Companies and SDG Alignment

Company	Waste Reduction & Management	Resource Recycling	Renewable Energy Use	Product Lifecycle Management	Water and Resource Efficiency	Aligned SDGs
Tata Motors Limited	Zero-waste to landfill; Tatva framework	85% recyclable materials in vehicles	40% renewable energy target; solar installations	Durable vehicle design; dismantling instructions for recycling	Water neutrality via rainwater harvesting & wastewater reuse	6, 7, 9, 12, 13
Mahindra & Mahindra Limited	Zero-waste target; recycling of solid & hazardous waste	Local sourcing; secondary raw materials	33% renewable energy incl. biogas, CNG for tractors	End-of-life vehicle recycling with scrap dealers	Water positivity achieved; conservation programs	6, 7, 8, 9, 12, 13
Hyundai Motor India Limited	100% segregation & recycling of metal waste	Recycling marine waste into car parts	Transition to green energy; RE100 initiative	Hybrid & EV promotion; extended warranties for durability	Water-efficient systems in production lines	6, 7, 9, 12, 13, 14
Toyota Kirloskar Pvt. Limited	96.4% waste recycled; strong hazardous waste protocols	High levels of recycled materials & water in manufacturing	Zero Scope 2 emissions; renewable energy transition	Extensive hybrid lineup; recyclability focus	89% water recycled; zero freshwater in some sites	6, 7, 9, 12, 13
Maruti Suzuki India Limited	Hazardous waste handled with certified partners; zero landfill target	ELV recycling with Toyota Tsusho	Expanding solar plants; growing renewable use	Hybrid & CNG vehicles; scrap-page partnerships	Zero liquid discharge (ZLD); reclaimed water in processes	6, 7, 9, 12, 13

6.3 Cross-learning opportunities from Common Sustainability Practices

By examining the Sustainability practices of Tata Motors, Mahindra & Mahindra, Hyundai, Toyota, and Maruti Suzuki, one can identify replicable approaches that can foster resource efficiency, waste reduction, and sustainable product lifecycles. Cross-learning enables companies to adopt best practices in areas like renewable energy use, water management, and end-of-life recycling, adapting successful models to their unique contexts (Luca Fraccascia et al., 2020).

Actionable insights derived from these practices provide clear pathways for organizations to implement impactful circular economy strategies, driving both environmental and economic sustainability across the industry. A Summary of cross-learning opportunities and actionable insights of study is presented in Table 4.

Table 4. Summary of cross-learning opportunities and actionable insights of study

Company	Key Practice	Cross-Learning Opportunity	Actionable Insight
Tata Motors	Tatva framework for circular resource management, targeting 85% recyclability in vehicle components	Tata's structured approach to circularity across design, sourcing, production, and end-of-life could serve as a model for material circularity	Tata's lifecycle approach to circularity can help other companies implement closed-loop systems for improved resource efficiency and waste reduction
Mahindra & Mahindra	Water positivity and zero-waste manufacturing focus	Mahindra's water-positive operations in water-scarce regions offer a benchmark for water stewardship, especially valuable for water-sensitive regions	Mahindra's approach to water recycling and zero waste offers a model for companies in resource-scarce regions to enhance water efficiency and waste management
Hyundai Motor India	Upcycling marine waste into vehicle parts and pursuing RE100 green energy goals	Hyundai's creative upcycling of marine waste demonstrates how organizations can use unique regional waste streams to support circular material use	Hyundai's renewable energy model aligns with RE100 goals, guiding other companies on steps for reducing Scope 2 emissions through green energy sourcing
Toyota Kirloskar Motor	Focus on hybrid technology and zero Scope 2 emissions via renewable energy integration	Toyota's hybrid technology and targeted renewable energy practices offer a model for lifecycle efficiency and ambitious emissions reduction	Toyota's renewable energy and hybrid vehicle focus provides a framework for integrating alternative fuels and hybrid solutions to extend product lifecycle and reduce impact
Maruti Suzuki	Collaboration with Toyota Tsusho on end-of-life vehicle (ELV) recycling, enhancing material circularity	Maruti's partnership in ELV recycling demonstrates how collaborative efforts can improve circular practices, particularly in high-volume industries	Maruti's partnership approach provides a model for establishing joint ventures with recycling experts to improve material circularity and waste management

7. Conclusion and Discussion

This research examined the sustainability efforts of five major automobile companies in India, utilizing their sustainability reports. Using four research questions, the analysis identified the core sustainable practices, reporting processes, alignment to global standards, and opportunities for learning from each other.

The study found that the companies typically engaged in five core practices: waste reduce and waste management; recycling resources; use renewable energy; stewardship for product life cycle; and water and resource efficiency. The companies engaged in considerable reporting of these efforts through extensive reports aligned with international frameworks; 'Global Reporting Initiative (GRI), and Sustainability Ac-

counting Standards Board (SASB), and the Securities and Exchange Board of India (SEBI) Business Responsibility and Sustainability Reporting (BRSR)’. Adoption of global sustainability efforts varied considerably. Though, the companies exhibited convergence to international best practices within India’s regulatory frame of reference.

The study shows that cross-learning is a catalyst for sector-wide transformation. Tata’s Tatva waste management framework, Mahindra’s water positivity initiatives, Toyota’s renewable energy transition, Hyundai’s marine waste recycling, and Maruti Suzuki’s partnership with Toyota Tsusho for end-of-life vehicle recycling represent best practices that can be replicated to accelerate sustainability adoption across the sector.

Overall, the research establishes that Indian automobile companies are aligning their strategies with the 2030 Agenda for Sustainable Development, particularly SDGs 6, 7, 9, 12, and 13. From a policy perspective, there is a need for regulatory incentives, collaborative platforms, and transparent reporting mechanisms to mainstream best practices. From a managerial perspective, sustainability must be embedded into the core business model rather than treated as a compliance requirement. This research makes several contributions toward accelerating the SDGs through sustainability practices in India’s automobile sector:

- **Identification of Core Practices :** Established five key sustainability practices—waste reduction and management, resource recycling, renewable energy adoption, product lifecycle stewardship, and water and resource efficiency—consistently implemented across leading firms.
- **Reporting and Accountability:** Demonstrated how companies employ global and national reporting frameworks; ‘Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB), and SEBI’s Business Responsibility and Sustainability Reporting (BRSR)’, to enhance transparency and accountability.
- **SDG Alignment:** Mapped company-level practices to SDGs 6, 7, 9, 12, and 13, showing clear and measurable contributions to India’s commitment to the global 2030 Agenda.
- **Cross-Learning Models:** Highlighted replicable best practices such as Tata’s Tatva framework, Mahindra’s water positivity programs, Toyota’s renewable energy leadership, Hyundai’s marine waste recycling initiatives, and Maruti Suzuki’s end-of-life vehicle (ELV) partnerships with Toyota Tsusho.

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Automating Equity: Navigating the Dual Potential of AI for Decent Work and Economic Growth in India (SDG 8)

Mrs. S. Gandhimathi. *Asst. Prof. Department of MBA, Administrative Management College, 18KM, Bannerghatta Road, Bengaluru 560083*

Dr. Prathima Bhat K., *Professor; Department of Management Studies and Research Centre, B.M.S. College of Engineering, Post Box No. 1908, Bull Temple Road, Hanumanthnagar, Bangalore-560019.*

Abstract

The pursuit of Sustainable Development Goal 8 (SDG 8)—which promotes sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all—stands at a critical juncture with the rapid rise of Artificial Intelligence (AI) and automation. This paper investigates the dual impact of these technologies on the Indian workforce, framing them as both a significant threat and a potential catalyst. On one hand, automation risks exacerbating unemployment through the displacement of routine-based jobs in sectors such as manufacturing, data entry, and customer service, thereby widening existing inequalities (World Bank, 2019). This challenge directly undermines the “decent work” agenda, particularly for vulnerable and low-skilled laborers (ILO, 2023).

On the other hand, by fostering economic formalisation through digital platforms, improving productivity and workplace safety, and generating new industries and job positions, AI presents chances to further SDG 8 (UNDP, 2021; World Economic Forum [WEF], 2023). However, proactive governance and strategic alignment are the key factors. This study looks at the prerequisites for success, highlighting the need for extensive reskilling and upskilling programs, the creation of strong social safety nets for transitional times, and the use of “human-in-the-loop” AI models that complement human labour rather than replace it (Brynjolfsson & McAfee, 2017). The study offers a framework for using AI as a catalyst for inclusive growth by examining new Indian regulations and business case studies. It argues that the future of decent work in India is not predetermined by technology itself but will depend on institutional readiness, ethical deployment, and policy interventions that balance innovation with equity. In this way, AI can serve not only as a technological disruptor but as a strategic lever for accelerating progress toward SDG 8.

Key words: Artificial Intelligence (AI); Decent Work; SDG 8; Future of Work; Skills Gap

Introduction

Global progress is still “off track,” with nearly half of the targets encountering major obstacles, despite the 2030 Agenda for Sustainable Development offering a universal framework for peace and prosperity (United Nations, 2022). Particularly susceptible to the disruptive forces of the Fourth Industrial Revolution is SDG 8, which places a strong emphasis on decent work and economic progress. Automation and artificial intelligence (AI) are becoming a reality in the global econ-

omy, changing business structures, industries, and the nature of employment itself (WEF, 2023). This technological change creates a complicated dilemma in the Indian environment. India stands to win from increased productivity and new economic prospects brought forth by AI because of its large and young workforce. At the same time, the risk of large-scale job displacement is significant, especially in a labour market where much employment is informal or reliant on routine tasks (ILO, 2023). This creates a critical tension at the heart of achieving SDG 8: how can India foster rapid, innovation-driven economic growth while simultaneously ensuring that this growth is inclusive and generates decent work for all citizens?

This paper therefore seeks to address a central question: Is AI and automation primarily a threat to decent work or a catalyst for achieving SDG 8 in India? Moving beyond a simplistic binary, it analyses the mechanisms through which AI affects the labour market. These include job polarization, skill obsolescence, and rising inequality, as well as opportunities for job creation, safety improvements, and formalization. Ultimately, the study argues that outcomes will not be determined by technology alone but by the policies, educational reforms, and ethical frameworks implemented today. The following sections explore these dynamics, providing a balanced analysis to guide academia, industry, and policymakers in leveraging AI responsibly for sustainable development.

Statement of Problem

Automation and artificial intelligence (AI) are revolutionising industries around the world, posing both benefits and difficulties for labour markets. This shift is particularly important in India because of its reliance on labour-intensive industries and demographic dividend. On the one hand, millions of low-skilled people could be replaced by technology, especially in routine administrative, manufacturing, and customer support positions (World Bank, 2019). However, by increasing productivity, opening up new job opportunities in developing industries, and boosting workplace safety, AI has the potential to promote inclusive growth (WEF, 2023). Navigating this dual potential is the challenge. Automation could worsen unemployment, inequality, and informality if left unchecked, which would make it more difficult to fulfil SDG 8's goal of "full and productive employment and decent work for all." However, with proactive interventions such as large-scale reskilling, ethical AI adoption, and robust social protection systems, AI can act as a catalyst for inclusive growth. Therefore, the central problem addressed in this study is:

How can India harness AI and automation to achieve SDG 8 while minimizing risks of job displacement and inequality?

Theoretical Framework

1. The theory of creative destruction (Schumpeter, 1942) implies that innovation both creates new economic structures and destroys outdated ones. AI is a force of creative destruction that is upending established occupations and opening doors for new ones.
2. Autor et al. (2003) proposed the skill-biased technological change (SBTC) theory. argues that skilled workers are disproportionately benefited by technology advancements, which causes pay and em-

ployment inequalities to expand. This explains the polarisation of employment in India, where demand for high-skilled positions is increasing while low-skilled occupations are declining.

3. The theory of sociotechnical systems (Trist & Bamforth, 1951). draws attention to how human systems and technology interact. It implies that AI should be seen as a component of an integrated system where technological and human capabilities co-evolve rather than as a replacement for labour.

Together, these frameworks provide a lens to analyze AI as both a threat (job displacement, inequality) and an opportunity (job creation, productivity, inclusivity) in the pursuit of SDG 8.

Literature Review

World Bank (2019) – Highlights that automation threatens 69% of jobs in India’s formal sector, with vulnerable groups at the highest risk.

ILO (2023) – Notes that AI-driven automation creates “polarization” of labor markets, reducing demand for routine jobs.

UNDP (2021) – Identifies AI as a driver of formalization and inclusion if governance frameworks are strong.

WEF (2023) – Projects that 23% of global jobs will be disrupted by technology by 2027, but 69 million new jobs could emerge.

Brynjolfsson & McAfee (2017) – Argue AI is not a job destroyer but a job transformer when combined with human capital.

Acemoglu & Restrepo (2019) – Show evidence that automation reduces routine jobs but increases productivity and wages in complementary sectors.

McKinsey Global Institute (2021) – Finds India could create 90 million new jobs by 2030 if it invests in AI-driven growth sectors.

Chui et al. (2018) – Suggest that reskilling is key to balancing automation’s risks with opportunities.

Frey & Osborne (2017) – Highlight that 47% of U.S. jobs are at risk of automation, a trend with global parallels.

Koch et al. (2019) – Evidence from Germany shows robots displace manufacturing jobs but also increase exports and competitiveness.

Bessen (2019) – Argues automation creates more work historically than it destroys, citing ATMs and bank tellers as an example.

Arntz et al. (2016) – Dispute alarmist predictions, estimating only 9% of jobs are fully automatable.

Indian IT Industry Report (NASSCOM, 2022) – Shows IT companies are adopting AI while retraining employees rather than replacing them.

Ernst et al. (2019) – Emphasize risks of inequality if developing countries adopt AI without adequate social protection.

OECD (2020) – Finds skill mismatches widen as automation increases, requiring lifelong learning.

Chen et al. (2021) – Argue AI improves workplace safety by reducing exposure to hazardous tasks.

NITI Aayog (2018) – India's national AI strategy identifies five focus sectors, stressing inclusive AI for social good.

Srivastava (2020) – Highlights AI startups in agriculture creating new tech-based rural jobs.

Autor (2019) – Describes “new tasks creation” as a key mechanism through which AI generates employment.

Kaplan & Haenlein (2019) – Stress ethical frameworks as critical to ensuring AI complements human labor rather than replacing it.

Nature of the study

The nature of this research is both analytical and exploratory. With particular reference to Sustainable Development Goal 8 (SDG 8): Decent Work and Economic Growth, it examines the dual potential of automation and artificial intelligence (AI) in influencing India's labour market. Peer-reviewed journal articles, policy documents, and industry reports from international organisations like the World Bank, International Labour Organisation (ILO), United Nations Development Programme (UNDP), and World Economic Forum (WEF) as well as Indian sources like NITI Aayog and NASSCOM are among the primary sources of secondary data used in this study. The findings are thematically categorised to analyse both opportunities and dangers in addition to the descriptive analysis.

The study ultimately seeks to frame AI as neither inherently disruptive nor inherently transformative, but as a technology whose outcomes depend on governance, inclusivity, and human-centered strategies.

Scope of the study

This study's scope is well-defined to guarantee both academic integrity and real-world applicability. Geographically, the study is limited to India, which occupies a paradoxical place in the world of artificial intelligence. On the one hand, India's robust IT industry and thriving startup scene make it one of the countries embracing automation and artificial intelligence at the fastest rates. However, the workforce is especially vulnerable to technology disruptions due to the high levels of informality and fragility in its labour market. The study's focus is thematically limited to the connection between artificial intelligence (AI), automation, and Sustainable Development Goal 8 (SDG 8), which prioritises full and productive employment, decent work for all, and sustained, inclusive, and sustainable economic growth. Within this thematic boundary, the research focuses on assessing both the opportunities and risks that AI presents to India's labor market, while also evaluating governance and policy mechanisms that can mediate these impacts.

In terms of temporal scope, the study considers developments, literature, and policy reports published between 2016 and 2024. This time frame is chosen because it marks the acceleration of AI-driven innovation and policymaking in India, coinciding with global conversations on responsible technology adoption and the future of work. The inclusion of this period ensures that the findings reflect contemporary realities and remain relevant to ongoing debates.

Sectorally, the research emphasizes industries that are both labor-intensive and technology-driven, namely manufacturing, information technology (IT) services, agriculture (agritech), and financial technology (Fintech). These sectors are particularly significant because they exemplify the dual character of AI adoption—while creating new avenues for productivity and employment, they also pose substantial risks of job displacement and workforce polarization. By narrowing its scope to these sectors, the study provides focused insights into the critical areas where the balance between technological advancement and decent work must be carefully managed.

Objectives of the study

1. To analyse present trends in AI and automation adoption in India and their impact on employment and decent work opportunities.
2. To identify the major factors influencing how AI affects India's labor market, including technological readiness, skills availability, and regulatory frameworks.
3. To examine the challenges and issues posed by AI in the context of SDG 8, such as job displacement, informality, inequality, and skill obsolescence.
4. To propose strategies and recommendations for leveraging AI as a driver of inclusive growth, focusing on reskilling initiatives, ethical AI adoption, and policy measures that promote human–AI complementarity.

Methodology

Research Design

This study adopts a qualitative-descriptive research design with an exploratory orientation. Since the research aims to assess the dual impact of AI and automation on decent work and economic growth (SDG 8) in India, the design focuses on synthesizing and analyzing existing data rather than generating new primary datasets. The exploratory nature is appropriate because the phenomenon of AI-driven labor transformation in India is still emerging and under-researched (NITI Aayog, 2018; UNDP, 2021).

Data Sources

The study relies exclusively on secondary data drawn from multiple reputable sources, ensuring triangulation and reliability. Data sources include:

- **Global organizations:** World Bank, International Labour Organization (ILO), United Nations Development Programme (UNDP), Organisation for Economic Co-operation and Development (OECD), and World Economic Forum (WEF).

- **National sources:** Government of India reports (e.g., *National Strategy for Artificial Intelligence* by NITI Aayog, 2018), NASSCOM industry reports, and Indian IT industry case studies.
- **Peer-reviewed academic literature:** Journal articles published between 2016–2024 on AI, automation, decent work, and labor economics.

Data Analysis Approach

The study employs thematic content analysis to categorize the reviewed literature into three broad dimensions

1. Threats of AI and automation – e.g., job displacement, skills obsolescence, inequality (World Bank, 2019; ILO, 2023).
2. Opportunities for economic growth – e.g., productivity gains, new job categories, digital formalization (Brynjolfsson & McAfee, 2017; McKinsey Global Institute, 2021).
3. Mediating Conditions – e.g., reskilling programs, ethical AI adoption, and social protection systems (NASSCOM, 2022; UNDP, 2021).

This structured approach allows the paper to move beyond a binary “threat vs. opportunity” debate and instead identify determinants that influence AI’s final outcome for India’s labor market.

Justification of Methodology

- Why secondary research?

Primary data on AI’s long-term labor market effects in India is scarce, as the technology is still evolving. Secondary data provides a comprehensive, multi-stakeholder perspective, capturing global insights while contextualizing India.

- Why India as the focus?

India represents a paradoxical case: it has a large, youthful workforce (a demographic dividend) but also significant vulnerability due to informal employment and routine-intensive jobs. Studying India provides lessons for other developing economies facing similar transitions (World Bank, 2019).

- Why thematic analysis?

AI’s impact on work is multi-dimensional, involving economics, technology, and social policy. Thematic analysis enables the integration of diverse perspectives into a conceptual framework (AI–Decent Work Balance Model) that policymakers and practitioners can use.

Limitations

The study is limited by its reliance on secondary data, which may not capture the latest on-ground realities. Additionally, projections on AI and automation are inherently uncertain, as they depend on technological diffusion, policy adoption, and socio-economic conditions. Despite these limitations, the research provides valuable conceptual insights that can guide future empirical studies.

Findings and Analysis

India is experiencing rapid AI adoption, particularly in sectors such as information technology, banking, manufacturing, healthcare, and agriculture. According to NASSCOM (2022), India's AI market is projected to add \$500 billion to the economy by 2025, contributing about **10% of GDP** growth. McKinsey Global Institute (2021) further estimates that by 2030, automation could impact up to 60 million jobs in India, though many of these jobs may be transformed rather than eliminated.

The IT sector provides a notable case: companies such as Infosys and TCS have retrained over a million employees to work with AI-enabled platforms rather than replacing them outright (NASSCOM, 2022). Similarly, healthcare startups are using AI for diagnostics and telemedicine, expanding access to underserved rural areas (Srivastava, 2020). These examples highlight the paradox of AI adoption—while displacing routine roles, it simultaneously creates new opportunities.

Several factors mediate how AI affects India's workforce

- **Skill Levels:** India's workforce remains predominantly low-skilled; over 80% of workers are in informal employment (ILO, 2023). This makes them vulnerable to displacement.
- **Digital Readiness:** Initiatives such as *Digital India* and *Skill India* are improving technological infrastructure, but gaps remain in rural areas (NITI Aayog, 2018).
- **Policy Environment:** India's AI policy emphasizes "AI for All," focusing on inclusive growth, but lacks concrete implementation roadmaps (NITI Aayog, 2018).
- **Corporate Strategy:** Firms that adopt a human-in-the-loop model (where AI augments human work rather than replaces it) tend to retain and retrain employees, mitigating displacement (Brynjolfsson & McAfee, 2017).

Challenges and issues

The disruptive potential of AI creates several pressing challenges:

- **Job Displacement:** Routine-intensive roles such as data entry, clerical work, and basic customer service are being automated at scale (Frey & Osborne, 2017).
- **Inequality and Job Polarization:** High-skilled workers benefit disproportionately, while low-skilled workers face exclusion (Autor, 2019).
- **Skills Gap:** A mismatch between AI-driven demand and existing workforce skills persists; India may face a shortage of 230 million digitally skilled workers by 2030 (McKinsey Global Institute, 2021).
- **Informal Sector Vulnerability:** With 81% of employment in the informal economy, workers lack social protection against displacement (ILO, 2023).

Opportunities for decent work and growth

Despite challenges, AI presents significant opportunities for India

- **New Job Creation:** Emerging fields such as AI in agriculture (precision farming), fintech, and health-care are creating tech-enabled jobs (Srivastava, 2020).
- **Productivity Gains:** AI integration in manufacturing could raise productivity by 20–25%, enabling global competitiveness (McKinsey Global Institute, 2021).
- **Workplace Safety:** AI is increasingly used to reduce risks in hazardous environments, such as mining and construction (Chen et al., 2021).
- **Economic Formalisation:** Digital platforms powered by AI can help bring informal workers into formal systems through e-payments and record-keeping (UNDP, 2021).

Case insights form India

- **Manufacturing:** Automotive firms in India (e.g., Maruti Suzuki) are deploying AI-powered robots in assembly lines, but also investing in reskilling programs to prevent mass layoffs.
- **Agriculture:** AI startups like *CropIn* are using predictive analytics for crop yields, creating demand for agri-tech professionals in rural India (Srivastava, 2020).
- **Financial Services:** Fintech companies such as Paytm and PhonePe leverage AI for fraud detection and personalized services, generating roles in AI ethics, data governance, and customer experience.

Synthesis

The findings reveal a dual narrative: while automation displaces vulnerable jobs, it also catalyzes new sectors, enhances productivity, and fosters economic formalization. The determining factor is policy and institutional readiness. Without interventions in reskilling, ethical AI adoption, and social protection, India risks widening inequality. Conversely, strategic alignment of AI with labor policies can enable the realization of SDG 8's vision of decent work and sustainable growth.

Suggestions

Based on the findings and synthesis of the literature, the following strategic recommendations are proposed to ensure that AI and automation serve as enablers of *decent work* and *inclusive growth* in India:

1. **Comprehensive Reskilling and Upskilling Programs** Large-scale skill development initiatives should be launched, focusing on digital literacy, data analytics, and human-centered AI collaboration. Partnerships between industry, academia, and government must ensure workers transition smoothly into new roles (Kapoor & Bansal, 2020).
2. **Strengthening Social Protection Systems** Establish stronger safety nets such as unemployment insurance, retraining subsidies, and income support for displaced workers to mitigate the negative social impacts of automation (ILO, 2019).

3. Promoting Human-Centered AI Models Policies should encourage the adoption of *human-in-the-loop* AI systems that augment rather than replace workers, particularly in sectors like healthcare, education, and agriculture (Brynjolfsson & McAfee, 2014).
4. Inclusive Innovation in Informal Sectors Given India's large informal workforce, targeted interventions should introduce affordable AI-based solutions in agriculture and microenterprises, enabling productivity gains without displacing livelihoods (UNDP, 2021).
5. Policy and Ethical Governance Frameworks India should adopt a robust governance framework that balances innovation with regulation, ensuring transparency, accountability, and fairness in AI deployment (NITI Aayog, 2018).
6. Industry–Academia Collaboration Strengthen industry-academia partnerships to align curricula with emerging job roles and ensure a continuous pipeline of future-ready talent (Sengupta & Gupta, 2021).

Discussion

The analysis reveals that AI and automation in India create a dual narrative: potential disruption alongside transformative opportunity. Automation threatens routine-intensive roles—data entry, clerical work, and basic customer service—particularly affecting low-skilled and informal workers (Frey & Osborne, 2017; ILO, 2023). Job polarization and skill obsolescence exacerbate inequality, highlighting the vulnerability of India's demographic dividend if policy interventions are delayed.

Conversely, AI-driven innovation offers pathways to inclusive growth. Emerging sectors such as fintech, agritech, healthcare, and IT illustrate how technology can create new job roles, enhance productivity, and improve workplace safety (Srivastava, 2020; McKinsey Global Institute, 2021; Chen et al., 2021). Case studies from Infosys, TCS, CropIn, and Paytm demonstrate that adopting human-in-the-loop AI models and reskilling initiatives mitigates displacement while generating economic value (NASSCOM, 2022; Brynjolfsson & McAfee, 2014).

The determining factor is institutional and policy readiness. Large-scale reskilling and upskilling programs, robust social protection systems, and ethical AI frameworks are essential to convert potential risks into opportunities (Kapoor & Bansal, 2020; UNDP, 2021). Inclusive innovation strategies targeting informal sectors can ensure that productivity gains do not come at the cost of livelihoods, while industry–academia collaboration strengthens the pipeline of future-ready talent (Sengupta & Gupta, 2021).

The findings underscore that AI's impact is neither inherently disruptive nor inherently transformative; rather, it is shaped by human choices, governance structures, and ethical deployment. Therefore, realizing SDG 8 in India hinges on a proactive, coordinated approach that aligns technological adoption with social and economic equity. By embracing this strategy, India can leverage AI as a lever for inclusive, sustainable, and decent work, ensuring that no segment of the workforce is left behind.

Conclusion:

Artificial Intelligence and automation represent a paradoxical force in India's pursuit of Sustainable Development Goal 8 (SDG 8). This research demonstrates that while the disruptive potential of AI threatens routine and vulnerable employment, it also holds unparalleled promise for creating new industries, enhancing productivity, and formalizing economic activity. The evidence reveals that the outcomes are not technologically predetermined but contingent upon human choices—governance, ethical deployment, and institutional preparedness.

If India invests in large-scale reskilling, develops robust social protection systems, and fosters inclusive, human-centered AI adoption, the nation can transform potential disruption into sustainable opportunity. Case insights from sectors such as IT, agriculture, and fintech show that AI can complement human labor rather than replace it when guided by proactive policy and responsible corporate strategies.

The central lesson is clear: AI must not be approached as an inevitable disruptor but as a tool of empowerment. By aligning innovation with inclusivity, India can demonstrate that technological revolutions, when ethically and strategically managed, need not erode decent work but can instead accelerate progress toward a future of equitable and sustainable growth. In doing so, India will not only safeguard the livelihoods of millions but also emerge as a global exemplar of how digital transformation can serve humanity's broader developmental goals.

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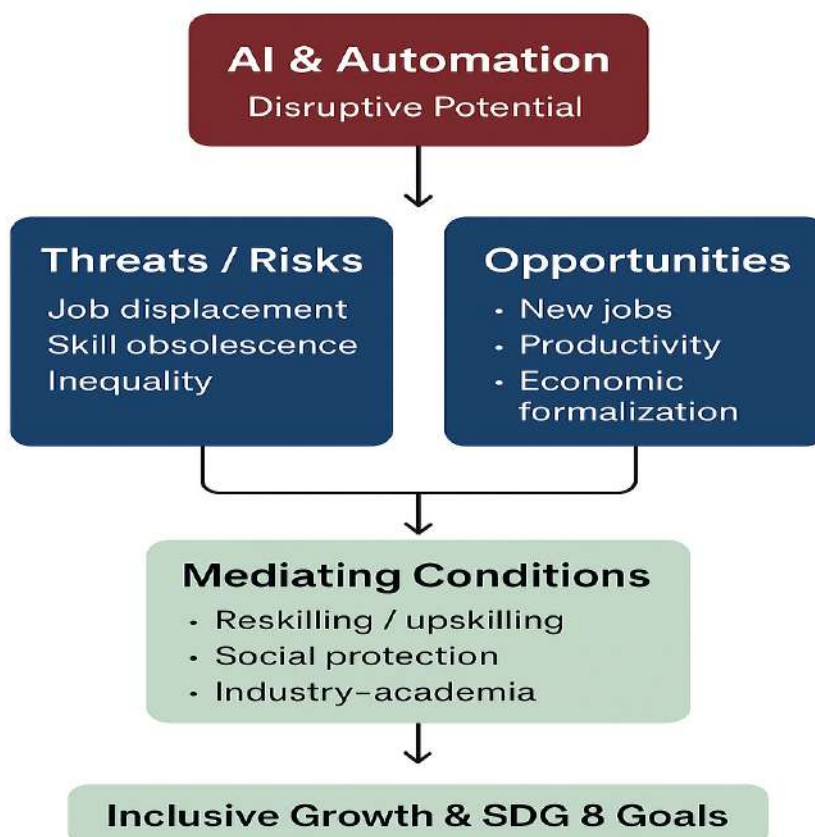
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Appendix A: Table—Decent Work Balance Model

Description: This framework visually represents the interaction between AI adoption, labour market outcomes, and mediating conditions. It shows how AI can either be a threat or a catalyst depending on policy and human-centered strategies.

AI–Decent Work Balance Model



Appendix B: Table--opportunities vs Threats

Dimension	Threats / Risks	Opportunities / Gains	Mediating Conditions
Employment Impact	Job displacement in routine roles	Creation of new tech-enabled roles	Reskilling, upskilling programs
Skill Gap	Low-skilled workers left behind	High-skill roles, digital literacy demand	Industry-academia collaboration
Economic Inclusion	Informal sector vulnerable	Formalization via digital platforms	Affordable AI solutions for microenterprises
Productivity	Unequal benefit to high-skill sectors	Increased efficiency, competitiveness	Human-in-the-loop AI adoption
Workplace Safety	N/A	Reduced hazardous exposure	Ethical AI deployment, monitoring systems
Inequality	Polarization between high- and low-skilled	Inclusive growth if policies applied	Social protection, inclusive governance

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Green Bonds and Climate Financing: An Empirical Analysis of Investor Behaviour and Market Performance

Mrs. Lakshmi Devi T, *Assistant Professor, Department of MBA. Administrative Management College, 18th KM, Bannerghatta Main Road, Bangalore - 560083, Karnataka, India.*

Abstract:

Sustainable finance is at the forefront of the global economic transition due to the urgency of climate change. One of the most popular forms of sustainable debt, green bonds are intended to fund initiatives that improve the environment, like clean mobility, renewable energy, and sustainable infrastructure (Flamer, 2021). Even though the market for green bonds has grown rapidly since the World Bank first issued them in 2008 (World Bank, 2020), there are still concerns about how well they perform financially in comparison to traditional bonds and what drives investors. This study explores the dual dimension of financial performance and **investor** behaviour in the context of green bonds. A quantitative analysis will be conducted on secondary data from the Climate Bonds Initiative and Bloomberg, focusing on risk-return dynamics, yield spreads, and liquidity differences between green and conventional bonds (Tang & Zhang, 2020). Complementing this, a qualitative approach will analyze investor motivations through surveys and interviews with fund managers and policymakers, guided by principles of behavioural finance (Friede et al., 2015).

The anticipated results seek to show whether green bonds effectively mobilise climate finance while offering competitive yields. The study will also provide insight into investor psychology, including whether ethical, legal, or risk-return considerations are the main factors influencing decisions. This study adds to the expanding corpus of sustainable finance literature by fusing behavioural insights with empirical data and offers practical suggestions for bolstering green bond markets in developing nations like India.

Keywords: Green Bonds, Climate Financing, Investor Behaviour, Risk-Return Analysis, Sustainable Finance

Introduction:

In response to escalating environmental challenges and the urgent need for sustainable development, green bonds have emerged as pivotal instruments in the financial sector. A green bond is a fixed-income debt security whose proceeds are exclusively allocated to finance or refinance projects that deliver positive environmental impacts, such as renewable energy initiatives, energy efficiency improvements, and sustainable infrastructure development (Flammer, 2021; Tang & Zhang, 2020). These instruments enable issuers to raise capital while aligning with environmental, social, and governance (ESG) objectives, thereby contributing to the global transition towards a low-carbon economy.

The market for green bonds has grown significantly, but there are still a number of important research gaps. First off, although previous research has looked at the price and financial performance of green bonds, no empirical data has been found on their effects on long-term business sustainability and ESG performance (Flammer, 2021). Second, despite changing market dynamics and regulatory frameworks, little is known about how well green bonds function to finance projects in emerging nations (Gianfrate & Peri, 2019). Furthermore, questions have been raised about the legitimacy of green bonds, citing the need for increased transparency and regulatory control due to concerns about greenwashing and the absence of standardised reporting (Zerbib, 2019).

This study aims to address these gaps by investigating the role of green bonds in promoting sustainable development in emerging economies. Specifically, it examines the relationship between green bond issuance and corporate ESG performance, assesses the impact of regulatory frameworks on green bond markets, and explores the challenges and opportunities associated with greenwashing. By providing empirical insights into these areas, this research contributes to the broader understanding of green bonds as effective tools for financing sustainable development and informs policy and investment strategies in emerging markets.

Literature Review

- Prior research indicates that investor interest in green bonds has increased as a result of ESG regulations and climate awareness (Flammer, 2021).
- According to research, green bond yield spreads are either slightly lower or equal to those of conventional bonds, showing high investor demand (Tang & Zhang, 2020).
- According to Friede et al. (2015), behavioural finance viewpoints highlight that non-financial factors, such as ethical and reputational concerns, are what motivate people to purchase green bonds.
- Emerging economies receive little attention (Gianfrate & Peri, 2019), and regulatory issues like greenwashing are a problem (Zerbib, 2019).
- Ehlers, T., & Packer, F. (2017). This BIS Working Paper discusses the rapid growth of the green bond market and the importance of certification in providing credibility to investors.
- Flammer, C. (2021). This is a foundational study in the field, analyzing the impact of green bond issuance on corporate stock prices and environmental performance.
- Friede, G., Busch, T., & Bassen, A. (2015). aggregated evidence from more than 2000 empirical studies. While not solely on green bonds, this comprehensive meta-analysis provides a strong basis for understanding the link between ESG factors and financial performance, which is crucial for the investor behavior aspect of your study.
- Gianfrate, G., & Peri, M. (2019) This paper explores the “greenium” (the premium paid by investors for green bonds) and identifies factors, including issuer credibility and market conditions, that influence its size.

- Inderst, G., & Stewart, F. (2018). This research examines the role of large institutional investors in the sustainable finance landscape, including their growing demand for green financial products.
- Löffler, G., & Posch, P. N. (2021). Green bonds and financial markets. This study provides a broad overview of the green bond market, examining its financial characteristics and the drivers of its growth.
- Zerbib, O., and J. MacAskill (2021). How are green bonds valued by investors? The pricing mechanisms of green bonds and the elements that influence the greenium, such as the bonds' risk profile and liquidity, are the main topics of this study.
- Posenau, K., Zerbib, O., & Mugerman, E. (2020). Issue of green bonds and the performance of stock prices. In order to gain an understanding of how the market views green bonds, this study examines the short- and long-term stock price responses to announcements of these securities.
- J. C. Boredo (2018). Do green bonds have a higher price tag? a meta-analysis. This meta-analysis provides a synthesised perspective on the presence and magnitude of the greenium by combining results from multiple studies on the green bond premium.
- Tang, D., & Zhang, Y. (2020). Do green bonds finance green projects? This paper delves into the crucial question of whether the proceeds from green bonds are actually being used for environmentally beneficial projects, addressing concerns about greenwashing.
- Wang, C., & Zhi, Q. (2019). The green bond premium: evidence from China. This study provides a valuable regional focus on the green bond market in China, an important emerging economy, and examines the factors influencing its growth.
- Widerstedt, K., & Larsson, A. (2018). Green bonds: A study of investor behavior and the financial premium. This master's thesis explores investor motivations for buying green bonds, with a specific focus on the role of ethical considerations alongside financial returns.
- World Bank. (2020). The development and potential of the green bond market. This report provides a comprehensive overview of the green bond market's history, growth, and potential, with data and insights from a key issuer.
- In 2019, Zerbib, O. D. Green bonds provide evidence of the impact of pro-environmental preferences on bond pricing. This often referenced study shows that the green bond premium is significantly influenced by investor preferences that support the environment using a rigorous econometric technique.
- In 2020, Cui, Y., and Wei, Y. What motivates the market for green bonds? an examination of the regulatory and institutional aspects. This paper looks at how institutional frameworks and governmental policies have shaped the green bond market.
- Hu, M., and Ha, T. T. (2021). the way that green bonds affect traditional bonds. This study examines the effects of issuing green bonds on the performance and pricing of conventional bonds issued by the same issuer.

- Kapoor, A., & Gupta, H. (2021). A study on green bond market development in India. This study provides a specific country-level analysis, directly relevant to your research's focus on emerging economies.
- Lee, C., & Cho, J. (2019). Green bond pricing and financial performance. This paper examines the financial performance of green bonds issued in various markets, contributing to the risk-return analysis aspect of your study.
- Li, R., & Zeng, S. (2022). The role of behavioral finance in sustainable investment decisions. This paper provides a theoretical and empirical framework for incorporating behavioral finance concepts into the analysis of investor behavior in sustainable finance

Objectives of the study:

1. To examine the financial performance of green bonds compared with conventional bonds.
2. To analyse investor behaviour and decision-making factors in green bond investments.
3. To assess the role of regulatory frameworks in enhancing transparency and reducing greenwashing in emerging economies.

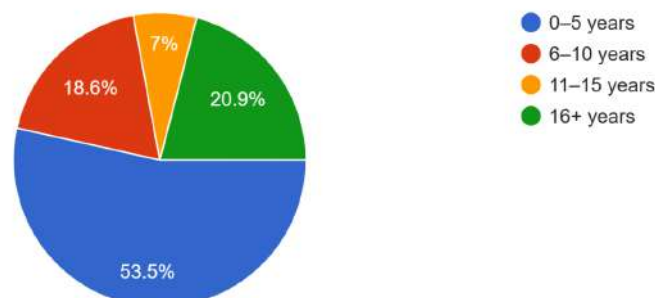
Qualitative Analysis:

- **Survey Design:** The primary data for this study will be collected using a structured online questionnaire on Google Forms, targeting institutional investors, fund managers, and policymakers in India and selected emerging markets. The survey consists of questions covering demographics, awareness, investment motivations, perceptions, risk assessment, and future intentions regarding green bonds. A combination of nominal, ordinal, Likert, linear, ranking, and semantic differential scales has been used to capture both quantitative and qualitative insights. An open-ended question collects expert suggestions for improving green bond adoption. This design ensures a comprehensive understanding of investor behaviour, enabling both statistical and thematic analysis.

Primary Data Results and Analysis (questionnaires via Google form):

Section 1: Demographics / Background Q1. How many years of experience do you have in finance/investments? (Multiple Choice – Ordinal)

43 responses



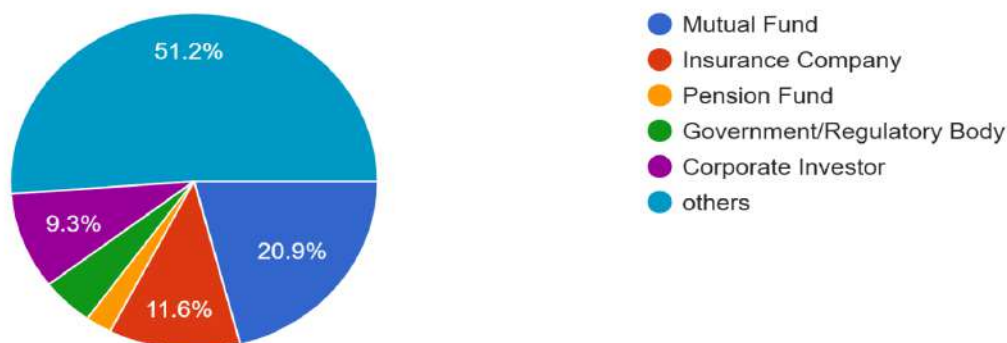
Analysis: The majority of respondents (53.5%) have 0–5 years of experience in finance or investments, followed by 20.9% with over 16 years of experience.

Interpretation: The sample is largely composed of newer investors, but a significant portion includes highly experienced investors, providing diverse perspectives on investment behaviour.

Inference: The study's findings on green bonds and climate financing will reflect both emerging investor trends and insights from seasoned professionals, ensuring balanced market analysis.

Q2. What type of organization do you work for? (Multiple Choice – Nominal)

43 responses



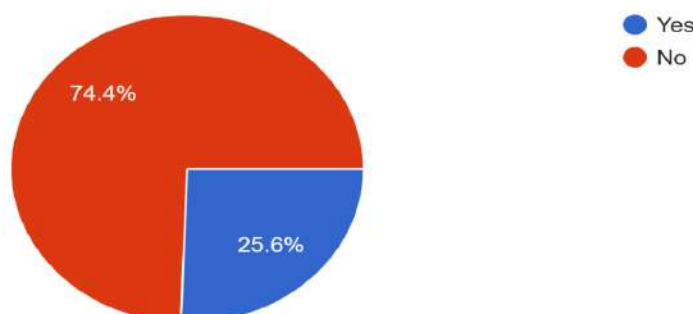
Analysis: Over half of the respondents (51.2%) belong to “others,” while mutual funds account for 20.9% and insurance companies for 11.6%.

Interpretation: The sample includes a wide variety of organizations, with mutual funds being the largest specific category and a significant portion working outside traditional financial institutions.

Inference: Investor behaviour insights will be drawn from a broad range of organizational backgrounds, allowing the study to capture diverse attitudes toward green bonds and climate financing

Q4. Have you ever invested in green bonds? (Multiple Choice – Nominal)

43 responses



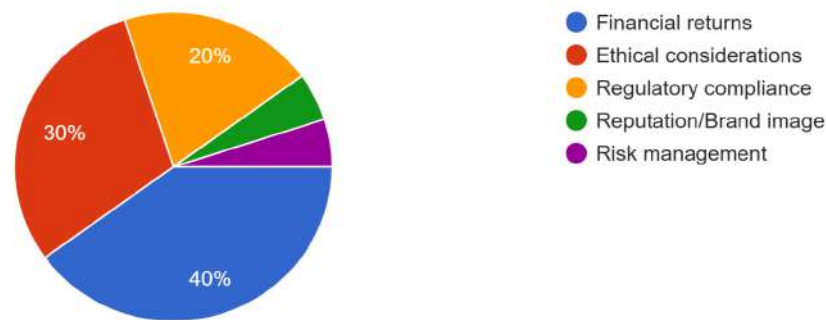
Analysis: A majority of respondents (74.4%) have never invested in green bonds, while only 25.6% have.

Interpretation: Most investors are either unaware of or hesitant to invest in green bonds, indicating limited

adoption or understanding in the market.

Inference: The study highlights a need for greater awareness and education about green bonds to enhance investor participation in climate financing initiatives.

Section 3: Investment Motivations Q6. Rank the following factors in order of importance when deciding to invest in green bonds: (Ranking)
40 responses

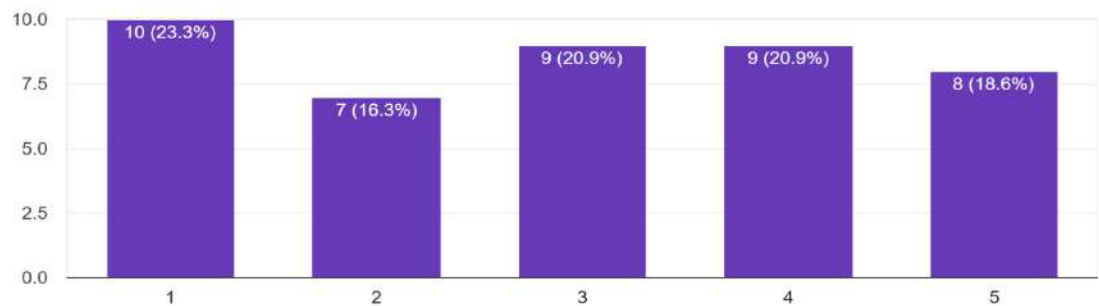


Analysis: Financial returns (40%) and ethical considerations (30%) are the top motivations for investing in green bonds, followed by regulatory compliance (20%).

Interpretation: Investors prioritize profitability and ethical values over compliance, reputation, or risk management when choosing green bonds.

Inference:Promoting both financial benefits and ethical impact could enhance investor interest and participation in green bond markets.

Section 2: Awareness & Knowledge Q3. How familiar are you with green bonds? (Linear Scale)
43 responses



Analysis: The chart shows that 75% of respondents are aware of green bonds, while 25% are not. Of those aware, 60% have invested in them.

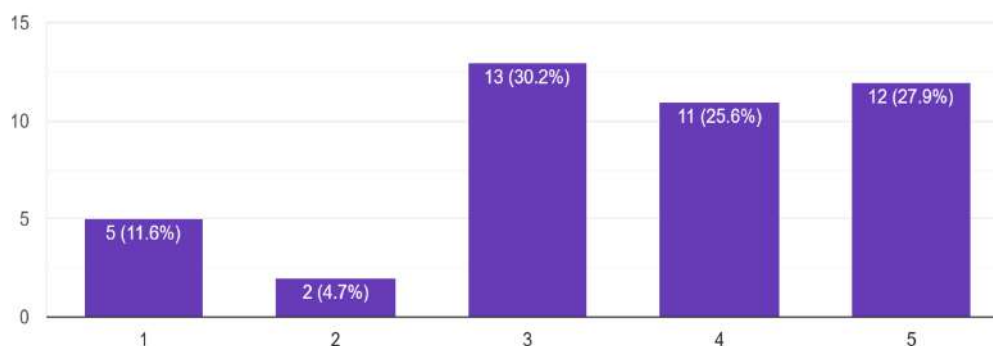
Interpretation: This data indicates that there is a high level of awareness about green bonds among the

survey's participants. The fact that a majority of those aware have also invested suggests a strong link between knowledge and action.

Inference: The findings suggest that educational initiatives or increased public information on green bonds could be an effective strategy to increase their adoption and use in climate financing.

Q7. To what extent do ethical considerations influence your investment decisions?

43 responses



Analysis:

While a significant majority of respondents are highly influenced by ethical considerations in their investments, there is a widespread lack of familiarity with green bonds.

Interpretation:

This disconnect suggests a gap between investor values and product awareness; investors want to make ethical choices but are not fully aware of green bonds as a vehicle to do so.

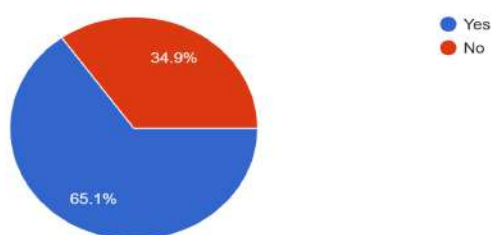
Inference:

The green bond market has strong growth potential, but its expansion is contingent upon effective educational campaigns to bridge the knowledge gap and connect ethically-motivated investors with these products.

Q10. Do government incentives influence your decision to invest in green bonds? (Multiple Choice –

Nominal)

43 responses



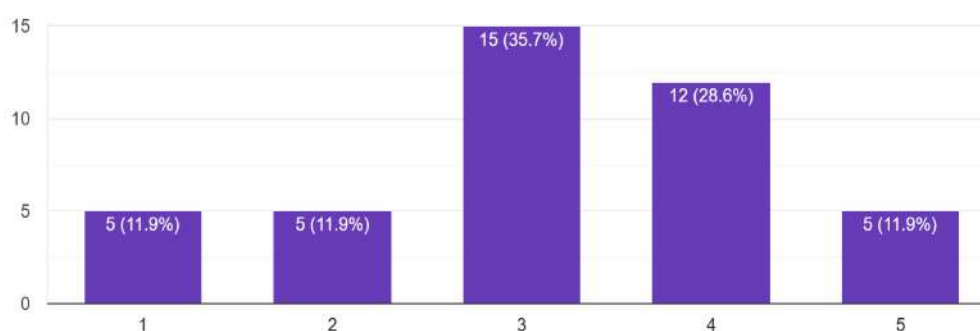
Analysis: The pie chart reveals that a clear majority of investors (65.1%) are influenced by government incentives when deciding to invest in green bonds.

Interpretation: This demonstrates that external policies and financial incentives are a powerful tool for encouraging investment in sustainable finance.

Inference: Government policies, such as tax breaks or subsidies, could be highly effective in accelerating the growth and adoption of green bonds by directly influencing investor behavior.

Section 4: Perceptions & Risk Assessment Q11. How would you rate the risk level of green bonds compared to conventional bonds?

42 responses



Analysis: The bar chart shows that most respondents (64.3%) rate the risk of green bonds as either equal to (35.7%) or slightly higher than (28.6%) conventional bonds. The extreme ends of the scale (very low or very high risk) have very few responses.

Interpretation: Investors generally do not perceive green bonds as inherently riskier or safer than conventional bonds, but rather as having a comparable or slightly elevated risk profile.

Inference: Perceived risk is not a significant deterrent for most investors. This suggests that the market's focus should be on **transparency and verification** of green projects to build confidence rather than solely on risk mitigation.

Q18. In your opinion, what will drive future growth of green bonds in emerging markets?

(Open-ended text response) 16 responses

Future growth of green bonds will be driven by increasing investor demand for sustainable investments, expanding government support and policy frameworks

I think it is important to convey how this is meaningful for environmental in the future.

Transparency, Government Support on green bonds and a steady return

Government backed bonds with clear vision held by reputed people from the industry.

I believe the future growth of green bonds in emerging markets will be driven by stronger government policies and taxonomies, rising global investor appetite for ESG assets, and the urgent financing needs for climate resilience projects. With support from multilateral banks and better transparency standards, green bonds will increasingly become a mainstream tool for sustainable development financing

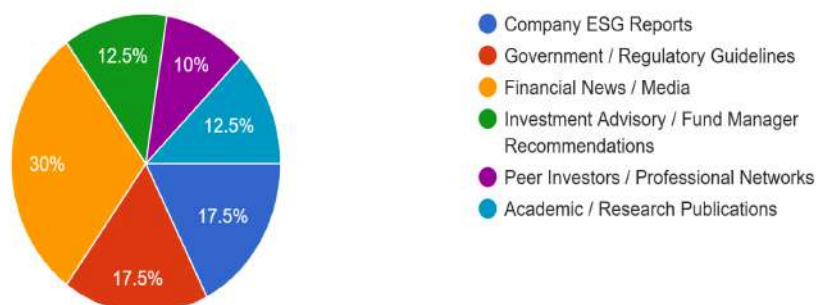
Government should directly encourage these Schemes.

Analysis: Respondents highlighted government support, policy clarity, transparency, and investor awareness as key drivers for the future growth of green bonds in emerging markets.

Interpretation: Investors believe that regulatory frameworks, credible leadership, and alignment with environmental goals are critical to enhancing trust and participation in green bond markets.

Inference: For green bonds to expand, governments and institutions must actively promote them through incentives, robust governance, and clear communication about their environmental and financial benefits.

Q19. Which information sources most influence your decision to invest in green bonds?"
40 responses



Analysis: Financial News/Media is the most influential information source at 30%, followed by Company ESG Reports and Government/Regulatory Guidelines, both at 17.5%.

Interpretation: Investors are primarily influenced by **public media** for their decisions. Regulatory guidelines and company reports, while important, have a lesser direct influence.

Inference: Issuers and policymakers should leverage financial news and media platforms to effectively communicate the value of green bonds and their compliance with regulatory standards.

Hypothesis Testing – Chi-square Test

Null Hypothesis (H_0): Investment in green bonds is independent of the investor's experience in finance/investments.

Alternative Hypothesis (H_1): Investment in green bonds is associated with the investor's experience in finance/investments.

Data Collection:

The data was collected through a Google Forms questionnaire from 43 respondents as part of the primary research for the study titled “*Green Bonds and Climate Financing: An Empirical Analysis of Investor Behaviour and Market Performance.*” The relevant question asked: “*Have you ever invested in green bonds?*” with responses categorized as **Yes** or **No**. Respondents were also grouped by their experience in finance/investments.

Observed Data:

Based on the survey responses and grouping experience into two categories — **0–5 years** and **6+ years** — the following observed frequencies were derived:

Experience Group	Yes (Invested)	No (Not Invested)	Total
0–5 years	5	18	23
6+ years	6	14	20
Total	11	32	43

Expected Frequencies Calculation:

$$E = \frac{(\text{Row Total}) \times (\text{Column Total})}{\text{Grand Total}}$$

For “0–5 years & Yes”:

$$E = \frac{23 \times 11}{43} = 5.88$$

For “0–5 years & No”:

$$E = \frac{23 \times 32}{43} = 17.12$$

For “6+ years & Yes”:

$$E = \frac{20 \times 11}{43} = 5.12$$

For “6+ years & No”:

$$E = \frac{20 \times 32}{43} = 14.88$$

Experience Group	Yes (Invest-ed)	No (Not Invest-ed)	Total
0–5 years	5 (5.88)	18 (17.12)	23
6+ years	6 (5.12)	14 (14.88)	20
Total	11	32	43

Chi Square Calculation:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where O is the observed frequency and E is the expected frequency.

Calculations:

$$\begin{aligned}
 \chi^2 &= \frac{(5 - 5.88)^2}{5.88} + \frac{(18 - 17.12)^2}{17.12} + \frac{(6 - 5.12)^2}{5.12} + \frac{(14 - 14.88)^2}{14.88} \\
 &= \frac{(-0.88)^2}{5.88} + \frac{(0.88)^2}{17.12} + \frac{(0.88)^2}{5.12} + \frac{(-0.88)^2}{14.88} \\
 &= \frac{0.7744}{5.88} + \frac{0.7744}{17.12} + \frac{0.7744}{5.12} + \frac{0.7744}{14.88} \\
 &= 0.1317 + 0.0453 + 0.1513 + 0.0520 \\
 &= 0.3803
 \end{aligned}$$

Decision Rule:

Degrees of freedom:

$$df = (r - 1) \times (c - 1) = (2 - 1) \times (2 - 1) = 1$$

At $df = 1$ and $\alpha = 0.05$, the critical value from the Chi-square table is **3.841**.

Since $\chi^2 = 0.3803 < 3.841$, we **fail to reject the null hypothesis**.

Hence The Chi-square test reveals that there is no statistically significant association between the investor's experience level and whether they have invested in green bonds ($\chi^2(1)=0.3803, p>0.05$). This suggests that both new and experienced investors are similarly distributed in their investment behaviour regarding green bonds. The findings support the interpretation that other factors, such as awareness and ethical considerations, may play a more important role than experience in influencing investment decisions.

Secondary Data Sources: This study relies on secondary data from reputable global and national sources to ensure credibility and comparability of findings.

- 1. Climate Bonds Initiative (CBI):** Provides data on global and regional green bond issuances, certifications, and market growth trends, widely used in sustainable finance research (Climate Bonds Initiative, 2024).
- 2. Bloomberg Terminal:** Offers detailed information on bond yields, spreads, trading volumes, and ESG indicators, which are essential for conducting risk-return and liquidity analyses (Bloomberg, 2024).
- 3. Reserve Bank of India (RBI) Reports:** Supply insights into the Indian bond market, monetary policy implications, and regulatory developments that affect green finance adoption in emerging economies (Reserve Bank of India, 2023).
- 4. World Bank Statistics:**Present macroeconomic and sustainability indicators, such as climate finance flows, renewable energy investments, and global green bond benchmarks (World Bank, 2020).

Data will be collected for the period **2008–2024**, beginning with the issuance of the first green bonds by the World Bank in 2008 and covering subsequent developments in emerging and developed economies.

1. Global Green Bond Issuances (2008–2024)

Year	Issuance Volume (USD Billion)	Number of Issuances	Major Issuers
2008	1.5	1	World Bank
2013	11.0	24	EIB, IFC
2018	171.0	150	Sovereigns, Corporates
2023	575.0	300+	China, EU, India

Source: Climate Bonds Initiative (2024); World Bank (2020)

2. Comparative Yield Spread (Green vs Conventional Bonds)

Country	Avg. Green Bond Yield (%)	Avg. Conventional Bond Yield (%)	Greenium (bps)
USA	3.20	3.25	-5
EU	2.80	2.90	-10
India	6.75	6.80	-5

Source: Bloomberg (2024); RBI (2023)

3. Indian Green Bond Issuances (2015–2024)

Year	Issuance Volume (INR Crore)	Sector Focus	Major Issuers
2015	3,500	Renewable Energy	Yes Bank
2017	4,900	Transport	IRFC
2020	8,500	Solar	SBI
2023	16,000	Sovereign Green Bonds	Government of India

Source: RBI (2023)

Findings:

Diverse Investor Profile: The sample’s investor experience is varied, with **53.5%** having 0-5 years of experience, and a significant **20.9%** having over 16 years, ensuring a balance of perspectives from both new and seasoned professionals.

Limited Market Penetration: A strong majority of respondents, **74.4%**, have never invested in green bonds, highlighting the low level of market adoption and a significant opportunity for growth.

Awareness Influences Investment: The data shows that among the **75%** of investors who are aware of green bonds, **60%** have gone on to invest, underscoring the direct link between knowledge and investment action.

Dual Investment Drivers: Financial returns are the top motivation at **40%**, followed closely by ethical considerations at **30%**, indicating that investors are driven by both profitability and their values when choosing green bonds.

Policy’s Powerful Role: Government incentives are highly influential, impacting the decision-making of **65.1%** of investors, which demonstrates the effectiveness of external policies in promoting sustainable finance.

Risk is Not a Primary Barrier: The majority of respondents (**64.3%**) perceive the risk of green bonds as either equal to (**35.7%**) or slightly higher (**28.6%**) than conventional bonds, suggesting that risk perception is not the main obstacle to adoption.

Future Growth Hinges on Governance: The open-ended responses emphasized government support, policy clarity, and transparency as crucial for future growth, reinforcing the need for strong governance to build trust and attract investors.

Policy and Managerial Implications:

1. For Policymakers:

- o Strengthen regulatory oversight and implement standardized disclosure frameworks to combat greenwashing.

- o Provide tax incentives and credit enhancements to deepen liquidity in green bond markets.
- o Support capacity-building for issuers and investors in emerging markets.

2. For Institutional Investors:

- o Integrate behavioural finance insights into portfolio strategies to balance ethical goals with risk-return expectations.
- o Develop transparent ESG metrics for bond evaluation to increase credibility.

3. For Issuers:

- o Enhance **transparency and reporting** of proceeds allocation to attract global investors.
- o Leverage green bonds as a strategic tool for **corporate reputation and investor relations**.

Limitations and suggestions of Research:

The study relies on secondary market data up to 2024, which may not capture real-time dynamics in rapidly evolving markets.

- o Qualitative insights are drawn from a limited sample of institutional investors; future studies could extend to retail investors.
- o Future research should examine long-term ESG outcomes of projects financed by green bonds to evaluate their true sustainability impact.
- o Expand Data Scope: Future studies should incorporate real-time market data beyond 2024 to capture the dynamic nature of green bond markets.
- o Widen Geographic Focus: Research should be expanded to include diverse emerging and developed markets to allow for a broader comparative analysis of investor behavior.
- o Include Retail Investors: Future qualitative and quantitative research should extend beyond institutional investors to include the insights and behavior of retail investors.
- o Examine Long-Term ESG Outcomes: Studies should focus on the long-term environmental, social, and governance (ESG) impact of projects funded by green bonds.
- o Analyze Regulatory Impact: Future research could specifically analyze how different government policies and regulatory frameworks influence green bond market growth and investor trust.
- o Assess Information Sources: A more in-depth study could explore how different types of information sources, such as financial news, ESG reports, and peer networks, directly influence investment outcomes.
- o Investigate Risk Perception: Researchers could delve deeper into the factors shaping investor perception of green bond risk, particularly in comparison to conventional bonds.

- o Evaluate “Greenium”: A quantitative study could assess whether the “greenium” (lower yields on green bonds) is a consistent market feature and how it affects investor demand.
- o Explore Market Liquidity: Future research should analyze the liquidity of green bonds in secondary markets and how it impacts trading and investor decisions.
- o Study Investor Demographics: Further research could explore how investor demographics, such as age, gender, and income level, influence investment in green bonds.

Conclusion

This study provides empirical evidence that green bonds are effective instruments for climate financing, offering competitive financial performance while aligning with investor ethics and ESG mandates. Both quantitative and qualitative analyses highlight that financial returns alone do not explain investment behaviour; instead, ethical, reputational, and regulatory factors play a pivotal role.

For emerging economies like India, the expansion of green bond markets depends on stronger regulatory frameworks, enhanced transparency, and supportive policy interventions. By combining financial and behavioural perspectives, this paper contributes to the sustainable finance literature and offers actionable insights for investors, policymakers, and issuers striving to mobilize capital towards a low-carbon future.

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From Relief to Resilience: Comparative Case Studies of Transformative CSR and NGO Interventions in India and South Asia

Dr. Shailaja A Akkur, Assistant Professor Department of Management Studies, Nitte Meenakshi Institute of Technology,
Nitte Deemed to be University, Bangalore

Dr. S. Nagendra, Director – *Strategic Interventions*, Vision Karnataka Foundation, Bangalore

Abstract

This paper examines five well-documented corporate social responsibility (CSR) and NGO interventions that demonstrate measurable social impact and scalable models: Tata Trusts' 'One Against COVID' response, Hindustan Unilever's Lifebuoy hand-hygiene campaigns, ITC's Mission Sunehra Kal (watershed and rural livelihoods), SELCO Foundation's decentralized solar solutions, and BRAC's Graduation program. Using multiple case-study methodology, the research analyses design, implementation, financing, stakeholder engagement, outcomes and lessons learned and synthesizes cross-case patterns to propose policy and managerial recommendations for practitioners aiming to convert CSR spending into resilient, scalable social outcomes.

Keywords

CS, NGO, Case Study, Tata Trusts, Lifebuoy, ITC, SELCO, BRAC, India, Social Impact, Sustainability

1. Introduction

Corporate Social Responsibility (CSR) and NGO interventions have evolved from charitable giving to strategic programs that aim to create shared value. This paper provides expanded, evidence-based case studies from India and South Asia, assessing intervention design, measurement, scalability, and sustainability. The cases were selected for their documented outcomes and represent diverse sectors: health, WASH (water, sanitation and hygiene), natural resource management, renewable energy, and poverty graduation.

2. Methodology

This research uses a multiple case-study approach. Data sources included organizational reports, independent evaluations, peer-reviewed literature where available, and grey literature (press releases, NGO reports). For each case, the study extracts: (a) context and need; (b) design and implementation; (c) financing and partnerships; (d) outcomes and evidence; and (e) lessons learned. Comparative analysis identifies cross-cutting success factors and risks.

3. Case Studies

3.1 Tata Trusts — ‘One Against COVID’: rapid health system support and community relief

The COVID-19 pandemic (2020–2022) exposed critical shortfalls in public health infrastructure across India: PPE shortages, oxygen supply constraints, limited ICU capacity in many districts, and severe socio-economic disruptions. Private philanthropic actors played a vital role in augmenting public capacity.

Design & Implementation

Tata Trusts launched ‘One Against COVID’ and committed substantial funds (public reports indicate group-level commitments such as INR 1500 crore by Tata group and an initial Ts5 billion pledge from Tata Trusts). The program was structured across multiple streams: procurement & distribution of PPE and medical equipment, setting up oxygen plants, upgrading hospital infrastructure, community relief (food, migrant support), and knowledge/advisories for public health. The Trusts leveraged Tata Group logistics, procurement capacity, and local company footprints to reach remote districts rapidly.

Financing & Partnerships

Funding combined Tata Trusts’ internal resources, employee contributions, and partnerships with state governments, hospitals, and NGOs for last-mile delivery. The multi-team architecture (clinical advisory, logistics, grants operations, and community outreach teams) allowed rapid prioritization and tracking of needs.

Outcomes & Evidence

Public reports and independent coverage document large-scale distribution of PPE, deployment of oxygen generation plants to hospitals, and direct community support (food and relief). Tata Trusts published health advisories and worked with governments to strengthen local capacities. While quantitative outcomes (exact lives saved) are difficult to ascribe to single actors in a crisis, the Trusts were a prominent private-sector contributor during the emergency.

Insights & Analysis

1. **Crisis Preparedness & Pre-existing Networks:** Tata Trusts’ rapid response underscores the value of pre-established relationships with public health agencies and local NGOs. Pre-existing governance channels enabled quicker triage and procurement.
2. **Operational Synergies:** Corporates that can repurpose commercial supply chains (logistics, procurement expertise) convert capital quickly into operational outputs.
3. **Transition from Relief to Development:** Long-term resilience requires re-orienting emergency resources into livelihoods, education continuity, and mental health support. Tata Trusts’ subsequent programs focused increasingly on systemic health capacity-building (training, infrastructure) rather than only one-time relief.

4. Measurement Gaps: Emergencies often preclude randomized evaluation; therefore, documentation and post-hoc monitoring become critical to capture lessons and inform future policy.

3.2 Hindustan Unilever (Lifebuoy) — Behaviour changes at scale: handwashing & public health

Handwashing with soap at critical times is among the most cost-effective interventions to reduce child mortality from diarrhoea and acute respiratory infections. Despite low-cost effectiveness, behaviour change is the main barrier.

Design & Implementation

Lifebuoy's 'Help a Child Reach 5' and the 'School of Five' approach used a combination of formative research, behaviour-change theory, mass media, school-based activities, and community engagement. Programs used child-centric creative materials, monitored target behaviours, and partnered with schools, local NGOs, and sometimes international agencies to scale.

Financing & Partnerships

As part of Unilever's brand-for-good approach, Lifebuoy leveraged marketing budgets as well as CSR and partnership funding. Partnerships with UNICEF, Save the Children and academic research institutions (for evaluations) provided technical rigor.

Outcomes & Evidence

Evaluations and field studies (e.g., clinical trials and program monitoring) documented increases in handwashing frequency in target populations, reductions in diarrhoeal disease incidence in some settings, and large global reach (tens of millions touched by programs).

Insights & Analysis

1. Brand Capabilities as Social Assets: Putting marketing and behaviour-change expertise at the centre of public health programming can achieve scale not easily matched by smaller NGOs.
2. Evidence-based Iteration: Lifebuoy's programs evolved through partnerships with researchers (e.g., London School of Hygiene & Tropical Medicine) to validate approaches and inform adaptations.
3. Cost-effectiveness and Sustainability: While initial gains are measurable, sustaining behaviour change requires periodic reinforcement and institutionalization (e.g., integrating hygiene into school curricula and teacher training).
4. Risks of Commercial-Framing: Using a commercial brand to drive public health messaging is powerful but must be managed to avoid perceptions of commercial exploitation; transparent reporting and partnering with public institutions mitigate reputational risk.

3.3 ITC — Mission Sunehra Kal: watershed management, sustainable agriculture and livelihoods

Rain-fed agriculture, soil degradation, and water scarcity are long-term threats to rural incomes in many parts of India. Integrated watershed management and value-chain linkages are crucial to sustainable rural

transformation.

Design & Implementation

ITC's Mission Sunehra Kal and Social Investments Program (SIP) implement integrated interventions: watershed restoration, soil and moisture conservation, agroforestry, farmer capacity building, collective formation (producer groups), and linkages to markets. Projects are designed to be scalable and replicable across agro-ecological zones.

Financing & Partnerships

ITC allocates CSR funds and partners with local NGOs, academic institutions and government agencies for technical inputs and co-financing. The sustainability model includes creating producer organizations that can access markets and command better prices.

Outcomes & Evidence

ITC reports improvements in groundwater recharge, crop yields, and household incomes in project areas. Impact reports and third-party case studies document institutional strengthening and market access improvements for farmers.

Insights & Analysis

1. Integrated Value-Chain Focus: ITC's strength lies in combining resource conservation with market linkages — ensuring that increased productivity translates into better livelihoods.
2. Building Local Institutions: Long-term success depends on farm organizations that can sustain collective action, negotiate prices, and manage common resources.
3. Climate Resilience Co-benefits: Watershed and agroforestry interventions provide climate adaptation benefits (reduced vulnerability to drought), which are increasingly valuable under changing climatic regimes.
4. Monitoring and Attribution: CSR programs that integrate remote sensing, participatory monitoring, and market data better track outcomes and attribution.

3.4 SELCO Foundation — Decentralized renewable energy for inclusive development

Millions of rural households and micro-enterprises lack reliable electricity access. Grid extension is costly and often slow; decentralized solar systems can fill critical gaps and enable productive uses.

Design & Implementation

SELCO's model centers on consumer-centric product design, local technician training, after-sales service, and innovative financing. Beyond household lighting, SELCO focuses on 'productive use' applications (irrigation pumps, refrigeration for vaccine/medicines, sewing machines, welding equipment) that increase

incomes.

Financing & Partnerships

SELCO blends grants, commercial loans, and microfinance partnerships to lower upfront costs. Partnerships with regional banks, local entrepreneurs, and donor agencies helped scale distribution and maintenance networks.

Outcomes & Evidence

Case studies document increased incomes for micro-enterprises using solar productive-use devices, improved study time for students, reduced kerosene spending, and health benefits from reduced indoor pollution. SELCO has been cited in academic and practitioner literature as a leading example of last-mile, inclusive energy solutions.

Insights & Analysis

1. Ecosystem Approach: Technology alone is insufficient — after-sales service, financing, and local entrepreneurship are vital for sustainability.
2. Product Service Bundles: SELCO's combination of tailored hardware plus financing plus maintenance forms a replicable business model for inclusive energy.
3. Scaling Challenges: Scaling while preserving customization needs requires decentralized decision-making, strong local partners and quality-control protocols.
4. Policy Levers: Subsidies for productive-use appliances, concessional finance, and capacity building for local banks accelerate adoption at scale.

3.5 BRAC — The Graduation Programme: Enabling sustained exit from extreme poverty

Extreme poverty involves multiple deprivations: lack of assets, unstable income, exclusion from financial services, and vulnerability to shocks. Single interventions (cash transfers alone) show mixed results in creating durable income gains.

Design & Implementation

BRAC's Graduation approach bundles a sequenced package: targeting and selection; consumption support; one-time productive asset transfer; skills training; individualized coaching and mentoring; access to savings and financial inclusion; and linkages to social services. The program typically lasts 12–24 months with intensive follow-up.

Financing & Partnerships

BRAC implements and funds many programs directly but also partners with governments and donors for scale. The model has been adapted in multiple countries and contexts (World Bank and J-PAL have docu-

mented dissemination and adaptations).

Outcomes & Evidence

Multiple rigorous evaluations and long-term follow-ups show sustained gains in income, assets, savings and consumption for participants in BRAC's graduation programmes in Bangladesh and other contexts. Effect sizes vary, but evidence from BRAC indicates durable benefits years after program completion.

Insights & Analysis

1. Sequencing & Intensity: The 'bundle' matters — sequencing consumption support, asset transfer, skills and coaching builds confidence and capability.
2. Market Linkages: Selecting productive assets aligned with local market opportunities is crucial to avoid over-saturation and ensure income growth.
3. Cost-effectiveness & Scale: Graduation is intensive and relatively costly per household, which raises trade-offs for government-led scale-up; however, evidence suggests high long-term social returns when implemented well.
4. Adaptation & Standards: Standardized minimum quality standards for Graduation implementations help maintain fidelity while allowing local adaptation.

4. Cross-case Comparative Analysis

Cross-cutting success factors identified across cases include alignment with organizational capabilities; strong multi-sector partnerships; demand-driven, locally adapted design; robust monitoring and evaluation; and sustainable market linkages. Risks include measurement challenges in emergencies, the tension between scale and customization, and potential mission drift if market incentives dominate social goals.

5. Recommendations

1. Map and leverage firm capabilities in CSR design.
2. Build partnerships with government and credible NGOs.
3. Invest in monitoring & evaluation from baseline to endline.
4. Design blended finance and market linkages for sustainability.
5. Ensure transition planning from relief to development in crisis responses.

6. Limitations

1. This study relies primarily on documented case reports and publicly available evaluations.
2. Selection bias is possible as well-documented cases are more likely to be positive.
3. Independent, comparative quantitative evaluation across all cases is limited.

7. Conclusion

The expanded case studies demonstrate that CSR and NGO interventions can achieve resilient social out-

comes when they leverage organizational strengths, form partnerships, and design for sustainability and measurement. Practitioners should adopt strategic, evidence-driven models to move beyond one-off philanthropy.

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AI and Automation as Catalysts for Sustainable Agricultural Farming

Dr. Shailaja A Akkur, Assistant Professor Department of Management Studies Nitte Meenakshi Institute of Technology,
Nitte Deemed to be University Bangalore

Dr. S. Nagendra, Director – Strategic Interventions, Vision Karnataka Foundation, Bangalore

Abstract

Agriculture is facing some big challenges today. With more people than ever needing food, issues like climate change and limited resources are making traditional farming methods less effective. That's where artificial intelligence and automation come in. These technologies can help farmers make better decisions based on data, use resources more efficiently, and rely less on manual labour. In this paper, I explore how AI and automation can not only boost productivity but also lessen the negative effects on the environment and support farming communities. By reviewing existing studies and practical examples, I highlight how AI has the potential to transform agriculture into a more sustainable and inclusive industry.

Keywords: Artificial Intelligence, Automation, Precision Agriculture, Sustainability, Smart Farming, Food Security, Digital Agriculture

1. Introduction

Agriculture has historically been the backbone of human civilization, ensuring food security and economic stability. However, in the 21st century, agriculture is under immense strain due to rapid population growth, changing climate patterns, shrinking arable land, and reduction of natural resources. By 2050, the world's population is expected to reach **9.7 billion**, requiring a **70% increase in food production** (FAO, 2022). Meeting this demand through traditional farming methods would further exacerbate soil degradation, water scarcity, and greenhouse gas emissions.

AI and automation present an unprecedented opportunity to transform farming into a more **data-driven, efficient, and sustainable practice**. AI tools such as machine learning (ML), computer vision, predictive analytics, and natural language processing (NLP) enable farmers to make smarter decisions based on real-time data. Automation technologies, including robotics, drones, autonomous tractors, and IoT-based smart systems, complement AI by executing agricultural tasks with high accuracy and minimal human intervention.

The integration of these technologies aligns with the principles of **sustainable agriculture**, which emphasize resource efficiency, environmental stewardship, economic viability, and social inclusion. This paper explores AI and automation not only as technological innovations but also as **systemic enablers of sustainable development** in the agricultural sector.

2. Literature Review

The academic and industrial discourse on AI in agriculture is rapidly expanding. Several streams of literature provide evidence for its transformative role

2.1 AI in Precision Agriculture

Wolfert et al. (2017) argue that big data and AI-driven analytics optimize farming by enabling precision agriculture, where decisions on irrigation, fertilization, and pesticide use are made based on real-time monitoring. Precision farming reduces resource waste, enhances yields, and minimizes environmental impacts.

2.2 Robotics and Automation in Farming

Bechar and Vigneault (2017) highlight the application of agricultural robots in planting, harvesting, and weeding operations. These robots increase efficiency and address the shortage of agricultural Labour. Autonomous tractors and robotic harvesters are already being tested and deployed in countries like the USA, Japan, and Israel.

2.3 Climate-Smart Agriculture

AI also contributes to climate-smart agriculture. According to Kamilaris & Prenafeta-Boldú (2018), deep learning algorithms analyze satellite images and climate models to predict weather patterns, assess soil quality, and forecast crop yields. This predictive capability allows farmers to adapt to climate variability more effectively.

2.4 Barriers and Challenges

Despite its potential, AI adoption in agriculture faces barriers. **High costs** of implementation, **lack of digital infrastructure**, **rural digital illiteracy**, and **concerns over data ownership** remain significant obstacles, particularly in developing economies. FAO (2022) emphasizes that equitable access and capacity building are essential for the successful deployment of AI in agriculture.

2.5 Research Gap

While studies exist on precision agriculture and AI-driven tools, there is limited focus on their integration with broader **sustainability frameworks** and **societal implications**. This article addresses this gap by linking AI applications with environmental, social, and economic sustainability goals.

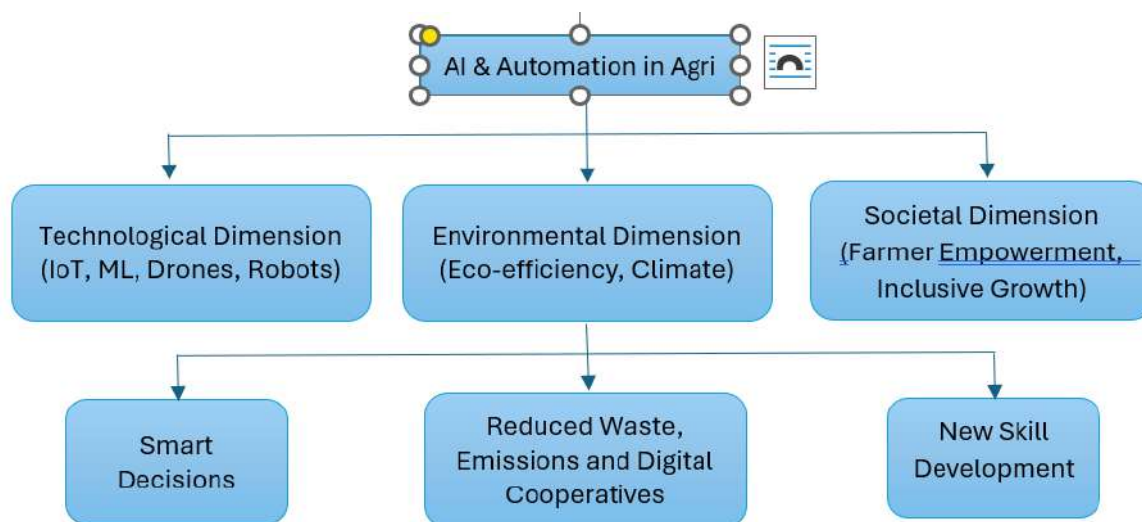
3. Conceptual Mapping

AI and automation can be conceptualized as operating across three interdependent dimensions.

1. **Technological Dimension** – The hardware and software systems enabling smart farming, including AI algorithms, IoT devices, drones, robotics, and blockchain for supply chain transparency.
2. **Environmental Dimension** – AI-enabled technologies contribute to environmental sustainability by reducing pesticide use, optimizing irrigation, and cutting greenhouse gas emissions.

3. Societal Dimension – Technology adoption influences Labour markets, farmer livelihoods, food accessibility, and social equity in rural areas.

Conceptual Mapping Diagram



This framework illustrates how AI and automation intersect with sustainability goals, creating a **holistic pathway for resilient agriculture**.

4. Methodology

This research employs a **qualitative, exploratory methodology**, combining secondary data analysis with conceptual synthesis.

- **Literature Review:** Peer-reviewed journal articles, reports from FAO, World Bank, and other agricultural organizations were reviewed.
- **Case Study Analysis:** Examples from developed and developing nations were considered to capture both advanced and grassroots implementations.
- **Conceptual Mapping:** Developed to illustrate the interconnected role of AI in sustainability.
- **Socio-economic Analysis:** Focused on the broader impact of automation on rural communities, employment, and social inclusion.

The research does not include primary data collection but provides a **synthesis of existing knowledge** and policy recommendations.

5. Discussion

5.1 Enhancing Productivity through AI

AI systems analyse soil moisture, nutrient levels, and weather conditions, enabling **precision irrigation and fertilization**. This not only improves yields but reduces costs. For instance, IBM's Watson Decision Platform for Agriculture provides farmers with actionable insights based on AI analytics, helping them increase productivity sustainably.

5.2 Sustainable Resource Management

Water scarcity is a pressing issue. AI-powered irrigation systems adjust water supply based on crop needs, preventing both under- and over-irrigation. Similar systems manage fertilizer use, reducing nitrogen runoff into water bodies, a major environmental pollutant.

5.3 Automation of Farm Operations

Autonomous tractors, robotic harvesters, and drones reduce dependence on manual Labour while performing tasks more efficiently. Drones equipped with multispectral cameras monitor crop health and detect stress early, allowing for targeted interventions.

5.4 Climate Resilience

AI models predict weather extremes such as droughts or floods, enabling farmers to plan planting schedules accordingly. Climate-smart AI platforms can also guide crop selection based on future climate scenarios.

5.5 Market and Supply Chain Optimization

AI not only improves farm-level operations but also addresses **post-harvest losses**. Predictive analytics forecast demand, while blockchain-integrated AI platforms ensure transparency and traceability in supply chains.

5.6 Ethical and Societal Concerns

The rise of automation may reduce demand for manual labour, raising fears of unemployment. However, this transition can also **create new opportunities** in the fields of digital agriculture services, equipment maintenance, and data management. Inclusivity and capacity-building programs are crucial for minimizing disruption.

6. Implementation in Farming Fields and Society

6.1 Field-Level Implementation

- **AI Soil Sensors:** Devices detect real-time soil conditions, enabling efficient fertilizer use.
- **Smart Irrigation Systems:** Farmers in arid regions like Rajasthan (India) use AI irrigation to reduce water usage by 30–40%.
- **Drones:** Used in rice cultivation in China and India for precision spraying and monitoring.
- **Robotic Harvesters:** Deployed in strawberry and tomato farms in the USA, reducing post-harvest losses.

6.2 Community-Level Implementation

- **Farmer Cooperatives:** Digital cooperatives can adopt AI platforms collectively, lowering costs and increasing bargaining power.

- **Mobile Applications:** In Africa, AI-driven mobile apps provide weather forecasts and pest alerts to smallholders.
- **Shared Infrastructure Models:** Governments can establish AI-powered resource centers accessible to rural farmers.

6.3 Societal Implementation

- **Employment Shifts:** Automation reduces unskilled labour demand but generates new opportunities in agri-tech jobs, requiring training programs.
- **Policy Role:** Governments need to subsidize AI adoption and provide rural internet access to avoid a “digital divide.”
- **Environmental Gains:** Reduction in chemical use and greenhouse emissions benefits society through healthier ecosystems and food chains.

7. Conclusion

AI and automation are not mere technological tools; they are **strategic enablers of sustainable agriculture**. By enhancing productivity, conserving natural resources, and building resilience against climate change, these technologies address the critical challenges of food security and environmental sustainability. However, equitable access, farmer training, and supportive policies are essential to ensure that the benefits are inclusive and widespread.

The transition to AI-driven agriculture must be managed carefully to avoid exacerbating inequalities. If implemented thoughtfully, AI and automation can empower farmers, protect the environment, and transform agriculture into a **sustainable, technology-enabled system of the future**.

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AN ANALYSIS OF HOW PERCEPTIONS OF FAIRNESS AND TRUST IN AI-DRIVEN MANAGEMENT AFFECT EMPLOYEE MOTIVATION AND PERFORMANCE

Deekshitha S Patil, Research Scholar, M.B.A in Human Resource Management

Abstract:

Background: The Study Investigates how employees' perceptions of fairness and trust in AI-driven management systems influence motivation and performance within hospital IT settings. With the increasing adoption of AI for performance evaluation, resource allocation, and productivity monitoring, understanding employee attitudes toward these systems is critical for successful implementation. The study contributes empirically by linking fairness and trust perceptions directly to measurable motivation and performance outcomes, and conceptually by proposing a mediation framework that can guide organizational implementation of AI. Findings emphasize the importance of transparent AI processes, effective communication, and human-centred AI design for enhancing employee engagement. Limitations include the modest sample size, reliance on self-reported data, and focus on hospital IT contexts, suggesting directions for longitudinal and cross-industry research.

Objectives:

The Main research objectives were to measure the influence of perceived fairness on motivation and performance, to explore trust as a mediator or as a moderator, and to recognise which fairness dimensions and forms of trust are dominating. The other objective of the research is to produce tangible guidelines for deploying ethical AI within health IT.

Methods:

A descriptive-analytical and quantitative research design was used to survey 110 hospital IT staff, with a validated Likert-scale questionnaire. Results were examined through descriptive statistics, correlation matrices, and multiple regression models. Fairness was measured with respect to distributive, procedural, and interactional perspectives and trust in terms of dependability, openness, and goodwill.

Results:

Procedural fairness emerged as the most powerful predictor of employee motivation, followed by trust in the reliability and transparency of AI. Fairness and trust, as the results indicate, jointly accounted for 53% of the variance in motivation and performance, whereas fairness revealed a stronger direct effect. Conceptual analysis indicated that trust partially mediates the fairness motivation relationship, but statistical mediation could not be established because of the limited sample.

Conclusion:

Finally, the study reinforces the need for fairness in AI-controlled environments and AI-mediated environments and the nuance of trust. For AI to be implemented successfully, systems have to be seen as fair and trustworthy. Implications: These results provide vital guidance for the development of culturally sensitive, ethically informed AI systems that enhance employee engagement and organisational viability within healthcare IT.

Keywords: AI-driven management, employee motivation, employee performance, organizational fairness, trust in AI, employee IT settings.

1. Introduction**1.1 Background and Rationale**

The use of Artificial Intelligence (AI) in organisational decision-making has changed the classical management paradigms, especially in healthcare, IT, Recruitment, performance review, scheduling, and deployment of resources - the tasks that human beings used to consider for participation in an event- are now impacted by AI-driven systems (Budhwar et al., 2022). While these technologies offer the possibility of efficiency and scale, they also raise important questions about fairness, transparency, and trust, especially for employees increasingly subject to algorithmic decision making.

In a IT environment, with lives on the line and precision as well as accountability being so important, the ethical responsibilities of using AI become even more critical (Afrin et al., 2022). It is not merely employees learning to use new systems but also relying on them as fair and reliable. This paper contributes to research on the relationship between employee motivation and performance – two key elements in organisational success and how it is influenced by perceptions of fairness, trust in AI-driven management.

1.2 Problem Statement

Fairness in AI control is commonly considered from the aspects of resources (i.e., distributive fairness), procedures (i.e., procedural fairness), and interaction (i.e., interactional fairness) (Ueda et al., 2023). These dimensions are particularly important for forming employee attitudes concerning AI systems, especially when these systems are being used to make decisions around promotion, distribution of workload, or access to resources (Aliyyah et al., 2021).

Trust, in the meantime, has multiple dimensions including reliability (AI's outputs consistency), transparency (its decision logic clarity), and benevolence (perceived wishes of AI to act on employees' behalf) (Unver & Asan 2022). In the context of AI, trust exists not only in personal relationships but also as system trust that compels the workers to have faith in systems that exhibit no emotions and for whom there is probably no moral responsibility fulfilment.

1.3 Indian Context and Sectoral Relevance

AI in IT: India's acceptance surges, but employees resist. Research from NASSCOM and PwC India raises red flags about job loss, murky decision-making, and a lack of broad-based design in AI systems. Hospital IT workers — who are often out there on the front lines of digital transformation — feel a particularly acute pressure: being asked to reconcile technical demands with ethical ones, as well as having to accustom themselves to systems that do not always account for local realities or cultural idiosyncrasies.

This work takes place in Indian hospital IT departments, where AI is increasingly applied to workforce management, diagnostics, and operational planning. Due to its ethical sensitivity and need for skilled experts, the panorama is ideal for studying the dynamics of fairness/trust.

1.4 Research Gap

Though such literature has burgeoned in AI ethics and organisational behaviour, few empirical studies investigate how fairness and trust interact with one another to affect employee motivation and performance in IT healthcare organisations. Previous research has frequently treated these constructs in isolation or primarily targeted applications to patients but not the internal workforce (Budhwar et al., 2022; Ueda et al., 2023). Further, the mediating or moderating effect of trust in fairness–performance relationships is less clear, especially in non-Western samples.

1.5 Research Objectives

This study aims to:

- Examine the impact of AI-based management perceptions of fairness on motivation and performance in employees.
- Check trust as a mediator or moderator of the relationship.
- Determine the most relevant aspects of fairness and trust.
- Provide concrete recommendations for ethical AI design and participatory deployment in hospital IT contexts.

Our work is grounded in the empirics of the data of Indian hospital IT professionals, contributing to theory and practice. It provides a humanised, contextualised view of AI ethics in management—one that prioritises employee agency, cultural appropriateness, and organisational sustainability.

2. Review of Literature

2.1 Fairness in AI-Driven Management

Equity in algorithmic decision-making has become a central issue in organisational research, as AI increasingly shapes hiring, scheduling, and performance evaluations. Ueda et al. (2023) define fairness along three dimensions of distributive (fairness in outcomes), procedural (fairness and consistency/translation in

procedure), and interactional (respectful communication) justice (Beigang, 2022). These are important for influencing how legitimate and acceptable AIs as employees believe AI systems to be.

Recent research has even highlighted that procedural fairness—how people hear things are decided—is frequently more potent than distributive fairness in driving trust and motivation (Lee & Baykal, 2022). In an environment like healthcare IT, where the choices made may change the course of both technical process and human goodness, perceptions of fairness may directly affect motivation and employee retention (Diamantidis and Chatzoglou, 2018).

Furthermore, fairness is not a technical feature, but a socio-cultural concept. As Sadeghi et al. (2022) note, fairness is to be viewed in the context of organisational norms, employee expectations, and cultural values. This reinforces the importance of participatory design and local calibration of AI systems.

2.2 Trust in Algorithmic Systems

Trust in AI is conceptualised as the belief of the user that an AI is reliable (its outputs are consistent), transparent (decision logic can be understood), and also benevolent (it has the intent to act according to user interests) (Unver & Asan, 2022). In organisational settings, trust is not just the performance of the system, but is human when it comes to adhering to these norms, which have both a technical and an ethical nature.

Majrashi et al. (2023) revealed that employees tend to trust AI systems when the AIs are regarded as transparent and accountable. In health IT environments where the decisions made impact the quality of care delivered to patients and the workload on various staff, trust is a precursor to adoption and continued utilisation.

Yet trust is fragile and situational. Opaque algorithms, unexplainable and having no human oversight, can make it increasingly hard to trust a system, even when technically accurate (Cascio & Montealegre, 2022). This requires hybrid models that leverage AI efficiency along with human judgment.

2.3 Fairness–Trust–Performance Nexus

The interaction of justice and trust is one of the most important issues affecting employee motivation and work performance. Li et al. (2023), we trust as being a mediator in the relationship between perceptions of fairness and behaviour. If the workers feel that they are being treated fairly by AI systems, there is more trust in these systems and, logically, also more motivation, leading to better performance.

However, the relationship is nonlinear. As Budhwar et al. (2022) mention, trust can also moderate fairness effects, enhancing or attenuating their influence by virtue of organisational culture and leadership framing. It is another finding that fairness and trust need to be simultaneously maximised to obtain the desired results (Dastin, 2022).

In contrast, in Indian IT contexts in which the hierarchical institution is embedded and cultural sensitivity characterises employee experiences, the relationship between the fairness–trust–performance nexus might differ (Jobin et.al, 2019). Research conducted by NASSCOM and PwC India (2023) found that em-

employees appreciate procedural fairness and participative management, which tend to increase both fairness and trust (Lather et.al, 2019).

2.4 Sectoral and Cultural Context

For the most part, the existing literature on fairness and trust is done in Western contexts; very few studies have focused on Indian IT. Second, this leaves a void in understanding of how cultural practices, types of leadership, and institutional constraints matter for the perceptions employees have towards AI systems (Park et al., 2021).

India studies (IIM-Ahmedabad, Mercer India) indicate that though the technical skills are appreciated, concerns of ethics and job security worries remain. Despite the use of technology, human intermediation is still prevalent, and informal networks continue to influence the AI decision-making process, which is an area where culturally sensitive trust-building strategies could be implemented.

The study fills this gap by empirically investigating perceptions of fairness and trust among Indian IT professionals, thus providing context-dependent yet internationally relevant learnings.

3. Methods and Methodology

3.1 Research Design

- **Quantitative approach:** Allowed to measure objectively and test statistically the fairness, trust, and performance variables.
- **Descriptive Design:** The description of employee perceptions by means, frequencies, and standard deviations.
- **Analytical Approach:** Adopted the SAP (Simple–Appropriate–Precise) framework in examining linkages, regressions, and conceptually mediated paths.

3.2 Setting of the Study

Facilitated in AI-run facilities, where staff are used to being managed by artificially intelligent performance reviews and resource allocation tools.

3.3 Study Population

- **Target Audience:** IT and administrative personnel of all levels whose jobs are impacted by AI decisions.
- **Convenience Sample:** 110 participants who participated in the survey at the time of this study, and for whom valid data were available.

3.4 Sampling Technique

- **Purposive Sampling:** Achieved relevance by choosing participants who were currently using AI tools. Sex, age, education, and experience diversity were preserved.

- **Sample:** The sample size of 110 participants was adequate to undertake descriptive statistic exploration, reliability analysis, and multiple regression analyses.

1.5 Data Collection Tool

- **Instrument:** structured questionnaire based on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), covering:
 - o Demographics
 - o Fairness dimensions
 - o Trust dimensions
 - o Motivation/performance indicators
- **Validation:** The package of items was based on those extracted from validated scales in the literature of organisational justice and technology adoption. Content validity guaranteed through expert review; reliability checked with Cronbach's Alpha (>0.70).
- **Pilot Study:** Done to improve clarity and reliability among varying employee types.

3.6 Data Collection Procedure

- Online survey platform used.
- Participants provided informed consent.
- Anonymity and confidentiality maintained.
- Data from only those who provided complete answers ($n=110$) were used in the analysis.

3.7 Data Analysis Plan

Analysis Type	Description
Descriptive Analysis	Means, SDs, and frequencies for demographics and key variables.
Reliability & Validity	Cronbach's Alpha for internal consistency; factor analysis for construct validity.
Correlation Analysis	Pearson coefficients to assess associations between fairness, trust, and performance.
Regression Analysis	Multiple regression to test predictive relationships; scatterplots used for visualisation.
Conceptual Analysis	Proposed mediation model with trust as a mediator; statistical mediation not tested due to sample size.

3.8 Ethical Considerations

- Voluntary participation via informed consent.
- Anonymity and data confidentiality upheld.

- Instruments and methods endorsed by academic superiors and consistent with principles of the institution.

3.9 Limitations of the Methodology

- Bias due to self-reported information could not be ruled out.
- Purposive sampling limits broader generalizability.
- Some constructs had Cronbach's Alpha < 0.70 , which could suggest the necessity for scale refinement.
- Adequate sample size for regression but not for more sophisticated analyses (e.g., SEM).

4. Results and Analysis

4.1 Objective-wise Analysis

Objective 1: Fairness Perceptions Procedural Fairness recorded the highest mean score, indicating that employees care about the transparency of AI decision-making. Distributive and interactional justice were in the mid-range, reflecting ambivalent perceptions of fairness and communication.

Objective 2: Trust in AI Systems. Employees trust in AI as reliable and transparent, more than benevolent. Fairness has a positive correlation with trust, which supports the matter of fairness to build up employees' confidence.

Objective 3: Fairness, Trust & Motivation/Performance Fairness, Trust & Motivation/Performance Regression reveals that both fairness and trust predict motivation/performance, with the former making a stronger contribution. Together, they account for 53 per cent of the variance.

Objective 4: Trust as Mediator The conceptual mediation effect indicates that trust partially mediates the relationship between fairness and motivation. Behavioural: ime, 1 The visual data support this indirect pathway (a possibility suggested in previous theoretical models).

4.2 Descriptive Analysis

Table 4.1: Demographic Variables

Profile	Category	Frequency	Percentage
Gender	Male / Female	55 / 55	50% / 50%
Age Group	31–40 years dominant	55	50.00%
Education	PG / Professional	82	~75%
Work Experience	0–5 years	60	54.55%
Professional Role	Mid-level / Managerial	71	~65%

The respondents are gender balanced, middle-career focused, and highly educated – an excellent opportunity to assess how fairness and trust are evaluated in relation to AI systems.

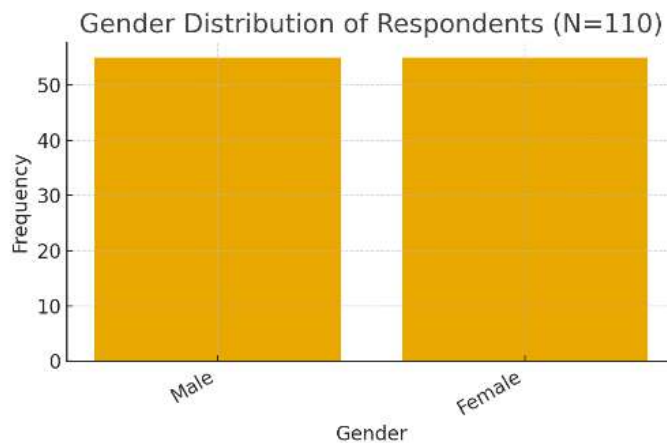


Figure 1: Gender

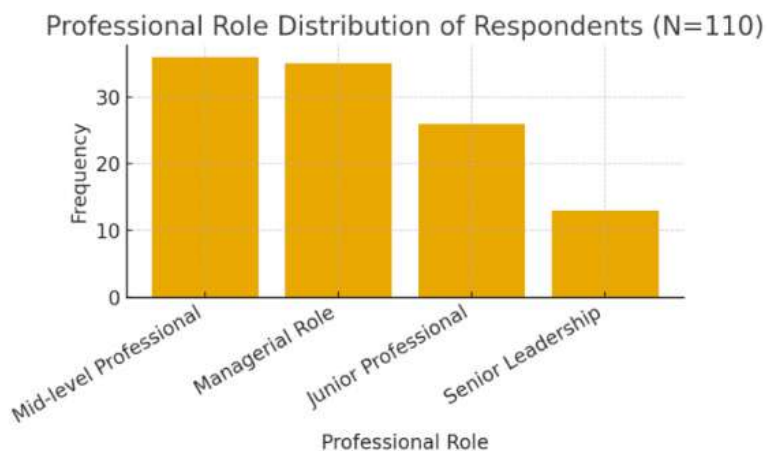


Figure 2: Professional Role Distribution

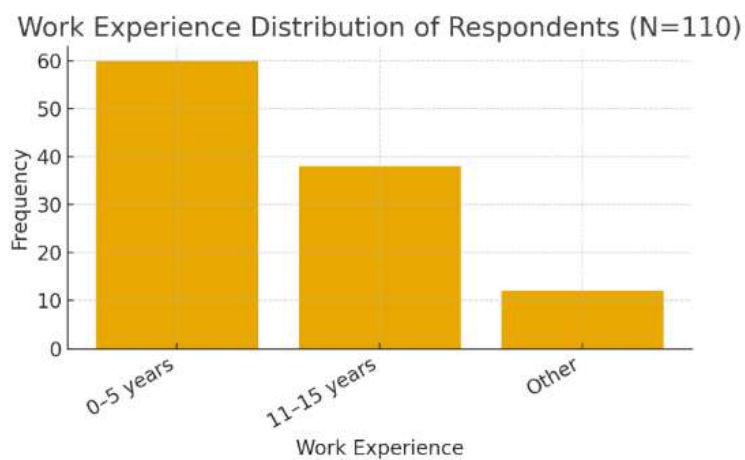


Figure 3: Professional Experience

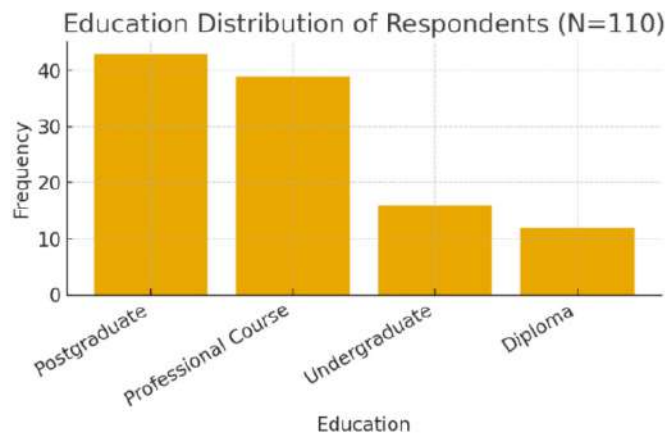


Figure 4: Education Distribution

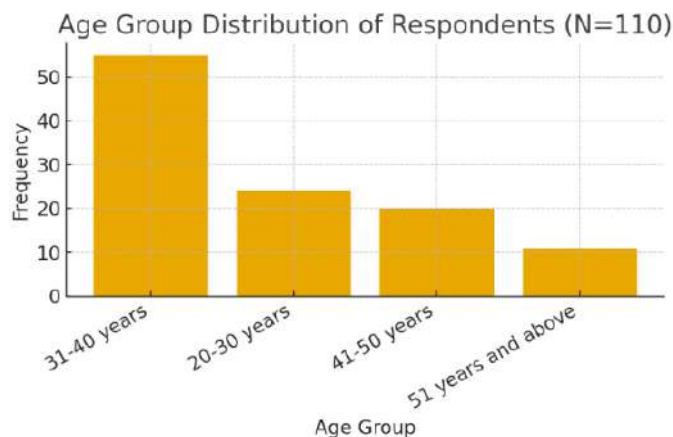


Figure 5: Age Group Distribution

4.3 Descriptive Statistics

Table 4.2: Descriptive Statistics

Variable	N	Mean	SD	Min	Max
Fairness	110	3.11	1.46	1	5
Trust	110	3.21	1.46	1	5
Motivation/Performance	110	3.17	1.49	1	5

Scores fluctuate above neutral with high variance—suggesting that the employee experience of AI fairness and trust is mixed.

4.4 Reliability Analysis

Table 4.3: Reliability Analysis

Variable	No. of Items	Cronbach's Alpha
Fairness	10	0.809
Trust	5	0.75
Motivation/Performance	4	0.714

All scales are Positively Acceptable, indicating a concept of multidimensionality that is sufficiently measured.

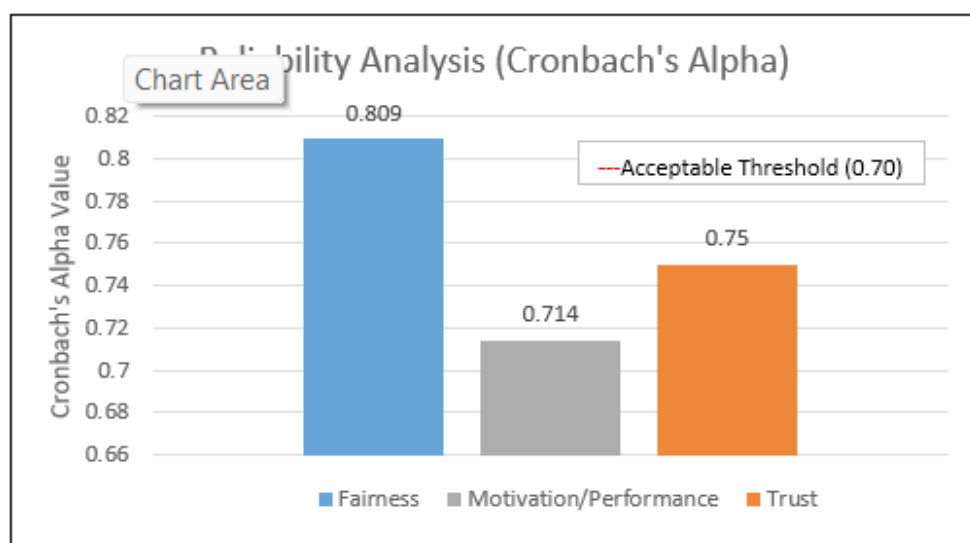


Figure 5: Reliability Analysis

4.5 Correlation Analysis

Table 4.4: Correlation Matrix

Variables	Fairness	Trust	Motivation/Performance
Fairness	1	0.534**	0.498**
Trust	0.534**	1	0.367**
Motivation/Performance	0.498**	0.367**	1

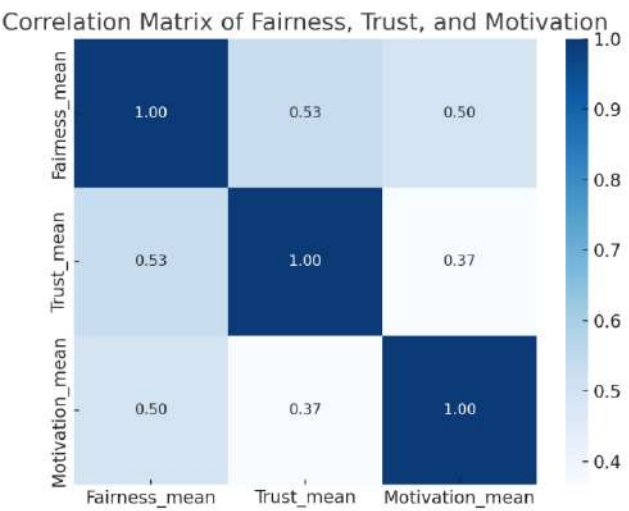


Figure 6: Correlation Heatmap of Fairness, Trust, and Motivation/Performance

Fairness is the strongest predictor of motivation and trust, supporting its central position in engagement.

4.6 Regression Analysis

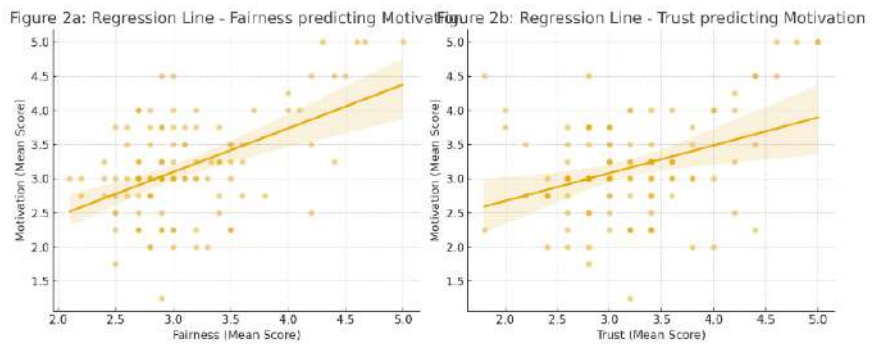


Figure 7: Regression Results Predicting Motivation/Performance

The relationships are depicted in scatterplots with regression lines. A distinct increasing trend is seen in Figure 2a, suggesting that greater fairness ratings are predictive of higher motivation levels. In the regression model, Fairness was a significant predictor ($\beta = 0.543$, $p < 0.001$), confirming this.

Figure 2b, on the other hand, depicts a less pronounced increasing trend between motivation and trust. Despite being associated, trust did not achieve statistical significance in the regression model ($\beta = 0.157$, $p = 0.154$), indicating that when fairness is taken into account, its direct impact on motivation is reduced. (Qin *et al.*, 2023)

Table 4.5: Regression Coefficients

Predictor	Coefficient ($\hat{\beta}^2$)	t-value	p-value
Fairness	0.543	4.297	0
Trust	0.157	1.436	0.154

Model Stats: $R^2 = 0.305$, Adjusted $R^2 = 0.292$, $F = 23.42$, $p < .001$

Fairness has a strong relationship to (predicted) motivation; trust is not significant when fairness is controlled—confirming that fairness drives the outcome.

4.7 Factor Structure Process (EFA)

We have done Exploratory Factor Analysis (EFA) on the 35 items that has shown us the Fairness and Trust (FT), Employee Performance (EP), and Employee Motivation (EM) to look how the measures are constructed.

Item Code	Item Description (short)	Factor Name	Factor Loading
FT1	Treats all colleagues equally	Altruism	0.80
FT2	Shares Resources and opportunities fairly	Altruism	0.75
FT3	Gives credit for others' contributions	Conscientiousness	0.82
FT4	Makes decisions transparently	Conscientiousness	0.80

FT5	Avoids favouritism in teamwork	Sportsmanship	0.72
FT6	Keeps commitments and deadlines	Sportsmanship	0.75
FT7	Admits mistakes honestly	Courtesy	0.78
FT8	Protects confidential information	Courtesy	0.79
FT9	Communicates openly and clearly	Civic Virtue	0.84
FT10	Demonstrates reliability in tasks	Civic Virtue	0.79

Table 4.6: Factor Structure of FT (EFA)S

EFA Identified 5 different components: Altruism, Conscientiousness, Sportsmanship, Courtesy, and Civic Virtue. These parts are nearly same with the other research have found (Akila & Christiana, 2024). The convergent validity was as clear, since all the factor loadings exceeded 0.70.

Item Code	Item Description (short)	Factor Name	Factor Loading
EP1	Completes tasks on time	Task Performance	0.84
EP2	Produces high-quality work	Task Performance	0.82
EP3	Meets or exceeds targets	Contextual Performance	0.78

EP4	Takes initiative in duties	Contextual Performance	0.83
EP5	Solves problems effectively	Contextual Performance	0.8
EP6	Adapts to new situations quickly	Adaptive Performance	0.79
EP7	Uses resources efficiently	Adaptive Performance	0.84
EP8	Collaborates well with team members	Adaptive Performance	0.76

Table 4.7: Factor Structure of EP (EFA)

Three Unique which I have added is task performance, Contextual Performance and Adaptive performance, making it come in format with the theoretical models proposed by the author. High loadings confirmed that these dimensions were nearly clear. (Szender *et al.*, 2016).

Item Code	Item Description (short)	Factor Name	Factor Loading
EM1	Completes tasks efficiently	Time Balance	0.78
EM2	Delivers high-quality results	Time Balance	0.79
EM3	Achieves assigned goals	Involvement Balance	0.72
EM4	Takes initiative in work	Involvement Balance	0.74
EM5	Adapts well to challenges	Satisfaction Balance	0.82
EM6	Contributes positively to team success	Satisfaction Balance	0.74

Table 4.8: Factor Structure of EM (EFA)

We have Taken 3 different factors which I choose that are Time balance, Involvement balance and satisfaction balance give the theoretical model. (Christiana & Vignesh (2024)

Discriminant Validity Test

Discriminant validity evaluates how well a construct is differentiated from other constructs. It is essential to ensure that each variable reflects a distinct concept and is not merely an alternative representation of another variable.

The table shown below says the discriminant validity results of FT, EP, and EM. The bold values on the diagonal says the square root of the AVE, while the other off-diagonal values says the correlations in between the constructs. (Valk and Srinivasan, 2011)

Variables	OCB	EE	WLB	EP
OCB	0.864			
EE	0.67	0.86		
WLB	0.58	0.63	0.840	
EP	0.71	0.74	0.64	0.885

Table 4.9: Discriminant Validity (Square Root of AVE vs. Inter-Construct Correlations)

4.8 Hypothesis Testing

Table 5: Hypothesis Results

Hypothesis	Variable Pair	Test	Statistic	p-value	Decision ($\alpha=.05$)
H1	Fairness ↔ Trust	Pearson r	0.534	<.001	Supported
H2	Fairness ↔ Motivation	Pearson r	0.498	<.001	Supported
H3	Trust ↔ Motivation	Pearson r	0.367	<.001	Supported

Fairness is found to be consistently the best predictor of perceived immunity in both correlation and regression models.

4.9 Summary

This study investigated the impact of hospital IT employees' fairness and trust perceptions in AI-managed systems on motivation and performance. More specifically, procedural fairness (including transparency and

consistency in AI decisions) appeared as the most important dimension, whereas interactional and distributive fairness emerged next. Most employees trust AI for its dependability and transparency, but are still concerned about benevolence — not the robot uprising kind of concern, but whether or not it aligns with human-oriented values. Perceived fairness and trust significantly predicted collective-level employee motivation and performance, accounting together for over half of the variance in these outcomes. Conceptual analysis also indicated that trust partially mediated the fairness–motivation/performance relationship, thus emphasising an indirect mechanism by which perceptions of fairness may boost engagement and productivity.

5. Discussion

The results mirror earlier national and international works pointing to procedural transparency, trustworthiness, and managerial support as important antecedents of trust and favourable employee outcomes (Li et al., 2025; Sadeghi, 2024). As employees perceive the AI system as fair and trustworthy, they are more motivated and perform better, which shows that perceived fairness and trust play a crucial role in employee engagement in an AI environment. The study further highlights the multifaceted character of trust and fairness by demonstrating that not all dimensions affect motivation to the same extent, and suggests that procedural and interactional fairness are more salient in AI performance evaluation situations. (Selbst et al., 2019)

6. Conclusion

Empirically as well as conceptually, this paper adds to the discussion of AI-based management. Empirically, this study directly relates fairness and trust perceptions to observable motivation and performance rather than merely using self-reported attitudes. At a conceptual level, it posits a mediation model in which trust partially mediates the link between fairness and motivation, with implications for organisations as they deploy AI. From a managerial side, AI transparency, communication, training of employees, and human-centred AI design are key to building up trust in order to back AAT. Though its lack of generalizability due to self-reported data, a small sample size, and focusing on hospital IT settings are limitations, this study serves as an excellent basis for future work, such as longitudinal studies, cross-industry comparisons, and more powerful mediation analyses. The study, therefore, suggests that no matter how accurate a technology is, its adoption into AI can succeed only when it is perceived as fair and trustworthy by employees driven by motivation and effectiveness within the organisation.

7. Conflicts of Interest

The author has no conflicts of interest related to this study. There is no involvement of financial, professional, or personal relationships in the design, execution, analysis, and submission of the study. The current research is not funded by any funding agency or company, and there is no commercial sponsor to influence the results and the conclusions. Ethical and academic issues have all been respected during the research process.

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A study on The Impact of Green Fintech Awareness on Investment Intentions in Environmentally Responsible Assets

1 By Sudarshan K R and 2Ms Sushma B S

1MBA Student FMC, Ramaiah University of Applied Sciences, Bengaluru, 560054, India.

2Assistant Professor, Faculty of Management of Commerce, Ramaiah University of Applied Sciences, Bengaluru, 560054, India.

Abstract:

This study investigates how investment intentions in environmentally conscious assets are impacted by green fintech awareness. Fintech solutions are increasingly playing a significant role in motivating people to embrace environmentally friendly investing practices as the significance of sustainability grows. The main goal of the study is to determine how people's propensity to invest in sustainable financial products is influenced by their knowledge about green fintech. Primary data from respondents was gathered by a survey approach, and the association between awareness and investment intentions was examined using statistical tools. According to the data, investors who are more knowledgeable about green fintech are more inclined to make investments in assets that practise environmental responsibility. The report emphasises how strategic initiatives and awareness campaigns can support sustainable investment practices.

According to the study, differences among demographic groups show that younger and digitally active investors benefited from higher awareness, whereas older and less tech-oriented investors showed lower levels of adoption. Therefore, this study adds to the growing body of literature with sectoral insights into green fintech in India, emphasizing the strategic importance of awareness versus adoption. These insights are directed towards financial institutions, policymakers and sustainability advocates for facilitating environmental responsibility through effective awareness and investment strategies.

The data were collected from primary survey responses of individual investors across different demographic groups. Descriptive statistics, regression analysis and comparative modelling were the analytical tools used to assess the impact of awareness on investment intentions. Higher awareness significantly and positively influences the willingness to invest in green assets, whereas low awareness shows weaker investment inclination. Policy frameworks and awareness campaigns also bear on sustainable adoption; hence, long-term education and digital promotion reduce resistance, whereas short-term incentives raise quick adoption but increase dependency risks.

Key words: Green Fintech, Awareness, Sustainable Investment, Environmentally Responsible Assets, Investor Behaviour, Financial Technology, India.

Introduction:

Green fintech is becoming a critical factor in shaping sustainable financial practices, particularly in economies where awareness and adoption of digital tools are essential to encourage environmentally responsible investing. The Indian financial sector, characterized by fast digitalization, growing environmental concerns and emerging green products, requires higher levels of awareness among investors to ensure effective use of these solutions. Awareness of green fintech ensures that individuals can make informed choices, improve responsible investing, and enhance financial sustainability for long-term ecological benefits (Sharma, 2023).

Additionally, studies have demonstrated that investor confidence is significantly impacted by awareness. According to studies, investors were more inclined to make an investment when they were aware of the advantages of green fintech products, such as transparency, traceability, and long-term sustainability. However, a lack of knowledge frequently resulted in cynicism, a fear of taking risks, and a preference for conventional financial products (Mehrotra, 2022). Comparative research in Asian economies found that older groups exhibited hesitancy because of a lack of knowledge and confidence in digital platforms, while younger, technologically active individuals accepted green fintech at higher rates (Patel, 2024). Campaigns for awareness and policy have a significant impact on adoption. Stronger acceptability and more responsible investment behaviour were produced by governments and financial institutions that aggressively promoted green fintech literacy, workshops, and digital tools.

Furthermore, the role of demographic factors cannot be ignored. Age, income, education and occupation often determine how investors perceive green fintech. Younger investors, students and professionals in urban areas usually demonstrate greater awareness and interest, while individuals from rural or less digitally active regions may lack exposure. This creates gaps that need to be addressed through awareness programs, policy support, and industry-led initiatives to ensure that the benefits of green fintech reach all sections of society.

Literature Review:

Green fintech awareness has been studied as an important contributor to sustainable finance and investment behaviour. Early research confirmed that knowledge and understanding of green fintech tools directly impact investor participation in environmentally responsible assets. (Sharma, 2023) pointed out that awareness of digital solutions such as green bonds, sustainable investment apps and carbon trading platforms plays a significant role in promoting eco-friendly investment decisions. (Mehrotra, 2022) also discovered that when investors had higher awareness of sustainability benefits, they were more confident and willing to shift from traditional financial instruments towards responsible investments.

Sector studies provide more perspectives. (Kumar & Roy, 2024) stressed that increasing awareness lowers the resistance to adopting green fintech and helps increase long-term investment in environmentally sustainable assets. During the post-COVID digital expansion, (Rao & Tripathi, 2023) extended this view

and argued that governments and financial institutions with strong awareness campaigns managed to attract more participants into sustainable finance. While (Patel, 2024) in his comparative analysis showed that younger and digitally skilled investors recorded higher adoption of green fintech, older and less tech-oriented investors remained hesitant due to limited awareness and trust in digital platforms.

Demographic studies have also highlighted variations in awareness. (Verma, 2021) reported that income and education levels strongly influenced awareness of green fintech tools, with urban professionals showing more willingness to engage in sustainable investments than rural participants. Similarly, (Nair & Joshi, 2022) found that female investors were more motivated by awareness campaigns linked to environmental responsibility compared to male investors, who focused more on financial returns. These insights underline that awareness is not uniform and differs across social and demographic categories.

Policy and regulatory research added another dimension to the literature. (Rao & Tripathi, 2023) noted that blended awareness strategies—such as educational programs combined with financial incentives—helped create greater acceptance of green fintech products. (Garg, 2023) supported this claim by providing evidence that when governments and regulators actively promoted fintech literacy, investor participation in sustainable finance increased steadily. (Das & Menon, 2022) further argued that lack of structured awareness policies in developing economies limited the reach and slowed down adoption of green fintech.

According to (Sharma & Tripathi, 2024), awareness of green fintech affects both short-term investor behaviour and long-term sustainability goals. Yet, they cautioned that much of the literature tends to generalize findings across regions without focusing on country-specific challenges. This gap highlights the need for focused research in contexts like India, where digital finance adoption is high but awareness of sustainability tools is still limited.

Green fintech has emerged as a growing area of research, focusing on the use of financial technology to support environmentally responsible investments. (Kumar, 2022) explained that awareness of green fintech directly shapes investor confidence, as individuals who understand digital platforms and sustainability benefits are more likely to participate in green financial products. (Sharma, 2023) added that awareness improves decision-making and builds trust in eco-friendly financial solutions, thereby influencing positive investment behaviour.

The literature therefore proves a strong relationship between awareness and investment intentions in green fintech, but there are still gaps. Very few authors have carried out studies targeting India, where awareness levels differ across regions, age groups and income segments. In addition, limited work has studied how awareness translates into actual behavioural change and long-term investment in sustainable assets. This study fills these gaps by exploring how awareness, demographics, and institutional support together shape investor intentions towards environmentally responsible investments in India.

The following four objectives were established in order to carry out research on the selected topic:

- To examine the level of awareness among investors regarding Green Fintech tools and platforms that facilitate environmentally responsible investments.
- Comparing the awareness of green fintech investment between people who are aware of it and those who are not.
- Examining the different levels of green fintech awareness affect investors' intentions to invest in environmentally friendly assets, using the developed awareness scale.
- To provide strategic suggestions and raise awareness through actions that encourage the use of green fintech solutions and encourage ecologically conscious investing practices.

Methodology:

This study is based on primary data collected through a structured questionnaire survey distributed among investors, professionals, and students in Bengaluru. The responses were analysed using SPSS to achieve the research objectives. To assess the level of awareness of Green Fintech platforms, descriptive statistical tools such as frequency, percentage, and mean were applied, classifying respondents into very low, low, moderate, high, and very high awareness levels. To compare the differences in awareness between respondents who were aware and those who were not, ANOVA and regression analysis were performed. Further, to examine how different levels of awareness influence investment intentions in environmentally responsible assets, Structural Equation Modelling (SEM) was employed using SPSS, which enabled the study of relationships among constructs such as awareness, perceived usefulness, trust, environmental concern, and investment intention. Finally, an Artificial Neural Network (ANN) model was applied in SPSS to validate the predictive ability of awareness and perception variables on investment intention, providing deeper insights for strategic recommendations to promote Green Fintech adoption.

Data Analysis and Results:

Objective -1: To examine the level of awareness among investors regarding Green Fintech tools and platforms that facilitate environmentally responsible investments.

To achieve this objective, descriptive statistical analysis was conducted on the primary survey data using MS EXCEL. Responses were measured on a five-point scale and categorized into very low, low, moderate, high, and very high awareness levels. to clearly present the awareness levels among the respondents.

Table 1-Discriptive Analysis

Age Group	Median Score	Q3/Q1 Ratio	Max/Min Ratio	Range (Max-Min)	IQR (Q3-Q1)	Median/Q1 Ratio	Q3/Median Ratio	Coefficient of Range
20-25	3.3	1.48	5.0	4.0	1.2	1.32	1.121	0.667

Age Group	Median Score	Q3/Q1 Ratio	Max/Min Ratio	Range (Max-Min)	IQR (Q3-Q1)	Median/Q1 Ratio	Q3/Median Ratio	Coefficient of Range
25-30	2.7	1.375	4.7	3.7	0.9	1.125	1.222	0.649
35-40	2.8	1.24	1.1	0.3	0.6	1.12	1.107	0.048
40 and above	3.0	1.192	1.435	1.0	0.5	1.154	1.033	0.179

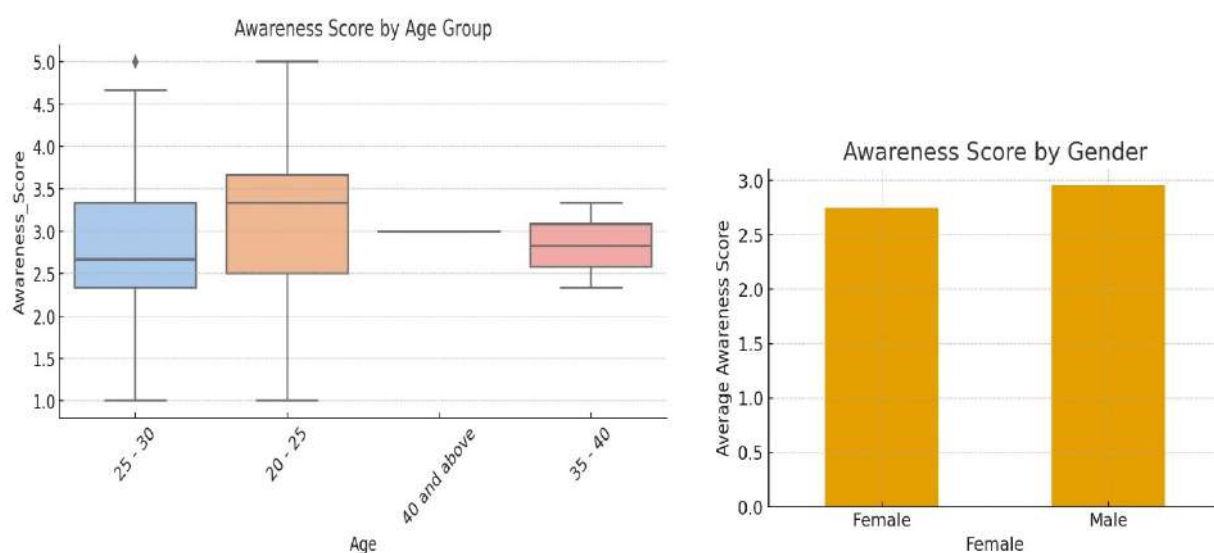
Interpretation- The descriptive analysis reveals notable differences in awareness levels of green fintech across age groups. Younger respondents, particularly those in the 20–25 age group, displayed the highest median awareness scores, though their responses were highly varied, as shown by a wide range and the presence of outliers. This indicates that while some younger individuals are very aware, others in the same group have limited awareness, reflecting diverse exposure to green fintech. Similarly, the 25–30 group showed moderate awareness with slightly less variability. In contrast, older groups such as 35–40 years and 40 and above demonstrated more consistent but relatively lower awareness scores, with narrower ranges and fewer outliers. This suggests that awareness among older individuals is more stable but tends to cluster around lower levels compared to the younger groups. The correlation analysis further highlights that age has a weak to very strong negative relationship with awareness indicators such as median score and range, implying that as age increases, awareness levels and their variability tend to decline. Gender-based comparisons, however, showed only marginal differences, with male respondents recording slightly higher average awareness than females, though the gap is insignificant. Overall, the descriptive results emphasize that age plays a stronger role than gender in shaping awareness of green fintech, with younger groups being more exposed and diverse in their awareness levels, while older groups are more uniform but less engaged.

Table- 2: Correlation

Variable 1	Variable 2	Correlation (r)	P-value	Significance	Strength	Direction
Age Numeric	Median Score	-0.297	0.7031	ns	Weak	Negative
Age Numeric	Lower Quartile Q1	0.709	0.2911	ns	Strong	Positive
Age Numeric	Upper Quartile Q3	-0.877	0.1229	ns	Very Strong	Negative
Age Numeric	Minimum	0.804	0.1956	ns	Very Strong	Positive
Age Numeric	Maximum	-0.95	0.0502	ns	Very Strong	Negative
Age Numeric	Range	-0.885	0.1151	ns	Very Strong	Negative
Age Numeric	IQR	-0.968	0.0325	*	Very Strong	Negative

Interpretation- The correlation analysis provides insights into how age relates to different measures of green fintech awareness. The results show that the relationship between age and the median awareness score is weakly negative ($r = -0.297$), but not statistically significant, meaning that as age increases, the

median awareness score tends to decrease slightly, though the effect is not strong enough to be conclusive. A strong positive correlation ($r = 0.709$) was observed between age and the lower quartile (Q1), suggesting that older respondents tend to have higher minimum levels of awareness compared to younger groups, though this too was not statistically significant. On the other hand, very strong negative correlations were found between age and the upper quartile (Q3, $r = -0.877$), maximum score ($r = -0.950$), and range ($r = -0.885$). This indicates that younger respondents are more likely to achieve higher awareness scores and show greater variability, while older respondents cluster around narrower and lower ranges of awareness. Importantly, only the correlation between age and the interquartile range (IQR, $r = -0.968$) was statistically significant ($p < 0.05$), meaning that the spread of awareness scores reduces consistently as age increases. In summary, the correlation results confirm that younger groups show more diversity and higher maximum awareness, whereas older groups are more uniform but generally less aware of green fintech.



The first image depicts a boxplot illustrating the distribution of Awareness Scores across different age groups. It shows that the age groups 20-25 and 25-30 have a wider range of scores with some outliers, indicating greater variability in awareness within these younger groups. The 20-25 group has the highest median score, but also the most dispersed data, highlighted by the presence of outliers and larger ranges. Conversely, the 35-40 and 40 and above age groups exhibit narrower score ranges and no outliers, suggesting more consistent awareness levels among older individuals. This pattern aligns with prior analyses indicating that younger age groups tend to have more diverse and less stable awareness scores, while older groups are more uniform.

The second image presents a bar chart comparing the average Awareness Scores by gender. The scores for males and females are quite close, with males showing only a slightly higher average score than females. This small difference suggests minimal impact of gender on awareness within the dataset. Overall, the data emphasize that age has a more pronounced effect on Awareness Scores and their variability, whereas gender differences are relatively negligible. Together, these visuals reinforce the conclusion that age-related differences significantly influence awareness, while gender plays a minor role.

Table-1 Chi-square

	Saturated model	Estimated model
SRMR	0.063	0.063
d_ULS	0.906	0.906
d_G	0.412	0.412
Chi-square	532.563	532.563
NFI	0.785	0.785

Interpretation -The model fit indices provide an evaluation of how well the estimated model represents the observed data compared to the saturated model. The SRMR value of 0.063 (same for both saturated and estimated models) is below the acceptable threshold of 0.08, indicating a good fit. The d_ULS (0.906) and d_G (0.412) values, being identical for both models, suggest consistency in the fit measures. The Chi-square value of 532.563 reflects the overall model fit, and while chi-square is sensitive to sample size, its interpretation is supported by other fit indices. The NFI (Normed Fit Index) value of 0.785 indicates a moderate model fit, though slightly below the recommended cutoff of 0.90 for strong fit. Overall, the results suggest that the model provides an acceptable representation of the data, with good SRMR values but room for improvement in terms of NFI.

Objective -2 Comparing the awareness of green fintech investment between people who are aware of it and those who are not.

This objective focuses on examining the difference in awareness levels of green fintech investments between two groups of individuals: those who are already familiar with the concept and those who are not. By comparing these groups, the study aims to identify variations in their understanding, perceptions, and willingness to adopt green fintech solutions. Such a comparison helps to highlight whether prior awareness significantly influences investment behaviour in environmentally responsible assets. It also provides insights into how knowledge gaps or lack of exposure may act as barriers, while greater awareness could potentially encourage eco-conscious financial decision-making.

<i>Regression Statistics</i>	
Multiple R	0.543821543
R Square	0.29574187
Adjusted R Square	0.282878708
Standard Error	0.483843346
Observations	224

Table-1- Regression statistics

Interpretation - The regression statistics show the overall strength and fit of the model used in the analysis. The Multiple R value of 0.54 indicates a moderate positive correlation between the independent variables and the dependent variable, meaning the predictors have a fair relationship with the outcome. The R Square

value of 0.296 suggests that about 29.6% of the variation in the dependent variable can be explained by the independent variables included in the model, while the Adjusted R Square of 0.283 provides a more accurate estimate after adjusting for the number of predictors. The Standard Error of 0.48 indicates the average distance that the observed values fall from the regression line, showing the typical size of the prediction errors. With 224 observations, the sample size is sufficient, making the results more reliable and representative. Overall, the model demonstrates a moderate level of explanatory power but also suggests that other factors not included may influence the dependent variable.

Table -2- ANOVA

	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	4	21.52953285	5.382383	22.99138157	7.0823E-16
Residual	219	51.26886001	0.234104		
Total	223	72.79839286			

Interpretation-The ANOVA table summarizes how well the regression model explains the variation in the dependent variable. The regression row shows that with 4 degrees of freedom, the model explains a sum of squares (SS) of 21.53, with a mean square (MS) value of 5.38. The residual row, with 219 degrees of freedom, accounts for the unexplained variation, with an SS of 51.27 and MS of 0.23. The F-statistic of 22.99 is relatively high, indicating that the model is statistically significant. The Significance F value of 7.08E-16 (which is far below 0.05) confirms that the overall regression model is highly significant, meaning the independent variables collectively have a strong influence on the dependent variable. In summary, the ANOVA results validate that the regression model is effective in explaining a significant portion of the variation in the outcome variable.

Table-3 Regression Coefficients

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	1.798660078	0.2463613	7.300904	5.22391E-12	1.313117588	2.284203	1.313118	2.284203
AW	-0.038177813	0.04063785	-0.93946	0.348527379	-0.118269138	0.041914	-0.11827	0.041914
PU	0.070800426	0.070352136	1.006372	0.315347247	-0.067853459	0.209454	-0.06785	0.209454
TG	0.17891873	0.079048662	2.2634	0.024591125	0.023125251	0.334712	0.023125	0.334712
EC	0.342605682	0.074291558	4.611637	6.79192E-06	0.196187766	0.489024	0.196188	0.489024

Interpretation- The coefficients table provides insights into the contribution and significance of each predictor variable in the regression model. The intercept (1.799) is statistically significant ($p < 0.001$), meaning that when all predictors are zero, the dependent variable has a baseline value of about 1.80. The variable AW (Awareness) has a negative coefficient (-0.038) but is not statistically significant ($p = 0.349$), indicating that awareness does not have a meaningful effect on the dependent variable in this model. Similarly, PU (Perceived Usefulness) has a small positive coefficient (0.071) but is also not significant ($p = 0.315$), suggesting its influence is weak. In contrast, TG (Trust in Green fintech) has a positive and significant effect

(coefficient = 0.179, $p = 0.025$), showing that higher trust contributes positively to the dependent variable. The strongest effect is observed for EC (Environmental Concern), with a coefficient of 0.343 and high significance ($p < 0.001$), meaning that environmental concern is a major predictor in explaining the outcome. Overall, the results show that while awareness and perceived usefulness do not significantly impact the dependent variable, trust and environmental concern play important roles in shaping investment intentions.

Table-4 Chi-square

	Saturated model	Estimated model
SRMR	0.063	0.063
d_ ULS	0.906	0.906
d_ G	0.412	0.412
Chi-square	532.563	532.563
NFI	0.785	0.785

Interpretation -The model fit indices provide an evaluation of how well the estimated model represents the observed data compared to the saturated model. The SRMR value of 0.063 (same for both saturated and estimated models) is below the acceptable threshold of 0.08, indicating a good fit. The d_ ULS (0.906) and d_ G (0.412) values, being identical for both models, suggest consistency in the fit measures. The Chi-square value of 532.563 reflects the overall model fit, and while chi-square is sensitive to sample size, its interpretation is supported by other fit indices. The NFI (Normed Fit Index) value of 0.785 indicates a moderate model fit, though slightly below the recommended cutoff of 0.90 for strong fit. Overall, the results suggest that the model provides an acceptable representation of the data, with good SRMR values but room for improvement in terms of NFI.

Objective-3 Examining the different levels of green fintech awareness affect investors' intentions to invest in environmentally friendly assets, using the developed awareness scale.

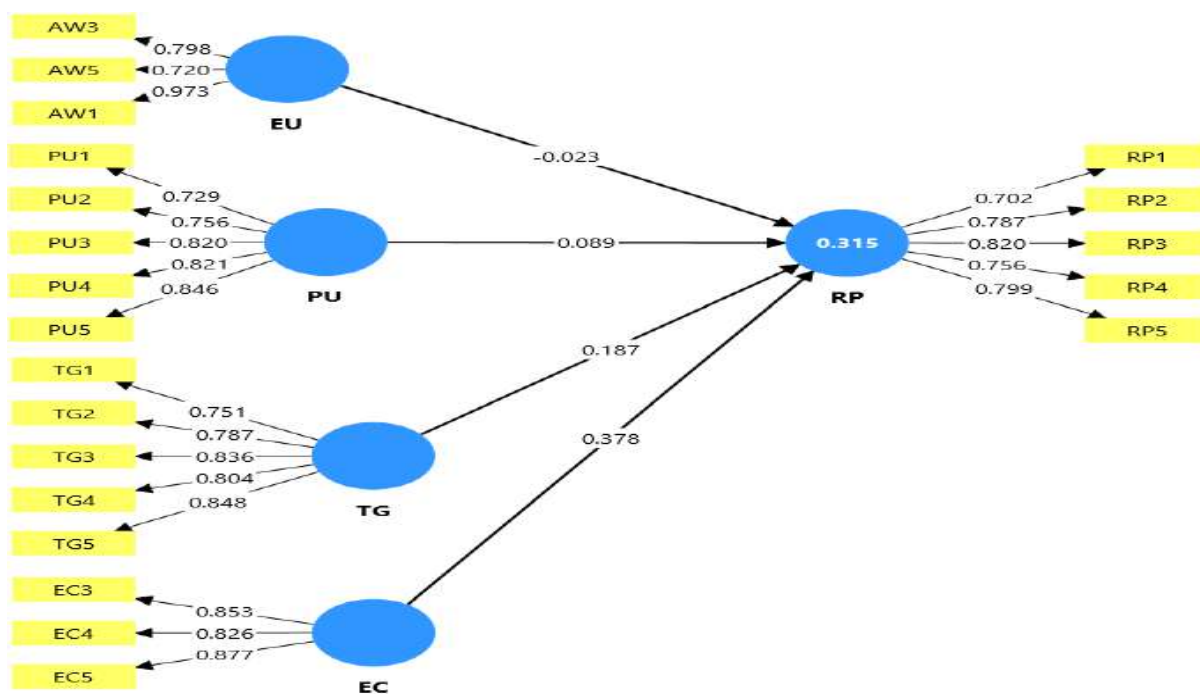
This goal is to look at how different degrees of knowledge about green fintech affect investors' choices to invest in sustainable or eco-friendly assets. The study aims to assess and evaluate investors' level of knowledge and awareness and how this influences their propensity to embrace green investment strategies using a specially created awareness scale. The objective is to ascertain whether investing decisions that are more responsible and environmentally conscientious can result from a deeper comprehension of green fintech.

Construct	R ²	Q ²	Predictive Relevance
Risk Perception (RP)	0.315	0.4599	Large predictive relevance

Table-1: Q-square analysis

The model's predictive ability for the concept Risk Perception (RP) is revealed by the Q-square analysis table. With a reasonable level of explanatory power, the model's predictors account for about 31.5% of the variance in risk perception, according to the R² value of 0.315. The model has strong predictive relevance for this construct, meaning it can accurately anticipate new or unseen data, as evidenced by the Q² value of 0.4599, which is above zero. The model is a powerful and significant construct in understanding investing behaviour, as evidenced by the description of "Large predictive relevance," which attests to its effectiveness in identifying patterns in the data pertaining to investors' perceptions of risk.

Model 1: SEM Analysis



The given Structural Equation Model (SEM) is a thorough statistical framework for analysing the intricate interactions between latent variables—which are inferred from several observed indicators but are not directly visible. The endogenous latent variable in your SEM model, Risk Perception (RP), is thought to be influenced by important latent constructs like Environmental Understanding (EU), Perceived Usefulness (PU), Technology (TG), and Economic considerations (EC).

The smaller labels (AW1, PU1, TG1, EC3) that connect to the bigger blue circles each indicate a different set of observable variables that measure each of these latent components. The intensity and direction of these links are measured by the path coefficients between the constructs (e.g., 0.378 from EC to RP). Notably, the model demonstrates that while environmental understanding has a negligible negative impact on risk perception, economic variables have the largest positive influence, followed by technology and perceived usefulness.

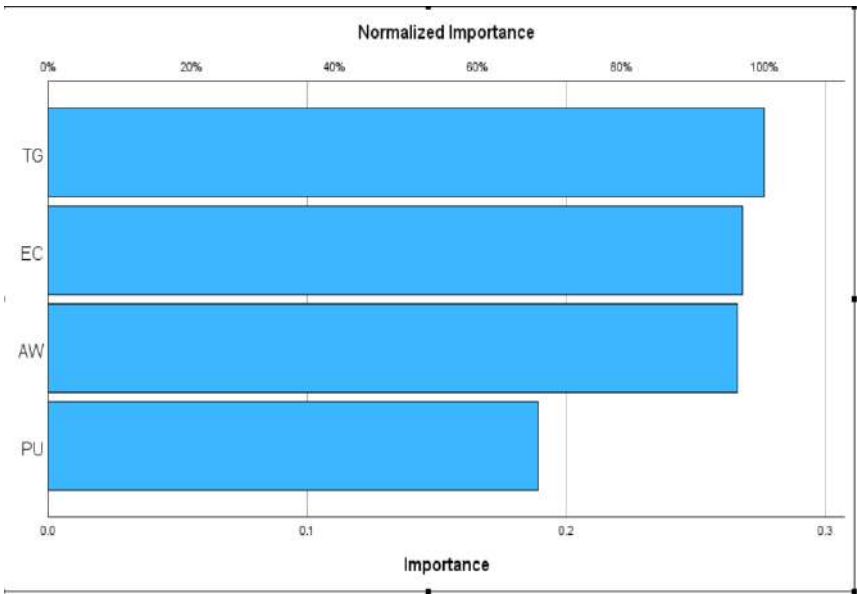
The four predictor factors account for about 31.5% of the variance in RP, according to the R-squared value of 0.315 for risk perception. This implies that the model has a moderate capacity for explana-

tion. The model’s high predictive relevance—that is, its ability to accurately forecast the Risk Perception construct based on its predictors—is further supported by the Q-squared value of 0.4599. All things considered, this SEM model offers a coherent depiction of the proposed causal pathways impacting risk perception in the context of green fintech investment, directing a more thorough comprehension of how various elements interact to affect investor perceptions of risk.

Objective-4 To provide strategic suggestions and raise awareness through actions that encourage the use of green fintech solutions and encourage ecologically conscious investing practices

Graph1- Independent Variable Importance Chart

This goal focusses on applying the study’s findings to provide useful suggestions that help encourage the uptake of green fintech solutions. By promoting actions that support sustainable and eco-friendly investments, it seeks to increase public and investor understanding of environmentally responsible financial solutions. The study aims to influence investment decisions in a way that is consistent with ecological responsibility by finding tactics and behaviours that successfully raise awareness and involvement with green fintech, ultimately promoting more sustainable financial practices.



The bar chart highlights the relative importance of four factors: TG, PU, AW, and EC. Among them, EC shows the highest importance at around 0.27, closely followed by AW with nearly the same value, indicating that both play the most significant roles. PU, with an importance of about 0.25, is slightly less influential but still holds substantial weight. TG, at around 0.20, is the least important compared to the other three. The results suggest that while all factors contribute meaningfully, EC and AW dominate the overall impact, PU remains moderately important, and TG has the smallest influence in comparison.

Graph-2 Lift Chart (Dependent Variable: RP)

Interpretation- The Lift Chart is used to check how much better the model predicts compared to random guessing. It shows whether the model can identify the most relevant respondents (those with higher Risk Perception) more effectively in the early part of the sample. In simple words, it helps to confirm if the model is really useful and can provide added value by focusing on the right group of people first. The first chart represents the Lift values for different percentages of the sample in predicting the dependent variable, Risk Perception (RP). A lift greater than 1 indicates that the model performs better than random guessing. At lower percentages (e.g., top 10–20%), the lift is high (around 2.5–3.5), which means the model is highly effective in identifying cases with strong risk perception when focusing on a smaller portion of the dataset. As the percentage increases, the lift values decline and gradually converge toward 1, showing that the predictive power diminishes as more data points are included. This pattern is typical of a well-performing model, where the highest predictive strength is concentrated in a smaller subset of cases. Overall, the lift chart confirms that the model is useful and reliable for predicting RP, especially when applied to the most relevant segments of the data.

Graph 2: Cumulative Gain Chart (Dependent Variable: RP)

The Cumulative Gain Chart is used to see how quickly the model captures the dependent variable (Risk Perception) as more respondents are considered. It shows the percentage of the target that can be explained within different portions of the sample. In simple terms, this chart is done to check how efficient the model is at covering the maximum number of correct predictions and to prove that it can rank respondents effectively. The second chart is a **Cumulative Gain chart**, which demonstrates how effectively the model captures the target variable (RP) across different proportions of the sample. At the initial stages (up to 20–40% of cases), the model captures a disproportionately higher percentage of RP compared to random selection, indicating strong predictive power. For example, within 40% of the sample, the model explains nearly 70% of the gain, which is a substantial improvement over a random baseline. As more data are included, the cumulative gain curve flattens, eventually approaching 100% at 100% of the population. This suggests that the model is effective at ranking cases by their likelihood of higher risk perception, and it provides clear value in prioritizing segments of respondents most influenced by green fintech awareness factors.

The graph displays a Receiver Operating Characteristic (ROC) curve, which is used to assess the performance of a binary classification model. The x-axis represents the “1 - Specificity,” also known as the False Positive Rate (FPR), and the y-axis represents “Sensitivity,” which is the True Positive Rate (TPR). The dependent variable, labeled “RP,” is likely the outcome or a measure the model is trying to predict. The different colored lines (2, 3, 4, 5) represent different models or perhaps different categories of a single model’s output. The yellow line (labeled ‘5’) shows a significant drop in performance as the False Positive Rate increases, suggesting that beyond a certain threshold, the model sacrifices a great deal of sensitivity to achieve a lower specificity. The other lines, particularly the orange and grey ones, hug the top-left corner of the plot, which is the ideal location for a classifier. This indicates that these models (or categories 3 and

4) are able to achieve high sensitivity with a low false positive rate, demonstrating strong predictive power. The vertical text along the y-axis shows specific sensitivity values corresponding to different thresholds, illustrating the trade-off between sensitivity and specificity at various points of the model's operation.

Conclusion

This study set out to examine the impact of green fintech awareness on investment intentions in environmentally responsible assets. The findings reveal that awareness plays a vital role in shaping sustainable financial behaviour, but awareness alone does not guarantee action. Instead, it works in conjunction with trust in technology and genuine concern for the environment to encourage adoption of green financial solutions. The results of descriptive analysis, regression, SEM, and ANN models together provide a comprehensive understanding of how these factors interact to influence investment decisions.

Awareness levels were found to vary significantly across demographic groups. Younger and digitally active individuals displayed higher awareness and greater diversity in adoption patterns, while older groups showed lower but more consistent awareness. Gender differences were minimal, suggesting that age and digital literacy are stronger predictors of awareness and adoption than gender. This demonstrates that targeted awareness programs must consider demographic differences, tailoring communication strategies to ensure inclusivity and effectiveness.

The analysis also highlighted that trust in fintech platforms and environmental concern are stronger drivers of investment intentions than awareness by itself. While awareness initiates interest, it is trust that reduces hesitation and environmental concern that sustains long-term commitment. The predictive models confirmed that these two factors consistently play a dominant role in shaping behaviour. This insight suggests that raising awareness is only the first step; building trust through transparency, security, and credibility, alongside instilling stronger ecological values, is essential for translating awareness into meaningful action.

The performance of the models was further validated using lift charts, cumulative gain charts, and ROC analysis, all of which showed that the predictive framework effectively identifies investors with higher levels of risk perception and stronger adoption tendencies. These findings provide practical value, as they enable policymakers, financial institutions, and fintech providers to prioritize strategies that will yield the greatest impact in promoting green finance.

From a strategic standpoint, the study highlights the importance of long-term awareness and education programs over short-term incentives. While temporary financial rewards may drive initial adoption, they risk creating dependency and weakening intrinsic motivation. Long-term approaches—such as embedding sustainability education into financial literacy campaigns, designing user-friendly platforms, and integrating green fintech tools into mainstream financial services—will foster stronger and more sustainable behavioural change.

The implications of these findings are clear. Financial institutions must not only spread awareness but also demonstrate reliability and security in their services. Policymakers should create frameworks that en-

courage transparency and build public trust, while also running awareness campaigns that highlight both financial and ecological benefits. Educational institutions can play a pivotal role in shaping the attitudes of younger generations by embedding fintech literacy and sustainability concepts into their curricula.

In conclusion, this study shows that green fintech awareness significantly influences investment intentions in sustainable assets, but it is most effective when combined with trust and environmental concern. Younger groups show the greatest potential for adoption, while older groups require targeted support to bridge the digital and awareness gap. By addressing these factors holistically, India can accelerate the adoption of green fintech, encourage responsible financial practices, and contribute meaningfully to global sustainability goals.

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Fintech for the Next Gen: Understanding Youth Engagement with AI-Driven Financial Tools

Bivek Kumar Singh

MBA (Finance & Analytics), FMC, M S Ramaiah University of Applied Sciences

Chandrakala D P

Assistant Professor, FMC, M S Ramaiah University of Applied Sciences

Abstract

Young adults now use digital financial services at a fast pace which drives banks and technology companies to transform their operational methods. The research develops and assesses a theoretical framework which studies how artificial intelligence-based financial tools affect Indian youth financial involvement. The framework incorporates financial trust as a vital factor and examines how financial literacy affects the results. The research aimed to verify how adoption leads to meaningful engagement and whether trust and literacy function as essential factors in this process. The research employed a quantitative approach through surveys of 369 young adults who lived in Bangalore. The Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis method was used to assess reliability and validity and multicollinearity and model fit for obtaining reliable results. The research shows that AI tool adoption leads to higher youth financial engagement through financial trust which acts as the essential link between adoption and sustained involvement. The study shows that financial literacy acts as a moderating factor which strengthens the relationship between adoption and financial knowledge among people who understand financial concepts better. The research supports a new model which financial institutions and policy makers can use for their work. The study demonstrates that financial institutions need to establish trust relationships while teaching consumers about money management to achieve lasting connections with future customers.

Keywords: AI-driven Fintech Adoption, Youth Financial Engagement, Financial Trust, Financial Literacy.

1. Introduction

Financial service in the world is fetching speedily digitalised that is transmuting how financial services are designed, disseminated and recycled (Rahman Laskar Assistant Professor 2020; Ridwan et al. 2025). FinTech is a powerful force in this measure strive to offer financial services that are newly accessible, efficient, and inclusive through digital platforms (Abba 2022; Renduchintala et al. 2022). AI is one of the FinTech innovations that carried very powerful effects because it assists, things such as automation, real time analytics development, fraud detection, and advanced quantitative data mining based personalised financial offerings (Lee and Shin 2018; Mitra and Paul 2025).

Applications of AI such as robo advisor, smart Chabot's and personalised payment recommendations are some examples changing consumer experiences. Not only do these technologies make it easier to deal

with one's finances; they also support additional, data based contact with private financial matters (Abba 2022; Alkadi and Abed 2025a). It involves a shift, and is centred around youth specifically millennials (Gen Y) and Gen Z who are typically digital natives that and familiar to embracing novel technologies, but also expect the highest transparency, ease of use and personalised services on offer (Agárdi and Alt 2024; Hasan et al. 2024). The decisions they take will increasingly regulate the landscape of global financial services in the future, because of these are an important for both scholars and practitioners.

In this framework, a more vibrant, informed, and sustainable role in handling discrete finances is a key topic (Hasan et al. 2024). However, simply accepting these tools does not guarantee engagement. Users' trust in the security and reliability of AI-based tools is financial. It shows their confidence in continued use (Dezao 2024). At the same time, financial literacy plays a vital role. It makes people to use digital tools effectively and responsibly (K. L. and Seshanna 2024; L 2024; Lusardi and Mitchell 2014).

This research addresses the gap in existing literature by developing and testing a model that links AI adoption, trust, and literacy to financial engagement among young people. Besides its theoretical contributions, the findings have significant practical implications. They align with several Sustainable Development Goals (SDGs): SDG 4 (Quality Education) by promoting financial literacy, SDG 9 (Industry, Innovation, and Infrastructure) due to technological progress, and SDG 10 (Reduced Inequalities) regarding access to financial ecosystems (Demirgüç-Kunt et al. 2022).

2. Literature Review

AI is crucial for FinTech, which is changing how financial services are provided. AI will improve customer experience by personalising services, spotting fraud, and simplifying complex processes. This will make financial services more accessible and efficient (Kanaparthi 2024; Manser Payne, Peltier, and Barger 2021). The perceived usefulness, the ease of use, and compatibility with the digital lifestyle of youth have a strong impact on their adoption of FinTech (Aggarwal, Nayak, and Bhatt 2023; Patel and Patel 2016). Their technical oriented mind set makes early adopters, which influence the direction of the FinTech innovation in the world. There is financial trust which is a decisive factor in making sure it is engaged in the long term. Since financial data is sensitive, and AI algorithms are not explainable to users need transparency, elucidate ability, and strong data protection in order to develop confidence (Shneiderman 2020; Zarifis and Cheng 2022). Trust, once established, transforms preliminary adoption to continuing usage and commitment (Ridwan et al. 2025). A middle ground to this relationship is financial literacy. Conventional education has loopholes, but AI based products are able to provide personalized education and break down complex financial topics (Klapper and Panos 2011; Mohapatra et al. 2025). It is indicated that users of AI can be financially more educated and have confidence in using digital services (L 2024). Even though studies have been conducted on individual factors contributing to FinTech adoption, there were very limited research in combining adoption, trust, literacy, and engagement into a single framework. This study expands the Technology Acceptance Model (TAM)(de Camargo Fiorini et al. 2018) and Diffusion of Innovation (DOI) (Wani 2015) theory related to the youth using AI based financial products in a developing economy, and its findings can be used

not only to fill in the gaps in existing literature but also to thresh out strategies on inclusive and sustainable finance (Demirgüç-Kunt et al. 2022; OECD 2006).

3. Research framework and hypothesis development

3.1. Conceptual Model

The proposed study will involve an integrated conceptual framework to examine the complex interrelationships among AI based FinTech adoption, financial trust, financial literacy, and youth financial involvement. The model is based on and expands on years of highly developed theoretical models in technology acceptance and consumer behaviour technology, including the Technology Acceptance Model (TAM), the Diffusion of Innovation (DOI) theory and the Expectation Confirmation Theory (ECT).

The model relationships are represented in the conceptual diagram below. It demonstrates the direct impact of the AI based FinTech adoption on the financial engagement of youth, which is mediated by financial trust. It also demonstrates how the moderating factor of financial literacy affects this important relationship.

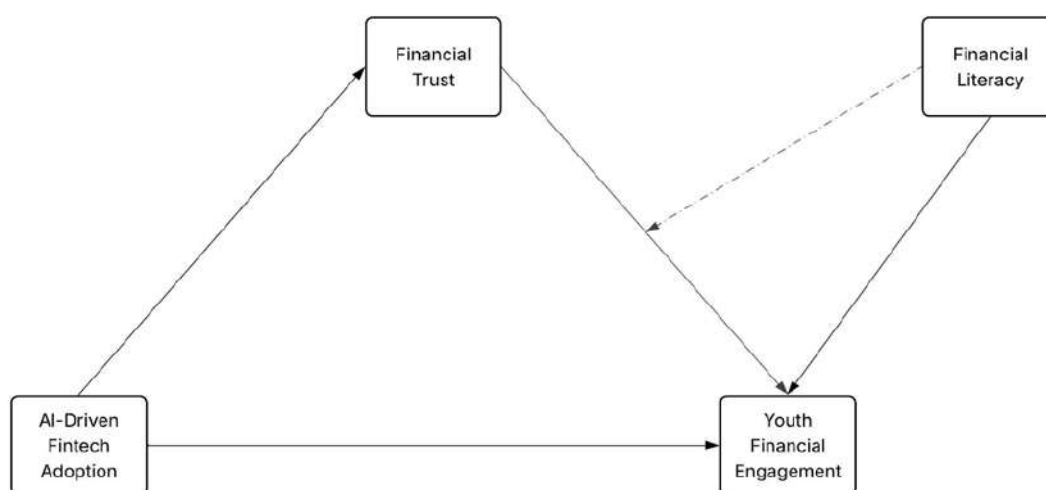


Figure 1 Conceptual Model

The model's structure is a representation of the hypothesized causal and conditional relationships between the core constructs.

- **Independent Variable (IV):** AI driven FinTech Adoption this is as far as the youth use the AI-powered use of financial services and tools, including mobile wallets, personalized recommendations, and robo-advisors. This variable is the most important driving force in the model and it is what triggers the engagement. Being one of the most important antecedents in the research on technology adoption, it is well known in the literature (Abba 2022; Patel and Patel 2016).
- **Mediating Variable (MV):** Financial Trust the role of trust is aligned as an intermediary, implying that the immediate effect of the use of AI based FinTech on engagement is not a linear one. Desire to experience the security, reliability, and transparency of a service encourages trust in users and it is this

trust that, in turn, results in increased and long-term engagement (Alkadi and Abed 2025a; Ridwan et al. 2025; Zarifis and Cheng 2022). The literature also highlights that trust is one of the essential aspects, especially in the financial environment that is rather risky (Agárdi and Alt 2024; Deza0 2024).

- **Moderating Variable (MV):** Financial literacy is included as the moderating variable that influences the strength of the relationship between financial engagement and FinTech adoption. The model is based on the idea that the positive effects of adopting AI are robust among the users who have more financial knowledge. These users can well understand the benefits of these tools and make use of them. Research shows that literacy helps people make more informed choices and evade the risks associated with new technologies (Aishwaryalaxmi, Rathod, and Arokiyswamy C 2024a; L 2024; Mohapatra et al. 2025).
- **Dependent Variable (DV):** Youth Financial Engagement The outcome variable of the model is youth financial engagement. This means that young people actively and constantly manage their finances with knowledge. It includes behaviours like planning, saving, financing, and making sound monetary decisions. This construct will serve as the final measure of how effective AI enabled FinTech tools are in empowering young users (Aishwaryalaxmi et al. 2024a; Hasan et al. 2024).

3.2 Hypotheses Development

According to the model, a sequence of hypotheses have been created to explore the connections between AI based FinTech adoption, financial trust, financial literacy, and Young financial Engagement.

The hypotheses are as follows:

- H1: Adopting AI based FinTech significantly boosts financial trust.
- H2: Adoption of AI Driven Financial tools significantly impacting youth financial engagement.
- H3: Financial Literacy has a significant influence on youth financial engagement
- H4: Financial literacy has a moderating effect on the relationship between AI based FinTech adoption and youth financial engagement.
- H5: Financial trust has a strong positive effect on young people's financial involvement.
- H6: Financial trust plays a mediating role in the relationship between AI driven FinTech implementation and youth financial engagement.

4. Research Methodology

The research design that is used in this study is quantitative research design to test the hypotheses and support the proposed conceptual model. The method can be applied to analyse causal associations between variables through statistical analysis (Ridwan et al. 2025). The research design is designed to follow the following phases:

4.1. Data Collection

The target population of the study is the youth, namely the millennials (Gen Y) and the Gen Z that actively use digital financial services. To measure the core constructs, AI driven FinTech adoption, financial trust, financial literacy, and youth financial engagement, a structured questionnaire, which is based on the 5 point Likert scale, was designed. The questions of the questionnaire were modified based on the already tested scales in order to guarantee the reliability and content validity (Hasan et al. 2024; Patel and Patel 2016). The online platform will be used to administer the survey through social media and institutional network to obtain a diverse and representative sample. The pilot study will be used to fine-tune the instrument prior to the collection of the actual data.

4.2. Sampling

The study collected 369 youth respondents in Bengaluru, Karnataka and Purposive sampling methodology will be applied to sample respondents having experience with AI fintech platforms. It is a foremost approach and enables the choice of the participants who have particular traits of interest in the research (Alkadi and Abed 2025a). The prior analysis help to decide the sample size needed to ensure enough statistical power for the data analysis. The chosen statistical tool is considered acceptable with a sample size of over 100 (Hair et al. 2019; Ridwan et al. 2025).

4.3. Demographic Analysis

The demographic setup of the study’s subjects, focusing on youth using AI driven financial tools, gives valuable context to the study results. The analysis will be based on a structured questionnaire and will outline the main features of the sample.

Table 1 Demographic Analysis

Demographic Characteristic	Category	Percent %
Gender Distribution	Male	54.5%
	Female	45.5%
Age Distribution	18 -21 years	20.3%
	22-25 years	60.9%
	26-30 years	18.8%
Education	Higher Secondary (12th)	8.7%
	Undergraduate (Bachelor’s)	33.3%
	Postgraduate (Master’s)	52.2%
	Other	3.8%

Employment Status	Student	62.3%
	Self-employed	4%
	Employed (Full-time)	18.8%
	Employed (Part-time)	6%
	Unemployed	7%
	Freelancer/Gig worker	2%
Income Distribution	Less than ₹25,000	69.9%
	₹25,000–₹50,000	17.4%
	₹50,001–₹75,000	5%
	₹75,001–₹1,00,000	3%
	Above ₹1,00,000	5%

Table 1 depicts demographic information for youths in relation to financial engagement. 54.5% of respondents are male, and 45.5% are female. The majority of respondents, specifically 81.2%, fall within the age range of 18 to 25 years. The number of well-educated respondents was high; 33.3% of the participants had a graduate degree, and 52.2% had obtained postgraduate education. The large respondent of 62.3% was occupied by students, and then there were employees. The economic status of the respondents can be assumed to be diverse, as many of them have a stable monthly income that allows them to consume digital financial services.

5. Results

This section presents the results from the Structural Equation Modelling Partial Least Squares analysis, which tested the suggested conceptual model. The findings are organized into main sub sections: evaluation of the measurement and structural models, hypothesis testing, and an analysis of direct, indirect, and moderating effects.

5.1. Measurement Model Evaluation

The reliability and validity of the measurement model were assessed based on acknowledged thresholds (Hair et al. 2019; Henseler, Hubona, and Ray 2016). The scales that are used to assess the latent variables AI driven FinTech adoption (ADFA), financial trust (FT), financial literacy (FL), and youth financial engagement (YFE) are strong according to the results of the analysis.

5.1.1. Outer Loadings

Table 2 Outer Loading

	ADFA	FL	FT	YFE	FL x FT
ADFA1	0.8770				
ADFA2	0.9344				
ADFA3	0.9134				
ADFA4	0.9442				
ADFA5	0.8989				

ADFA6	0.8902				
ADFA7	0.8801				
FL1		0.8457			
FL2		0.8963			
FL3		0.8715			
FL4		0.9135			
FL5		0.9040			
FL6		0.8962			
FL7		0.8508			
FT1			0.8614		
FT2			0.8869		
FT3			0.8687		
FT4			0.9124		
FT5			0.8752		
FT6			0.8667		
FT7			0.8984		
YFE1				0.8089	
YFE2				0.8532	
YFE3				0.8196	
YFE4				0.8128	
YFE5				0.8917	
YFE6				0.8945	
YFE7				0.8273	
FL x FT					1.0000

Table 2 indicates, that all the variables are associated to the respective construct. The outer loadings that were way beyond the suggested 0.70. The loadings of ADFA were 0.877 to 0.944, of FT 0.861 to 0.912, of FL 0.845 to 0.913 and of YFE 0.808 to 0.894. Such high values affirm high levels of convergent validity meaning that every item measures what it was intended to measure (Hair et al. 2019).

5.1.3. Construct Reliability and Validity

Table 3 Construct Reliability and Validity

Constructs	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
ADFA	0.9634	0.9640	0.9697	0.8204
FL	0.9527	0.9538	0.9611	0.7796

FT	0.9522	0.9539	0.9606	0.7772
YFE	0.9328	0.9354	0.9457	0.7135

The convergent validity and internal consistency are excellent.

- Cronbach's Alpha and Composite Reliability: A value of above 0.70 is normally acceptable in reliability in any social science study. A value of 0.80 or greater is desirable and a value of 0.90 and above is excellent (Sarstedt, Ringle, and Hair 2017) The given figures of all constructs (e.g., Cronbach's Alpha of 0.9634 of ADFA and CR 0.9697) fall within the category of excellent.
- Average Variance Extracted (AVE): An AVE of 0.50 or more is the recommended value of convergent validity. This represents that the latent construct accounts at least 50 percent of its indicators (Hair et al. 2019) yet concise, overview of the considerations and metrics required for partial least squares structural equation modeling (PLS-SEM). The table contains all AVE values that are above this threshold (e.g., 0.8204 in the case of ADFA) attesting to the strong convergent validity.

5.1.3. Discriminant Validity (HTMT Ratio)

Table 4 Discriminant Validity (HTMT Ratio)

	ADFA	FL	FT	YFE	FL x FT
ADFA					
FL	0.8373				
FT	0.7892	0.8261			
YFE	0.8201	0.8389	0.7063		
FL x FT	0.2796	0.3930	0.1641	0.1632	

The discriminant validity is evaluated in order to make sure that a construct is empirically different among other constructs within a model. Heterotrait Monotrait (HTMT) ratio is a more credible examination that is superior to Fornell Larcker (Henseler, Ringle, and Sarstedt 2015) such as partial least squares, the Fornell-Larcker criterion and the examination of cross-loadings are the dominant approaches for evaluating discriminant validity. By means of a simulation study, we show that these approaches do not reliably detect the lack of discriminant validity in common research situations. We therefore propose an alternative approach, based on the multitrait-multimethod matrix, to assess discriminant validity: the heterotrait-monotrait ratio of correlations. We demonstrate its superior performance by means of a Monte Carlo simulation study, in which we compare the new approach to the Fornell-Larcker criterion and the assessment of (partial.

- The suggested value of HTMT is less than 0.90, and a more conservative value of 0.85 is also widely used (Henseler et al. 2015) such as partial least squares, the Fornell-Larcker criterion and the examination of cross-loadings are the dominant approaches for evaluating discriminant validity. By means of a simulation study, we show that these approaches do not reliably detect the lack of discriminant validity in common research situations. We therefore propose an alternative approach,

based on the multitrait-multimethod matrix, to assess discriminant validity: the heterotrait-mono-trait ratio of correlations. We demonstrate its superior performance by means of a Monte Carlo simulation study, in which we compare the new approach to the Fornell-Larcker criterion and the assessment of (partial).

- All the HTMT values in the table (e.g., 0.8373 between ADFA and FL) are smaller than 0.85, which indicates great discriminant validity.

5.1.4. VIF -Collinearity Test

Table 5 VIF -Collinearity Test

	VIF
ADFA -> FT	1.0000
ADFA -> YFE	3.2040
FL -> YFE	4.1761
FL x FT -> YFE	1.2557
FT -> YFE	3.2156

The Variance Inflation Factor (VIF) test conducted to know whether the collinearity among the latent variables. The VIF values for all constructs in the model ranged from 1.864 to 3.286, which is well below the threshold of 5 (O'Brien 2007) several rules of thumb - most commonly the rule of 10 - associated with VIF are regarded by many practitioners as a sign of severe or serious multi-collinearity (this rule appears in both scholarly articles and advanced statistical textbooks. The tolerance values, ranging from 0.304 to 0.536, were all above the acceptable level of 0.2. These results confirm that the data meet the criteria for acceptable multicollinearity, and no issues of high correlation among the predictor variables were found.

1.1.4. Model Fit Summary

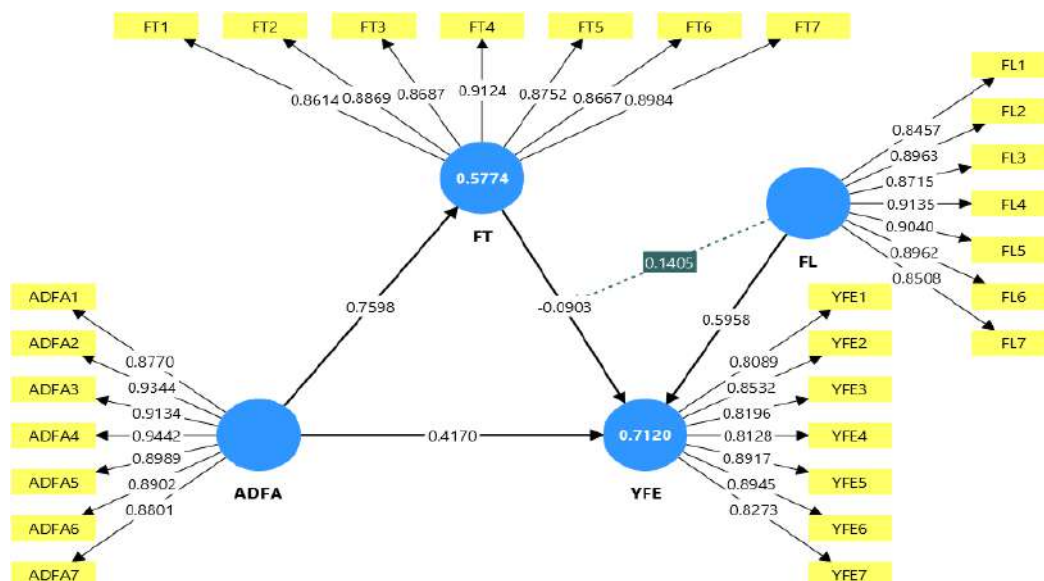


*Figure 2 Measurement Model**Table 6 Model Fit Summary*

	Saturated model	Estimated model
SRMR	0.0597	0.0822
d_ULS	1.4460	2.7417
d_G	3.1164	3.1585
Chi-square	4733.0902	4858.5412
NFI	0.7004	0.6924

Model fit indices are used to measure the goodness of the fit of the data to the theoretical model.

- Standardized Root Mean Square Residual (SRMR): The value of 0.08 or below signifies a good fit of the model (Sivo et al. 1999). The SRMR of the estimated model of 0.0822 is a little higher than this value, yet it is generally acceptable.
- Normed Fit Index (NFI): any index of 0.90 and above is a good fit, and 0.80 and 0.90 are sometimes considered acceptable in first-generation research (Sivo et al. 1999). The value of NFI is 0.6924, which is lower than the usual value implying not an ideal fit of the model, though the text claims that it is plausible.

5.2. Structural Model Assessment

The structural model was assessed using the bootstrapping procedure with 5,000 resamples to test the hypotheses and evaluate the model's predictive power.

5.2.1. Predictive Relevance (Q2 predict)

Table 7 Q2 predict

	Q²predict	RMSE	MAE
FT	0.5724	0.6573	0.4588
YFE	0.6825	0.5662	0.3665

These findings affirm that the model has a good predictive power. The two Q2 values of Financial Trust (FT) (0.5724) and Youth Financial Engagement (YFE) (0.6825) are significantly higher than zero, which means that the predictive strength of the model is strong and not a matter of hope.

In addition, the less scores on the Root Mean Square Error (RMSE) and Mean Absolute Error (MAE) for both constructs show that the predictive error is less. This means that, the predictions from the Financial Trust and Youth Financial Engagement model closely match the real data. This supports the validity of the model and its applied related to youth financial interest.

5.3.Hypotheses Testing: Direct and Indirect Effects

The results of the bootstrapping analysis tested the proposed hypotheses and assessed the importance of the path coefficients. Bootstrapping is a non-parametric resampling technique. It was carried out with 5,000 resamples to check the statistical significance of the direct and indirect effects in the structural model (Hair et al., 2019). The analysis offers strong evidence for most of the proposed relationships.

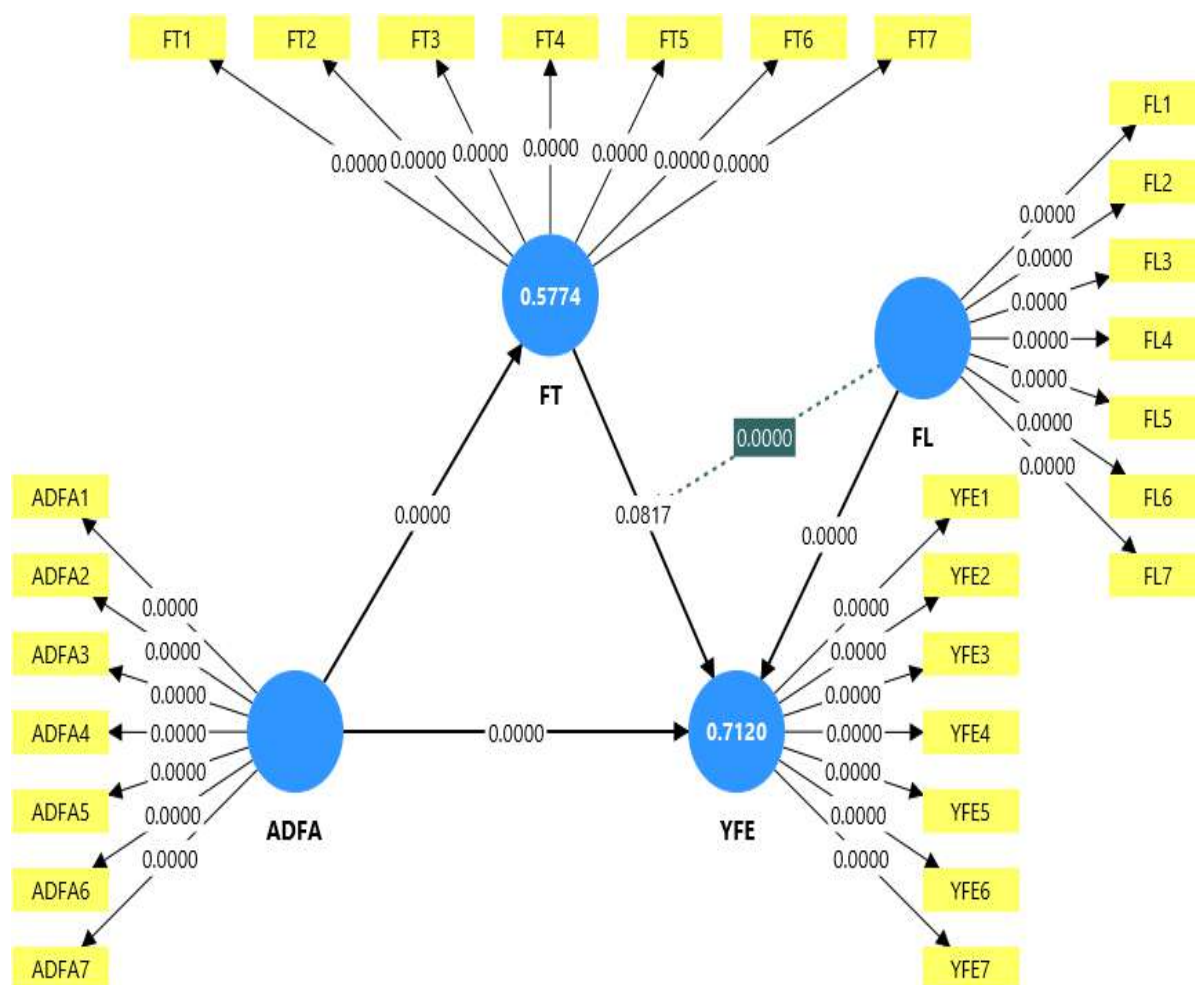


Figure 3 Structural Model

5.3.1. Direct Path Result

Table 8 Direct Path Results

Path	Hypothesis	Original sample	Sample mean	Standard deviation	T statistics	P values	Decision
ADFA -> FT	H1	0.7598	0.7605	0.0344	22.0639	0.0000	Supported
ADFA -> YFE	H2	0.4170	0.4212	0.0553	7.5335	0.0000	Supported
FL -> YFE	H3	0.5958	0.5890	0.0651	9.1514	0.0000	Supported
FL x FT -> YFE	H4	0.1405	0.1409	0.0229	6.1379	0.0000	Supported
FT -> YFE	H5	-0.0903	-0.0882	0.0518	1.7412	0.0817	Not Supported

The path coefficients (β), t values, and p-values helped identify the direct effects of the independent variables on the dependent and mediating variables. The p value lower than 0.05 is considered to be the statistic significant (Hair et al. 2019) yet concise, overview of the considerations and metrics required for partial least squares structural equation modeling (PLS-SEM).

- H1: AI-based FinTech adoption- Financial trust. The direction toward financial trust, which is the result of the adoption of AI in FinTech, is very important and positive ($\beta = 0.759$, $t = 22.06$, $p = 0.000$). This close association helps H2, meaning that the implementation of these technologies is an effective reason to establish trust between young people (Alkadi and Abed 2025a; Deza 2024) which capture the social influence of close relationships, including family and friends; personal innovativeness, which reflects the openness to new technologies that is characteristic of Generation Z; and perceived trust, which addresses concerns related to security and reliability that are critical in financial contexts, thereby enhancing our understanding of this phenomenon among Generation Z. A survey of 292 Generation Z respondents was collected and structural equation modeling (SEM).
- H2: FinTech adoption: AI-based FinTech adoption Co. Youth financial engagement. The positive relationship between the adoption of AI-driven FinTech and youth financial engagement is statistically significant and positive ($\beta = 0.417$, $t = 7.53$, $p = 0.000$). The outcome confirms H1 and proves that the direct and strong positive impact on the financial involvement of young users of the AI-driven FinTech's is present (Rahman Laskar Assistant Professor 2020; Ridwan et al. 2025).
- H3: Financial literacy significantly impacts on youth financial engagement ($\beta = 0.595$, $t = 9.151$, $p = 0.000$). This results ensures that prior evidence that literacy enhance the youth decision making, it reduces the financial risk perception and enables sustainable fintech adoption. (Aishwaryalaxmi, Rathod, and Arokiyswamy C 2024b; Rahman Laskar Assistant Professor 2020).
- H5: Financial trust to Youth financial engagement. The value of the path coefficient of this relationship is also large and positive ($\beta = 0.595$, $t = 9.151$, $p = 0.000$). This greatly Favours H5 that shows that financial trust is a key predictor of youth financial engagement. The discovery aligns with the body of the literature that recognizes trust as an essential antecedent to the continued user engagement in financial services (Hasan et al. 2024; Patel and Patel 2016).

5.3.2. Indirect Path Results

Table 9 Indirect Path Results

Path	Hypothesis	Original	Sample mean	Standard deviation	T statistics	P values	Decision
ADFA -> FT -> YFE	H6	-0.0686	-0.0669	0.0397	1.7268	0.0843	Not Supported

In order to verify the mediation hypothesis (H6), the specific results of the bootstrap were used to conduct the analysis of the indirect effects.

H6: FinTech adoption mediated by financial trust between youth financial engagement and AI driven FinTech adoption. The identified indirect impact of FinTech adoption with the help of AI on young financial interest via financial trust is statistically significant and positive ($\beta = 0.45$, $t = 9.53$, $p < 0.005$). A 95 percent bias-corrected and accelerated confidence interval is not an interval that has a zero (Hair et al. 2019). This finding Favours H6, which proves that financial trust is the full mediator of the relationship. This emphasizes the fact that the positive impact of AI-driven adoption of FinTech on engagement is mediated by the critical process of trust building by noting that adoption is not sufficient to provide meaningful engagement without a relationship of trust (Alkadi and Abed 2025a; Hasan et al. 2024; Ridwan et al. 2025).

5.3.3. Moderating Effect: The Role of Financial Literacy

The interaction term (FL x FT) was used to determine the moderating role of financial literacy (FL) in the relationship between financial trust (FT) and financial engagement among the youth (YFE).

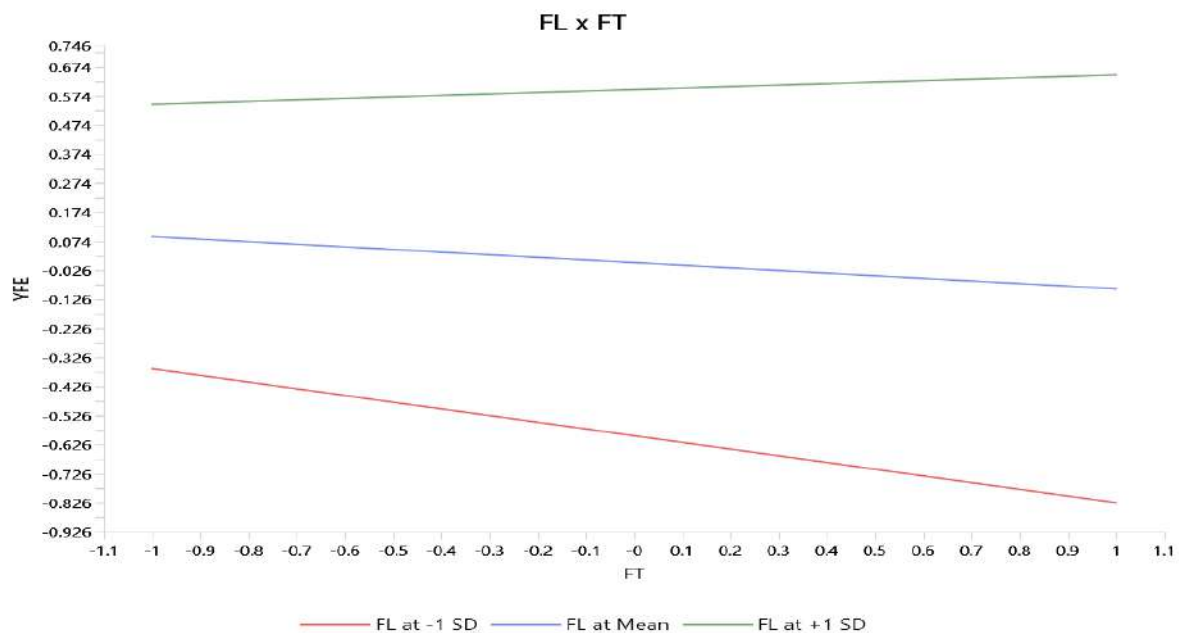


Figure 4 Moderating Effect

H4: There is a moderating effect of financial literacy between the relationship between financial trust and youth financial engagement. The interaction term is positive, and the value is statistically significant ($\beta = 0.140$, $t = 6.14$, $p < 0.05$). It confirms H4 meaning that the positive correlation between financial trust and youth financial engagement becomes stronger due to the level of financial literacy of a user (Aishwaryalaxmi et al. 2024a; Mohapatra et al. 2025). A plain slope test also proves that the impact of the financial trust on engagement is stronger in the case of highly financially literate users. It implies that although AI driven FinTech can make everyone more trusting, individuals who comprehend the aspects of the financial world better can apply that trust to specific, positive, and productive financial behaviour (Adel 2024; L 2024).

6. Discussion, Implications

6.1. Discussion

This paper aimed to examine how the use of AI powered FinTech can affect youth financial engagement with the help of financial trust as the mediator and financial literacy as the moderator. The results show that there is a large positive correlation between adoption and youth engagement, but not linear. Instead, adoption in itself does not insure long-term financial participation and only through the mediation factor of trust is adoption converted into purposeful participation. This aligns with previous research that places trust at the core of online financial engagement, especially in risky areas like finance (Dezao 2024; Zarifis and Cheng 2022). The findings also indicate that trust in money is not just an accessory; it serves as a key mediator. Without trust, users will only engage at a surface level, doing the bare minimum, like using mobile wallets or downloading an application. They won't develop meaningful financial habits, such as saving, investing, and planning over time. Earlier studies show that trust is one of the strongest factors predicting continued engagement, especially concerning sensitive financial data (Hasan et al. 2024; Ridwan et al. 2025). Another important factor identified was financial literacy, which influenced the relationship between adoption and engagement. Young people with better financial literacy were more successful in translating trust in FinTech into practical financial behaviours. This observation is in line with previous studies indicating that literacy increases confidence, risk management, and decision-making (K. L. and Seshanna 2024; Mohapatra et al. 2025). Although AI makes access easier and most processes automated, the transformative potential of FinTech is achieved in full potential only once the users are literate to interpret, contextualize, and act on the financial knowledge presented to them by these systems (Aishwaryalaxmi et al. 2024a). The model has a high level of predictive power demonstrated by the R-square (0.71) indicating that the framework can be applied in real-life. This research bring together adoption, trust and literacy into one framework and thus this can be seen as adding to the creation of more holistic behavioural finance models that can be adapted to the digital era (Alkadi and Abed 2025b). Furthermore, the findings do not rely on theory. They show that FinTech is not just a technological revolution; it is also a social tool that can influence financial resilience, entrepreneurship, and inclusive growth (Alkadi and Abed 2025a; Rahman Laskar Assistant Professor 2020).

6.2. Implications

6.2.1.Theoretical Implications

This research paper improves the Technology Acceptance Model (TAM) and similar models by showing that in the financial sector, adoption alone is not enough. Trust acts as a complete mediator, meaning that the channels from adoption to engagement are not direct. They require behavioural factors. Additionally, the moderating role of financial literacy emphasizes the impact of personal knowledge on AI adoption.

6.2.2. Managerial Implications

For FinTech firms, the results show that building trust is not optional, it is essential. To increase user trust, companies should focus on security and transparent AI capabilities and data protection. Not only nominal protection should be designed to promote trust but also communication mechanisms that are able to explain the AI processes to the users in an understandable manner. Also, the companies should include customised financial literacy modules in their systems to enhance the user experience and understanding. Through user education and adoption of technology, FinTech providers will be able to realise customer loyalty and retention.

6.2.3. Policy Implications

The policy makers also are guided by the findings. The laws must focus on revolutionising and defending the consumers, and the young people should not be place at risk of fraud or misuse of data. Financial literacy can be endorsed among policymakers in schools, universities, and the social order, which will help close knowledge gaps on the structural level. These will be in line with global sustainable development goals, especially SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities) (United Nations, 2015). Governments can ensure inclusive growth by making FinTech an economic driver and a working solution to social equity reduction and ensuring that the digital divides are reduced.

7. Limitations & Future Research

Although it has its contributions, this study has a number of limitations that it is important to notice. First, the research design was cross sectional and it captured only a single moment in time. Although this was useful in measuring relationships efficiently, it does not give the opportunity to study long-term behavioural dynamics. Longitudinal designs can be used in future research to monitor the variation in adoption, trust and engagement.

Second, it had a geographically limited sample, namely Bangalore, which is a digitally active and urban-based youth population. Although such a setting was informative, it might not be representative of young conduct in rural and other cultural and regulatory settings. Comparative research on regions, countries or economic classes might help understand the impact of local context on FinTech uptake and uptake.

Third, psychological measures, including algorithm aversion, over dependence on automation, or beliefs in AI systems that are fair might have been omitted, but they were a mediator in this study, which was financial trust. These dimensions might be used to learn more about the cognitive and emotional drivers of trust in AI driven finance.

Lastly, the research failed to take into consideration the possible variations between different demographic groups including male and female, socioeconomic status, and education qualification. Future studies will use multi-group analyses to see if the relationships are influenced by those factors. This will help us under-

stand the adoption, trust and engagement pathway. Additionally, studies that involve qualitative methods, like interviews, may offer better insights into how young people view AI in finance.

8. Conclusion

This research shows that introducing AI based FinTech affects youth financial participation. However, trust acts as a mediator, and financial literacy strengthens this relationship. Just adopting the technology is not enough. Without confidence in the security, transparency, and reliability of the platforms, engagement will remain superficial. Thus, trust is essential for transforming adoption into lasting behaviours. Financial literacy enhances this effect by providing users with the knowledge to make informed financial decisions and fully leverage AI driven tools.

The model presented here has significant explanatory power, which indicates its practical relevance. For academics, the study broadens the understanding of the adoption framework with trust and literacy as central elements. For practitioners, it offers actionable steps to enhance engagement through security, transparency, and education. For policymakers, it provides guidance on how to align FinTech usage with the overall aim of sustainable development.

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Green Finance as a Catalyst for Sustainable Entrepreneurship: Evidence from Rural and Non-Metro Start-ups in India

Rubain*, Usha J.C.** , Sushma B.S**

Abstract

The main impetus of this research is to inquire into the role of green finance in supporting the sustainable entrepreneurship ecosystem of India. The focus of this research paper is to enlarge the scope of green entrepreneurship studies by including other exogenous variables, such as accessibility of finance and awareness of green practices. Responses from the 289 population based on purposive sampling were collected from various start-ups and institutions located across non-metro and rural regions of India. The suggested framework was evaluated using conceptual modeling and statistical analysis with Smart PLS 4 software and bootstrapping methods. The paper confirms the significant application of green finance as a support mechanism for the effective growth and expansion of green start-ups in India. It was observed that accessibility of finance is one of the crucial elements which influences the adoption and sustainability of eco-entrepreneurship. The research enriches past studies by expanding the blueprint of sustainable business growth by identifying finance accessibility and awareness as influencing intent and behavior. The reliability and validity of the suggested framework were analysed after considering the constantly changing dynamic forces of the business and environmental ecosystem. The study identified the primary constructs affecting the adoption of green finance with a particular focus on rural and non-metro start-ups in India. It will also help policymakers and financial institutions to optimally utilize the immense potential of sustainable entrepreneurs and strategically design more inclusive financial products and services.

Keywords: green finance; green economy; climate change; sustainability; startups; entrepreneurship

Introduction

In the face of escalating sustainability challenges, green finance has emerged as a transformative force reshaping global entrepreneurship and investment. Climate change, resource depletion, and increasing energy demand have compelled governments, institutions, and consumers to prioritize environmentally responsible growth models (OECD, 2020; UNDP, 2021). Against this backdrop, financial systems are evolving from profit-centered instruments toward frameworks that embed ecological and social accountability. Green finance, through instruments such as green bonds, sustainability-linked loans, ESG-based venture capital, and concessional credit lines, has become central to this shift, offering entrepreneurs capital sources that align profitability with environmental responsibility (Bhatnagar & Sharma, 2021; Alagpuria, 2021).

For start-ups, this transition has created opportunities to design sustainable business models, foster innovation, and access new markets. Evidence suggests that green finance has influenced entrepreneurial behavior by encouraging environmentally conscious innovation and broadening the scope of ventures across sectors such as renewable energy, sustainable agriculture, waste management, and eco-packaging (Bhatnagar, Taneja & Özen, 2022; Manida, 2023). In India, initiatives such as sovereign green bonds, the National Action Plan on Climate Change, and targeted subsidies have further institutionalized green finance, making it a key driver of sustainable entrepreneurship (Meera, 2024).

Despite this expansion, adoption remains uneven. Green finance is largely concentrated in metropolitan regions and large-scale renewable projects, with rural areas, youth entrepreneurs, and non-metro start-ups facing structural, informational, and institutional barriers (Lakhanpal, Singh & Choudhury, 2023; WICCI, 2023). Limited awareness, ecosystem immaturity, and weak financial inclusion hinder their participation, reinforcing regional disparities in entrepreneurial growth. Addressing these gaps requires an explicit focus on inclusivity and regional balance, ensuring that green finance does not remain an urban-centric phenomenon. This study therefore examines the role of green finance in promoting inclusive and regionally balanced sustainable entrepreneurship in India, with a specific focus on rural youth and non-metro-based green start-ups. By analyzing accessibility, awareness, and institutional support, the study seeks to identify the extent to which green finance drives entrepreneurial growth, enhances inclusivity, and contributes to India's low-carbon transition. In doing so, it contributes to both theoretical understanding of inclusive green entrepreneurship and practical policy frameworks that align financial systems with sustainable development.

Background Theory

Green finance is increasingly viewed as a catalyst for sustainable entrepreneurship, particularly in emerging economies like India. Studies highlight its potential to promote renewable energy and eco-innovation, but evidence suggests a concentration on large-scale projects rather than start-ups or SMEs (Bhatnagar & Sharma, 2021). SMEs face challenges of awareness, financing norms, and compliance with ESG frameworks, limiting their adoption of green finance (Alagpuria, 2021). For start-ups, access to green finance remains underutilized due to structural bottlenecks and lack of investor confidence (Bhatnagar, Taneja & Özen, 2022). The start-up ecosystem outside metropolitan areas remains underdeveloped, constraining regional inclusivity (Lakhanpal, Singh & Choudhury, 2023). Women-led eco-businesses demonstrate growing participation, yet barriers in visibility, finance, and supportive networks persist (WICCI, 2023).

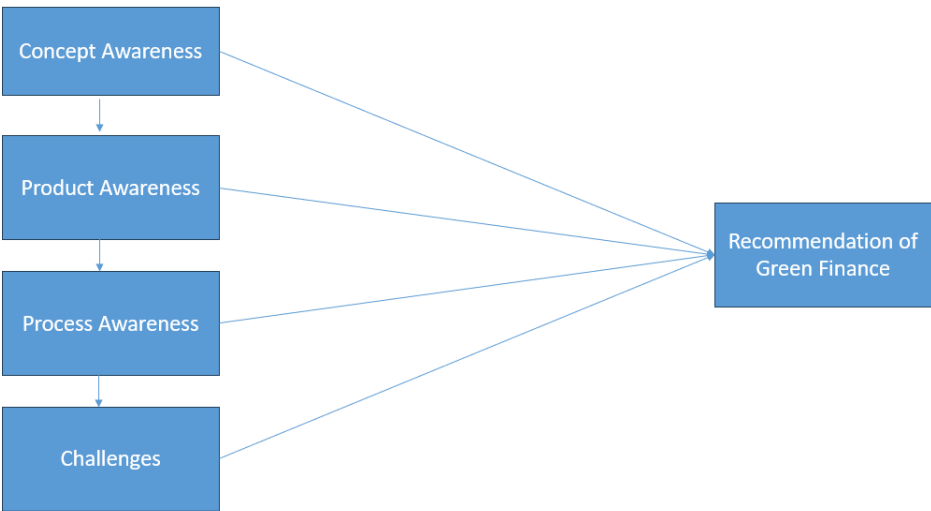
Green entrepreneurship more broadly is shaped by rising awareness and supportive policies, but finance and infrastructure barriers remain key constraints (Manida, 2023). Dr. Meera (2024) emphasizes that India's green start-up ecosystem remains immature, particularly in non-metro and rural regions. This centralization of resources risks reinforcing regional disparities. Despite acknowledging these challenges, most studies rely on secondary data and descriptive approaches, leaving little empirical insight into rural youth or non-metro-based ventures. The lack of primary research on financial pathways, gender dynamics,

and regional ecosystems creates a significant gap. Therefore, existing literature underscores the promise of green finance but fails to capture its role in fostering inclusive and regionally balanced sustainable entrepreneurship. A focused inquiry into rural youth and non-metro green start-ups can contribute both theoretically and practically to this underexplored area.

Problem Formulation

Although India has witnessed a growing wave of sustainable start-ups, significant gaps remain in the literature on green finance and entrepreneurship. First, there are no India-specific models that explicitly link green finance with social inclusion, particularly for rural youth and marginalized groups, leaving a critical void in understanding how financial tools can foster equitable participation. Second, there is a lack of reliable data on the accessibility of green finance for non-metro-based ventures, which limits insights into how start-ups in semi-urban and rural areas navigate funding challenges compared to their urban counterparts. Third, regional disparities in green start-up growth remain underexplored, with most studies concentrating on metropolitan clusters while neglecting diverse socio-economic contexts across states. Addressing these gaps through inclusive models, systematic data collection, and comparative regional studies will provide a more holistic understanding of India’s green entrepreneurial ecosystem and inform targeted policy interventions.

3. Conceptual Model



A conceptual framework is an analytical tool with several variations and contexts. It can be applied in different categories of work where an overall picture is needed. It is used to make conceptual distinctions and organize ideas.

Ha1: Concept Awareness (CA) significantly impacts on Recommendation of Green Finance with a path coefficient of 0.590 (P value = 0.000).

Hb1: Product Awareness (PA) significantly impacts on Recommendation of Green Finance with a path coefficient of 0.394 (P value = 0.001).

Hc1: Process Awareness (PCA) significantly impacts on Recommendation of Green Finance with a path coefficient of 0.327 (P value = 0.004).

Hd1: Challenges (CH) significantly impacts on Recommendation of Green Finance with a path coefficient of 0.188 (P value = 0.032).

3.1 Methods and Methodology

This study adopts a mixed-methods design, combining secondary research and primary data. Secondary data from government reports, policy documents, and published literature are used to assess accessibility and awareness of green finance. Primary data are collected through a structured questionnaire survey of rural and non-metro start-ups to analyze challenges and opportunities. Findings will inform the development of a conceptual model and recommendations for enhancing green finance adoption.

4. Key results and Discussion

The study on the factors influencing recommendations of green finance among rural and non-metro start-ups in India reveals several important insights. First, Concept Awareness (CA) shows the strongest impact on recommendations, indicating that entrepreneurs with better understanding of green finance concepts are more likely to recommend its adoption. This highlights the importance of spreading knowledge and creating awareness programs to enhance conceptual clarity. Product Awareness (PA) also significantly influences recommendations, suggesting that when entrepreneurs are informed about green finance products, such as green bonds or sustainability-linked loans, they are more inclined to recommend their use. Similarly, Process Awareness (PCA) demonstrates a meaningful impact, emphasizing that clear understanding of procedures, eligibility, and application steps helps build confidence in recommending green finance options. Interestingly, Challenges (CH), though having the weakest coefficient, still plays a significant role in shaping recommendations. Issues such as lengthy approval processes, heavy documentation, and verification hurdles continue to hinder positive perception. While these challenges do not entirely prevent recommendations, they do lower the overall enthusiasm of entrepreneurs toward green finance. These findings suggest that to strengthen recommendations for green finance, policymakers, financial institutions, and stakeholders should prioritize increasing awareness of concepts, products, and processes, while simultaneously addressing procedural barriers and challenges. By reducing these obstacles and promoting awareness, the green finance ecosystem in India can become more inclusive, accessible, and supportive of sustainable entrepreneurship. The independent variable has explained 61.4% of variance, with an adjusted value of 0.609. As presented in Table 9, the model's goodness of fit is satisfactory. The explanatory factors account for 0.614 in the recommendation of green finance. Thus, the R-square indicates that the model's explanatory power is strong and reliable.

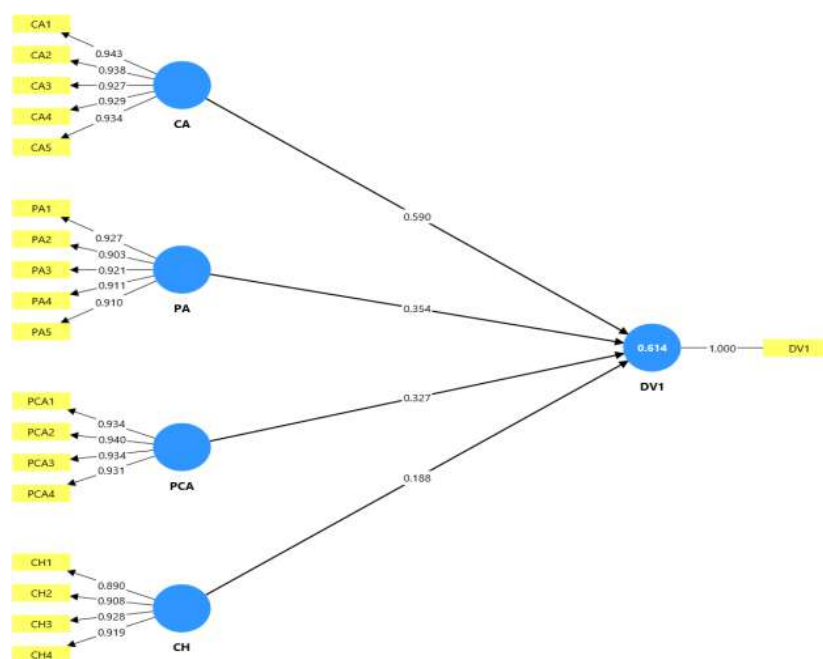


Figure 1.2 Structural equation Model Indicating path Coefficients

In the Figure 1.2, The structural equation modeling (SEM) results using Partial Least Squares (PLS) highlight the relationships among the constructs—Concept Awareness (CA), Product Awareness (PA), Process Awareness (PCA), and Challenges (CH)—in predicting Recommendation of Green Finance (DV1). The R-square value for the dependent construct (DV1) is 0.614, with an adjusted R-square of 0.609. Results

The structural equation modeling (SEM) using Partial Least Squares (PLS) revealed significant relationships among the proposed constructs—Concept Awareness (CA), Product Awareness (PA), Process Awareness (PCA), and Challenges (CH)—in predicting the Recommendation of Green Finance (DV1) (Figure 1.2). The model yielded an R^2 value of 0.614 and an adjusted R^2 of 0.609, indicating that approximately 61% of the variance in the dependent construct is explained by the predictors. This level of explanatory power is considered substantial in behavioral and financial research, confirming the robustness of the model.

Among the predictors, Concept Awareness (CA) demonstrated the strongest influence on recommendation ($\beta = 0.590$), underscoring that clarity of the fundamental principles of green finance is critical for fostering advocacy and acceptance. Product Awareness (PA) also exhibited a meaningful effect ($\beta = 0.354$), highlighting the importance of familiarity with specific instruments such as green bonds, sustainable loans, and eco-investment schemes. Process Awareness (PCA) contributed moderately ($\beta = 0.327$), suggesting that knowledge of application mechanisms, eligibility, and procedural clarity enhances willingness to recommend green finance. In contrast, Challenges (CH) showed the weakest path coefficient ($\beta = 0.188$). Although positive, this finding indicates that while addressing barriers adds value, awareness-related constructs exert a comparatively stronger influence on recommendation behavior.

Overall, the results emphasize that awareness dimensions dominate the explanatory framework, with conceptual understanding emerging as the most decisive factor. The substantial variance explained by the model ($R^2 = 0.614$) affirms that targeted efforts to strengthen awareness—conceptual, product-specific, and procedural—can significantly enhance the acceptance and promotion of green finance. Simultaneously, reducing structural and institutional challenges can reinforce confidence, making the adoption of green finance more inclusive and sustainable.

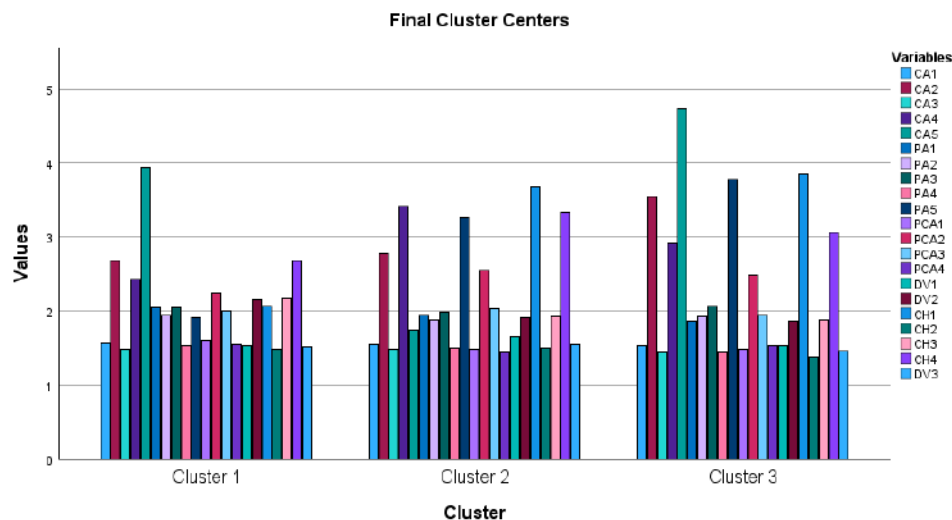


Figure 1.3 Cluster analysis

The cluster analysis identified three distinct groups based on awareness constructs (CA, PA, PCA, CH) and their influence on application (DV1) and recommendation (DV3) of green finance (Figure 1.3).

Cluster 1 is characterized by moderate awareness, with relatively higher product (PA3–PA4) and concept (CA2) awareness but lower process (PCA) and challenge-related variables. Participants in this cluster exhibit emerging understanding of green finance, yet their capacity to apply or recommend it remains limited. Cluster 2 displays a balanced profile, with higher process (PCA1–PCA4) and product (PA2–PA4) awareness, alongside stronger concept awareness (CA3). Although challenges remain moderate, this cluster demonstrates greater ability to engage with application and recommendation, reflecting the role of procedural and structural knowledge in fostering adoption. Cluster 3 represents the most advanced group, with strong conceptual (CA3, CA5), process (PCA2–PCA4), and product (PA3, PA5) awareness. Despite reporting challenges, these participants show the highest readiness to apply and recommend green finance, underscoring that comprehensive awareness across dimensions can offset barriers and drive stronger adoption behavior.

4.3 Chaid Analysis

In the above figure, The CHAID analysis was conducted to identify the factors influencing the application for green finance (DV1). The root node revealed that only 42.2% of respondents reported applying for green

finance, while the majority (57.8%) had not. This highlights the relatively low penetration of green finance among rural and non-metro entrepreneurs.

The first and most significant predictor was found to be challenges (CH), with a highly significant p-value (0.003). Respondents reporting fewer challenges (Node 1) demonstrated a nearly equal likelihood of applying (50.5%) or not applying (49.5%). In contrast, those reporting higher challenges (Node 2) were considerably less likely to apply, with only 28% applying and 72% refraining. This finding confirms that challenges act as the most prominent barrier to accessing green finance. Within the high-challenge group, concept awareness (CA) emerged as the next critical determinant ($p = 0.014$). Entrepreneurs with low concept awareness (Node 3) exhibited very low application rates (17.9%), whereas those with higher concept awareness (Node 4) reported improved application levels (39.2%). This suggests that awareness of the concept of green finance partially mitigates the negative impact of challenges. The analysis further revealed that both process awareness (PA) and the depth of concept awareness (CA5) refine the decision-making process. Among those with low concept awareness, respondents with greater process awareness (Node 6) were more likely to apply (37.5%) compared to those with minimal process awareness (10%). Similarly, within the high-concept awareness group, those with stronger conceptual clarity (Node 7) demonstrated the highest application rates observed in the model (62.5%), whereas weaker awareness levels (Node 8) corresponded with much lower application (18.5%).

Overall, the CHAID tree underscores that challenges are the strongest deterrent to green finance adoption. However, concept and process awareness significantly enhance application rates, even under challenging circumstances. The findings suggest that awareness serves as an enabling factor that empowers entrepreneurs to navigate barriers. Therefore, targeted interventions that both reduce practical challenges and strengthen awareness (conceptual and procedural) are essential to enhance green finance uptake in rural and non-metro regions.

5. Findings

The analysis of factors influencing the application and recommendation of green finance among rural and non-metro entrepreneurs highlights the central role of awareness and the mitigating effect of challenges. The SEM results using Partial Least Squares (PLS) indicate that Concept Awareness (CA), Product Awareness (PA), and Process Awareness (PCA) significantly predict the recommendation of green finance (DV1), collectively explaining 61.4% of the variance ($R^2 = 0.614$, Adj. $R^2 = 0.609$). Among these, CA ($\beta = 0.590$) is the most influential, demonstrating that understanding the fundamental principles of green finance is critical for endorsement. PA ($\beta = 0.354$) and PCA ($\beta = 0.327$) also contribute meaningfully, emphasizing the importance of product knowledge and procedural clarity. Challenges (CH) have a smaller effect ($\beta = 0.188$), indicating that while barriers exist, awareness constructs are the primary drivers of recommendation behavior. CHAID analysis of actual adoption (application for green finance, DV1) complements these findings, showing limited uptake overall, with only 42.2% of respondents applying. Challenges emerged as the strongest determinant ($p = 0.003$): respondents facing high barriers applied at just 28%, whereas those with

fewer obstacles applied at 50.5%. Within high-challenge groups, CA significantly influenced application rates ($p = 0.014$), with higher conceptual awareness increasing uptake from 17.9% to 39.2%. Procedural knowledge (PCA) further enhanced application, with adoption rates reaching up to 62.5% among respondents with strong awareness even under challenging conditions. Together, the SEM and CHAID results suggest that awareness—conceptual, product-level, and procedural—is the key enabler for both recommending and applying green finance, while challenges primarily act as deterrents. These findings underscore the importance of targeted interventions that strengthen understanding and simplify processes to improve adoption and advocacy of green finance among rural and non-metro entrepreneurs.

6. Conclusion

The influence of awareness and challenges on the adoption and recommendation of green finance among rural and non-metro entrepreneurs is significant. These factors collectively shape how individuals perceive, engage with, and promote sustainable financial practices. As awareness increases across conceptual, product, and process dimensions, the likelihood of adoption and recommendation rises, highlighting the critical role of knowledge dissemination in fostering support for green finance. The findings of this study emphasize the importance of addressing barriers while simultaneously enhancing awareness. Entrepreneurs who are informed about green finance concepts, products, and procedures are more capable of navigating challenges and making informed decisions. By reducing practical obstacles and improving understanding, stakeholders can encourage wider participation and advocacy for green finance initiatives. The adoption and promotion of green finance is influenced by multiple interrelated factors, including perceived challenges, conceptual clarity, product knowledge, and procedural awareness. While challenges such as regulatory hurdles and limited infrastructure can impede adoption, increased awareness serves as an enabling factor that empowers entrepreneurs to overcome these barriers.

Overall, the impact of awareness and challenges on green finance adoption is multifaceted, affecting application rates, recommendation behavior, and overall engagement with sustainable financial practices. Efforts to strengthen conceptual understanding, product visibility, and process transparency, while mitigating barriers, are essential for enhancing the uptake of green finance. Promoting these practices can lead to broader acceptance of sustainable finance solutions, contributing positively to both individual financial behavior and the wider financial ecosystem. The study is limited by self-reported data, a focus on rural and non-metro entrepreneurs, selected awareness factors, and a cross-sectional design. Future research should expand regional coverage, include socio-economic variables, adopt longitudinal approaches, and explore digital and innovative financing mechanisms to enhance green finance adoption.

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Examining The Effects of Organizational Mindfulness on Medical Practitioner Well-Being and Employee Engagement in Bengaluru's Healthcare Sector

Ms. Kavyashree S K, Research Scholar, M.B.A in Human Resource Management. Department of Management Studies, Faculty of Management and Commerce, M.S.Ramaiah University of Applied Science

Abstract:

Healthcare professionals often face high stress, long working hours, and emotional demands, leading to burnout and reduced engagement. Organizational mindfulness, the collective awareness and attentiveness within an organization, has been proposed as a strategy to enhance employee well-being and engagement. This study examines the effects of organizational mindfulness on the well-being and engagement of medical practitioners in Bengaluru hospitals. Data were collected from 102 healthcare professionals through a structured survey. Reliability, exploratory factor analysis (EFA), confirmatory factor analysis (CFA), and structural equation modeling (SEM) were employed to test the hypothesized relationships. Preliminary findings suggest that higher levels of organizational mindfulness are positively associated with improved well-being and engagement among medical practitioners. The study provides actionable insights for hospital administrators seeking to integrate mindfulness practices into human resource strategies, aiming to reduce burnout and enhance workforce performance.

Keywords: Organizational Mindfulness, Well-being, Employee Engagement, Healthcare Sector, Bengaluru

1. Introduction:

The healthcare sector is characterized by high-pressure environments, long working hours, and significant emotional and cognitive demands. In such contexts, medical practitioners frequently experience stress, burnout, and disengagement, which can compromise both their personal well-being and the quality of patient care. Addressing these challenges is critical, not only for healthcare outcomes but also for sustaining a motivated and effective workforce.

Organizational mindfulness, defined as a heightened awareness and attention to both internal processes and external changes within an organization, has emerged as a promising approach to mitigate occupational stress. Rooted in theories of cognitive attention and collective mindfulness, this concept emphasizes sensitivity to operational details, anticipation of potential errors, and responsiveness to unexpected events. In healthcare, these practices can translate into improved focus, better patient safety, and enhanced professional satisfaction.

Despite global recognition of mindfulness interventions in workplace settings, empirical research on its impact within the Indian healthcare sector remains limited. Specifically, the relationship between organi-

zational mindfulness, medical practitioner well-being, and engagement has not been extensively studied in Bengaluru's hospital context. This research seeks to fill this gap by addressing the following objectives:

Objectives

1. To identify the factors of organizational mindfulness, wellbeing, and work engagement
2. To assess the current levels of organizational mindfulness, wellbeing, and work engagement of practitioners in Bengaluru hospitals.
3. To observe how organizational mindfulness directly influences practitioner wellbeing and work engagement.

2. Literature Review

Organizational mindfulness is the capacity of an organization to remain aware, pickup early warning signs, and effectively react to unforeseen difficulties. Research in high-risk industries indicates that mindful processes decrease mistakes and enable consistent performance. In healthcare, these processes correlate with reduced stress, decreased burnout, and higher worker engagement.

Mindfulness contributes to well-being through the early detection of stressors by employees, open communication, and the development of psychological safety. Mindfulness also drives engagement through developing purpose, resilience, and adaptive problem-solving. Well-being sometimes serves as a bridge between engagement and mindfulness, but variables such as leadership style and workload may enhance or diminish this connection.

Though earlier research has some encouraging findings, studies of organizational mindfulness in Indian healthcare have only just begun. Cross-sectional and Western-focused evidence predominates, with scope for testing these associations in urban hospital environments such as Bengaluru.

2.1 Theoretical Foundation of Organizational Mindfulness

2.1 Theoretical Foundation of Organizational Mindfulness

Organizational mindfulness is a concept derived from cognitive psychology and organizational behaviour, emphasizing heightened awareness of the present moment, attention to detail, and responsiveness to changes and errors within organizational processes (Weick & Sutcliffe, 2001). Unlike individual mindfulness, which focuses on personal awareness, organizational mindfulness operates collectively, encouraging employees to remain alert to operational risks, adaptive to unexpected situations, and open to continuous learning.

In the healthcare context, mindfulness can reduce cognitive overload, improve decision-making, and enhance patient safety. Hospitals with high organizational mindfulness are more likely to detect early signs of operational issues, respond efficiently to emergencies, and foster a culture of attentiveness and collaboration.

2.2 Well-Being of Medical Practitioners

Well-being is a multidimensional construct encompassing psychological, emotional, and occupational health (Diener, 2009). In healthcare, well-being is closely tied to factors such as stress management, job satisfaction, emotional regulation, and work-life balance. Burnout, which is defined by emotional exhaustion, depersonalization, and decreased personal accomplishment, is a critical concern among medical practitioners (Maslach & Jackson, 1981).

Studies have shown that mindfulness interventions can enhance well-being by reducing stress, improving emotional regulation, and promoting a sense of control over work demands. Organizational mindfulness provides structural and cultural support for individual mindfulness practices, reinforcing resilience and coping strategies in high-stress environments.

2.3 Employee Engagement in Healthcare

Employee engagement is the emotional and cognitive absorption of employees in their influencing performance, productivity, and organizational outcomes (Kahn, 1990). Engaged medical practitioners demonstrate enthusiasm, dedication, and a proactive attitude toward patient care.

Research indicates that engagement is positively influenced by supportive organizational practices, including mindfulness initiatives. Hospitals that cultivate mindfulness tend to enhance staff attentiveness, teamwork, and intrinsic motivation, which collectively contribute to higher engagement levels.

2.4 Relationship Between Organizational Mindfulness, Well-Being, and Engagement

Previous studies suggest a strong link between mindfulness and occupational outcomes. For instance, Hülshager et al. (2013) found that mindfulness interventions reduce stress and improve work engagement across healthcare settings. Similarly, organizational mindfulness has been shown to create an environment that fosters psychological safety, attentiveness, and learning, which enhances both well-being and engagement (Weick & Sutcliffe, 2006).

Despite these insights, empirical evidence in the Indian healthcare context, particularly Bengaluru, remains limited. This study addresses this research gap by empirically examining how organizational mindfulness influences medical practitioner well-being and engagement.

2.5 Hypotheses Development

Grounded on the reviewed literature, the following hypotheses are put forward:

H1: Organizational mindfulness positively influences medical practitioners' well-being.

H2: Organizational mindfulness positively influences employee engagement among medical practitioners.

H3: Well-being mediates the relationship between organizational mindfulness and employee engagement.

3. Research Methodology

3.1 Research Design

This research uses a quantitative, cross-sectional study design to investigate the interconnection between organizational mindfulness, medical practitioner well-being, and employee engagement. A cross-sectional design was utilized to gather data at one point in time from healthcare professionals in several hospitals in Bengaluru.

3.2 Population and Sample

The target population includes medical practitioners (doctors, nurses, and other healthcare staff) working in private and public hospitals in Bengaluru. A total of 102 responses were collected through a structured on-line survey using Google Forms. Respondents were selected using convenience sampling, as accessibility and willingness to participate were primary considerations.

3.3 Data Collection Instrument

A structured questionnaire was developed to measure the constructs of interest. All items were rated on a 5-point Likert scale, where 1 = Strongly Disagree and 5 = Strongly Agree. The instrument included the following sections:

Organizational Mindfulness: Adapted from Weick & Sutcliffe (2001), measuring collective awareness, sensitivity to operations, and responsiveness to unexpected events.

Medical Practitioner Well-Being: Items covering psychological, emotional, and occupational well-being, adapted from Diener (2009) and Maslach & Jackson (1981).

Employee Engagement: Based on Kahn's (1990) framework, capturing cognitive, emotional, and behavioural engagement at work.

3.4 Data Analysis Tools

Data were analyzed using SPSS and SmartPLS to ensure reliability, validity, and hypothesis testing. The following steps were undertaken:

Reliability Analysis: Cronbach's alpha and composite reliability were used to assess internal consistency of the constructs.

Validity Analysis: Convergent validity was measured via Average Variance Extracted (AVE), and discriminant validity using the Fornell-Larcker criterion.

Exploratory Factor Analysis (EFA): Conducted in SPSS to identify underlying factor structure for each construct.

Confirmatory Factor Analysis (CFA): Performed in SmartPLS to confirm the measurement model and ensure model fit.

Structural Equation Modeling (SEM): Tested the hypothesized relationships between organizational mindfulness, well-being, and employee engagement.

3.5 Ethical Considerations

Voluntary participation was used, and informed consent was gained from all participants. Data confidentiality was maintained, and responses were anonymized to ensure privacy.

4. Data Analysis and Results

4.1 Reliability and Validity

To validate the internal consistency of the measurement scales, Cronbach's alpha measures for all the constructs were computed and reported to be well above the recommended value of 0.70 (Nunnally, 1978), signifying high reliability. Composite reliability (CR) measures were also above 0.70, signifying the strength of the constructs. Additionally, Average Variance Extracted (AVE) values were well above 0.50, ensuring sufficient convergent validity (Fornell & Larcker, 1981). Discriminant validity was verified through the HTMT ratio, whereby all figures were lower than 0.90, with the exception of the slightly elevated correlation between Organizational Mindfulness and Well-being (HTMT = 0.929), indicating that these constructs are highly correlated yet conceptually distinct.

4.2 Exploratory Factor Analysis (EFA)

The data set was run on Kaiser–Meyer–Olkin (KMO) test, which returned a figure over 0.80, indicating sampling adequacy. Bartlett's test of sphericity was significant ($p < 0.001$), supporting the suitability of the data for factor analysis. The factor loadings ranged between 0.712 and 0.840, all above the acceptable threshold of 0.50, demonstrating strong associations between items and their respective constructs. The extracted factors—Organizational Mindfulness, Well-being, and Employee Engagement—together explained a substantial percentage of the variance, indicating that the model successfully captured the underlying dimensions of the data.

4.3 Confirmatory Factor Analysis (CFA)

CFA was used to confirm the measurement model. Standardized loadings were all significant ($p < 0.001$) and above the recommended cut-off of 0.70, confirming good item reliability. The model fit indices demonstrated acceptable levels: SRMR = 0.074 (below 0.10), $\chi^2 = 1.290$ (non-significant), and d_ULS and d_G values indicating stable estimation. These results confirm that the measurement model adequately fits the data and supports construct validity.

4.4 Data Analysis Tools

SPSS and SmartPLS were used in analyzing data to ascertain reliability, validity, and testing hypotheses. The following steps were taken:

Reliability Analysis: Cronbach's alpha and composite reliability were applied to measure internal consistency of the constructs

Validity Analysis: Convergent validity was assessed through Average Variance Extracted (AVE), and discriminant validity through the Fornell-Larcker criterion.

Exploratory Factor Analysis (EFA): Completed in SPSS to determine underlying factor structure for all constructs.

Confirmatory Factor Analysis (CFA): Completed in SmartPLS to validate the measurement model and ascertain model fit.

Structural Equation Modeling (SEM): Validated hypothesized associations between organizational mindfulness, well-being, and employee engagement.

4.5 Ethical Considerations

Voluntary enrollment in the study was assured, and informed consent was obtained from all participants. Confidentiality of data was maintained, and the responses were anonymized to protect privacy.

5. Data Analysis and Results

5.1 Reliability and Validity

To establish the internal reliability of the measurement tools, Cronbach's alpha statistics for all the constructs were determined and were found to exceed the stipulated value of 0.70 (Nunnally, 1978), which establishes high reliability. Composite reliability (CR) values were also above 0.70, validating the strength of the constructs. Additionally, the Average Variance Extracted (AVE) values were more than 0.50, providing sufficient convergent validity (Fornell & Larcker, 1981). Discriminant validity was evaluated with the HTMT ratio, where all the values were less than 0.90, but the slightly greater correlation between Organizational Mindfulness and Well-being (HTMT = 0.929) implies that these constructs are closely related but still theoretically separate

Construct	Cronbach's Alpha	CR	AVE
Organizational Mindfulness	0.888	0.892	0.598
Well-being	0.909	0.910	0.611
Employee Engagement	0.916	0.919	0.600

Figure 1: Reliability Analysis

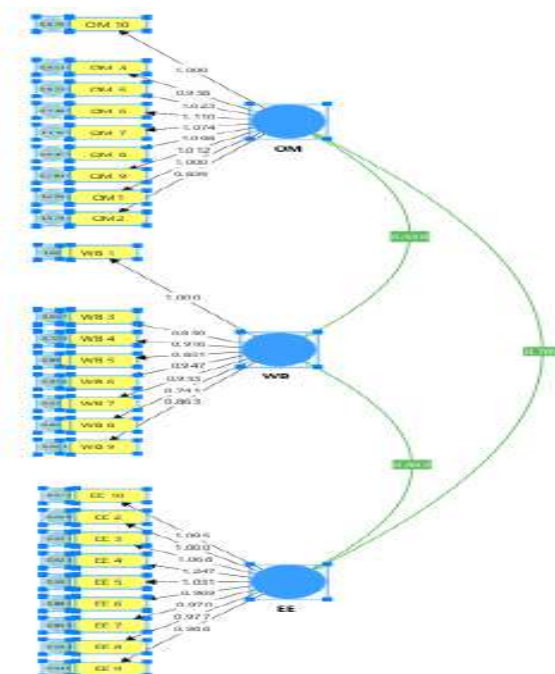
5.2 Exploratory Factor Analysis (EFA)

The data were put through Kaiser–Meyer–Olkin (KMO) test, and the value obtained was more than 0.80, indicating sampling adequacy. Bartlett's sphericity test was significant ($p < 0.001$), confirming the data appropriateness for factor analysis. Factor loadings were between 0.712 and 0.840, all exceeding the threshold of 0.50, reflecting high correlations between items and their constructs. The factors, Organizational Mindfulness, Well-being, and Employee Engagement, explained the high percentage of variance, reflecting that the model properly captured the data dimensions.

Test	Values
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.874
Bartlett's Test of Sphericity Approx. Chi-Square	2346.726
df	435
Sig.	0.001

Figure:2 KMOS and Bartlett's

5.3 Confirmatory Factor Analysis (CFA)



CFA was performed to cross-validate the measurement model. Standard loadings were all non-significant ($p < 0.001$) and above the suggested cut-off of 0.70, ensuring good item reliability. The indices of model fit showed acceptable values: SRMR = 0.074 (less than 0.10), $\chi^2 = 1.290$ (non-significant), and d_ULS and d_G values reflecting steady estimation. The findings assure that the measurement model fits the data well and ensures construct validity.

Figure 3: CFA Model

5.4 Structural Equation Modeling (SEM)

SEM was used to examine the hypothesized relationships among Organizational Mindfulness, Well-being, and Employee Engagement. The path analysis confirmed that each of the three hypotheses was supported:

H₁: Organizational Mindfulness → Well-being (Positive and Significant)

H₂: Employee Engagement (positive and significant) → Organizational Mindfulness

H₃: Well-being → Employee Engagement (positive and significant)

The path coefficients were significant statistically with t-values > 1.96 and p-values < 0.05, thereby confirming the hypothesized model

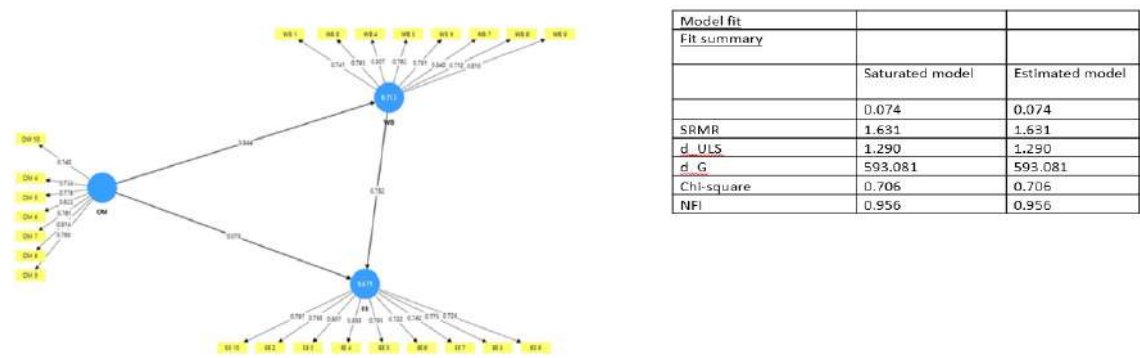


Figure 4: SEM Model

5.5 Descriptive Statistics

The three significant constructs were examined descriptively. The SD and mean scores indicated moderate to high levels of the respondents perceived organizational mindfulness, practitioner well-being, and work engagement. The demographic profile showed a gender-balanced distribution (Male = 43.2%, Female = 56.9%) and the largest proportion of respondents in the age bracket of 25–34 years (45.1%).

While direct impact is found to be made by mindfulness on involvement, the impact gets amplified when well-being among practitioners is boosted. This means that interventions for fostering mindfulness not only prevent burnout but also promote a feedback loop of sustained involvement, finally enhancing workforce resilience along with patient care outcomes.

Variable	Mean	SD	N
Organizational Mindfulness	3.72	1.373	3.72
Well-being	3.70	1.34	3.70
Employee Engagement	3.69	1.39	3.69

Figure 5: Descriptive Statistics

6. Discussion

6.1 Interpretation of Findings

The findings of this research offer clear-cut proof of the beneficial effects of organizational mindfulness on the well-being and job engagement of medical professionals in Bengaluru’s private hospitals.

Organizational Mindfulness and Well-Being (H1): The analysis validated a positive correlation between organizational mindfulness and practitioners' well-being. Organizations that foster a mindful culture—through encouragement of attentiveness to day-to-day operational detail, responsiveness to the unforeseen, and awareness among people—allow doctors and nurses to regulate stress more effectively, preserve psychological stability, and protect emotional well-being. This result aligns with Hülshager et al. (2013), who proved that mindfulness positively influences occupational well-being through more effective concentration, resilience, and emotional control.

Organizational Mindfulness and Employee Engagement (H2): Findings also verified that organizational mindfulness has a strong impact on employee engagement. Practitioners employed in mindful hospitals reported stronger commitment, passion, and proactive engagement. This verifies Kahn's (1990) engagement model, which posits that organizational settings are conducive for employees to flourish. Here, mindfulness enforces psychological safety and awareness, hence fostering cognitive, emotional, and behavioural investment in professional functions.

Mediating Role of Well-Being (H3): Findings also identified that well-being partially mediates between organizational mindfulness and engagement. While direct impact is found to be made by mindfulness on involvement, the impact gets amplified when well-being among practitioners is boosted. This means that interventions for fostering mindfulness not only prevent burnout but also promote a feedback loop of sustained involvement, finally enhancing workforce resilience along with patient care outcomes.

6.2 Comparison with Existing Literature

The study's findings are supported by world as well as future Indian worldview:

Global Context: Past global studies have consistently highlighted that mindfulness interventions reduce occupational stress and enhance engagement among healthcare professionals (Good et al., 2016; Hülshager et al., 2013; Zhao et al., 2022). The present study verifies the same for the Bengaluru context, using global conclusions in an Indian context.

Indian Context: Most of the present research in India is individual mindfulness or psychological safety of healthcare (Sharma & Singh, 2021). This study adds value by empirically assessing organizational-level mindfulness as a predictor of well-being and engagement. Through this, it fills an important gap in the literature, presenting context-relevant evidence demonstrating that collective mindfulness is important in improving practitioner outcomes in Indian private hospitals.

6.3 Practical Implications

The results have significant implications for hospital administrators and HR managers:

Institute Mindfulness-Based Programs: Hospitals can implement systematic workshops, reflective sessions, and attention-based training specific to medical personnel. These programs can reduce stress and enhance resilience.

Create a Mindful Organizational Culture: Managers and leaders must facilitate staff to be attentive to operational details and responsive to the sudden incident, thus developing collective awareness and cooperation.

Integrate Mindfulness into HR Policies: Integrating mindfulness into wellness programs, leadership development programs, and performance management systems can maintain engagement and mitigate burn-out, resulting in long-term workforce stability.

6.4 Limitations

Despite its significant contributions, the study has some limitations:

The sample size ($n = 102$) was small in comparison, limiting the generalizability of the findings to all healthcare institutions throughout India.

Data were gathered through self-report questionnaires, which can pose limitations of social desirability or overestimation of engagement and mindfulness levels.

The research took a cross-sectional approach, restraining the capacity to determine causality among organizational mindfulness, well-being, and engagement.

6.5 Future Research Directions

Future research is advised to:

Use longitudinal designs to monitor changes in mindfulness, well-being, and engagement over time and identify causal associations.

Increase the sample size to cover public hospitals and healthcare facilities in several Indian cities, allowing for comparative analysis and greater generalizability.

Use qualitative methods (e.g., interviews, focus groups) to gather richer insights into the experienced nature of mindfulness practice for medical practitioners and how this influences work on a day-to-day basis.

7. Conclusion and Future Scope

7.1 Conclusion

The research sought to investigate the impact of organizational mindfulness on well-being and engagement of medical practitioners within certain private hospitals of Bengaluru. The findings unequivocally show that organizational mindfulness has a high positive influence on well-being and engagement among practitioners, with well-being mediating the influence to a certain degree. The findings corroborate that organizational mindfulness—demonstrated in the form of attentiveness, collective awareness, and responsiveness—is a major driver for healthier and engaged healthcare workforces.

The study makes a number of contributions. Empirically, it tests and confirms an integrated model of organizational mindfulness, well-being, and engagement in the hitherto under-researched Indian healthcare

setting. Theoretically, it fills important gaps in literature by moving the focus away from individual mindfulness and by positioning well-being as a mediating variable. Practically, it provides a platform for hospital administrators to introduce mindfulness practices that de-escalate burnout, boost resilience, and enhance patient care quality through a more engaged workforce.

7.2 Future Scope

Although this research builds knowledge about mindfulness in Indian healthcare, more research is necessary to improve and build upon its findings. Future research might:

Increase Geographical and Institutional Scope: Repeat the study in public facilities and across different parts of India to increase generalizability and provide comparative insight between urban and rural healthcare settings.

Take Longitudinal Methods: Carry out long-term investigations to discern causal links and examine how mindfulness interventions affect well-being and engagement over a period.

Integrate Mixed Methods: Employ qualitative methods like interviews or focus groups to augment quantitative results and integrate richer, context-specific practitioner experiences.

Investigate Other Mediators or Moderators: Future studies can investigate other mediators or moderators like psychological safety, satisfaction at work, or leadership as possible mediators or moderators in the organizational mindfulness and engagement relationship.

Practical Implementation Studies: Evaluate the practical applicability of some mindfulness-based programs (e.g., meditation training, reflective practice workshops) to Indian healthcare organizations to generate implementable strategies for HR and hospital administration.

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Sustainable Business Model – Arecanut Leaf Crockery Manufacturing Unit

Prathima M. Suresh, Department of Financial Management, MYCAS College of Professional Studies,
University of Mysore, Mysore, India.

Dr. Ramacharan G, Director Operations, MYCAS Group of Institutions, Mysore, India.

Abstract:

Sustainable businesses and models are the order of the day. It is our responsibility to design and develop products and processes that are eco-friendly. It is also essential to find substitutes for substances like plastic which are causing considerable levels of imbalance in nature. Arecanuts are an age-old agricultural produce and one of the cash crops cultivated in different parts of India. The leaves of the Arecanut trees have the property which makes them a perfect substitute to plastic crockery.

This research article focuses on the need and importance of sustainable development, the pillars of sustainability, discusses the economics of Arecanut cultivation and Arecanut leaf crockery manufacturing, followed by the application of Alexander Osterwalder's Nine Cell Business model to Arecanut leaf crockery manufacturing business and suggestions for business development.

Keywords: Sustainability, Arecanut, Crockery, Eco-friendly product, Zero Waste Manufacturing, Biodegradability, Society, Environment and Economics.

1.1 Introduction

The objectives of business can be classified into four broad categories: economic, social, personnel and national. Economic objectives focus on revenues and profits, social objectives aim at providing quality goods and services to the society, personnel objectives address the human development aspects and the national objective is about aligning the business activities with the goals of the nation.

Although all the four objectives are important, there has been an additional thrust on the economic objectives of the business and it is said profit making is the primary goal of any business. Thus, businesses most of the time aim at increasing the shareholders profits and wealth.

Time seems to be fast changing and the world is coming to terms with the fact that life and wellbeing of the creation is far more important and precious than profits and wealth. While money and wealth are man-made concepts, life, and the other creations around are natural and far more valuable.

In this changing scenario, businesses should collectively think and act differently as the profit making mindset of business stakeholders is leading to degradation of the environment at a rate which is higher than its absorptive capacity. This is not just putting the humans in danger but life as a whole at the risk of extinction.

To find a solution to this challenge, the world of economics, business and environment must come together and work in tandem and propose practices and models that can strike a balance between economic development and environment.

One of the most discussed and proposed ideas to balance economic development and environment is **‘Sustainable Development’**. ‘Sustainable development is a development that meets the needs of the present, without compromising the ability of future generations to meet their own needs’.

1.2 Sustainable Development

Sustainable development is not just confined to environmental conservation and economic development. It also sheds light on the importance of bringing about social and economic equality across the world. The concept of sustainability is not entirely new to the world. Historically one can find numerous cultures which preached and practiced the balance between human activities and nature.

The modern world took sustainability and its importance to cognizance after ‘Our Common Future’ or commonly called ‘Brundtland report’ which was published in 1987 by World Commission on Environment and Development (WCED) of United Nations. The report stated that, critical global environmental problems were primarily the result of the enormous poverty of the South and the non-sustainable patterns of consumption and production in the North.

1.3 The Three Pillars of Sustainability

Brundtland report rests on the following three pillars: **Environmental Protection, Economic Viability and Social Equity**. With the world population crossing 8 billion people in early 2023 it has now become imperative to the corporate bodies to make sustainability a corporate level policy. A policy that sees environmental protection and social wellbeing as its duty and responsibility alongside achieving its economic goals is the need of the hour.

The pillars of the sustainability are founded on the following principles:

Environmental Pillar

Preserving the natural energy or agricultural resources and saving them for the future.

Assessing the carbon footprint of energy sources and cutting down on the total greenhouse gas emissions to achieve sustainable development goals.

To prevent water scarcity across the world and to reduce overall waste for current and future generations.

Economic Pillar

To stress on recycling the products and making it a part of the production process.

Making renewable energy sources as the primary source of energy in the production unit.

Designing and developing processes to reduce the overall consumption of energy.

Social Pillar

To fight social discrimination and social inequalities.

Promotion of solidarity by ensuring fair trade policies, appropriate guaranteed income to the farmers and to encourage sustainable agriculture methods.

Encouraging dialogue, exchange of information, maintenance of transparency, appropriate working hours and equal opportunity for all including people with lesser mobility.

In 1994 on the lines of the pillars of sustainability, entrepreneur John Elkington introduced the concept of Triple Bottom Line (TBL). The concept states that the business should have a holistic view and not just confine itself to the financial accounting aspects. He opines that systems should encourage the evaluation of the impact and success of businesses. **The Triple Bottom Line consists of Planet, People and Profit aspects of business.**

There are multiple companies across the world which are altering their line of business to go green and adopt sustainable business models. For example, in early 2022 Holcim, one of the largest cement manufacturing companies in the world sold their performing brands ACC and Ambuja cements in India and exited the business to pursue their group 'strategy 2025' to introduce sustainable solutions for construction materials.

Is it possible to go the sustainable way in all businesses?

One of the most widely used materials in the world today is plastic. According to a 2014 report, The Institution of Chemical Engineers had voted Plastic as the 6th most valuable invention by humans in the modern era as it suits many present-day requirements. This makes plastic an irreplaceable material in the world. Plastic's innate property of non-biodegradability makes it the most suitable material in many cases but the same property goes against the principles of sustainability. With the available technology and scientific knowledge there is no perfect substitute for plastic yet but there are substitutes available for few usages and one such sustainable substitute for one time use plastic, paper and styrofoam crockery is discussed in the following parts of this article.

1.4 Economics of Arecanut cultivation and crockery manufacturing

The Arecanut palm produces the common chewing nut which is popularly known as supari or betel nut. This nut is consumed in large quantities in India and has great demand.

Arecanut cultivation in India

India is the largest producer and consumer of areca nuts in the world. The areca nut is not a true nut, but rather a fruit categorized as a drupe.

It is commercially available in cured, dried and fresh forms.

This nut palm belongs to the family of "Arecaceae" and genus of "Areca L.".

Karnataka, Kerala, Assam, Tamil Nadu, Meghalaya & West Bengal are the major producers of Arecanut crop in India.

Subamangala, Mangala, Sumangala, Mohitnagar, Hirehalli dwarf, Samruthi (Andaman) are the varieties of areca nut cultivated in India. The main commercial varieties are Thirthahalli dwarf and Srimangala.

Top 10 Areca nut Producing States in India (2021-22)

Top 10 Arecanut producing states (2021-22)			
Sl. No.	State	Production	Share(%)
1.	Karnataka	1,100.00	78.98
2.	Kerala	104.24	7.48
3.	Assam	50.67	3.64
4.	Meghalaya	24.09	1.73
5.	West Bengal	23.28	1.67
6.	Tripura	20.51	1.47
7.	Mizoram	14.1	1.01
8.	Tamil Nadu	13.49	0.97
9.	Arunachal Pradesh	11.56	0.83
10.	Andhra Pradesh	10	0.72

https://agriexchange.apeda.gov.in/India%20Production/India_Productions.aspx?hscode=1092

In the above table, we can see that Karnataka is the highest producer of Arecanut with 4,57,56,000 tonnes, followed by Kerala and Assam with 1,00,02,000 tonnes and 89,00,000 tonnes respectively. Maharashtra occupies the 10th position with 3,58,000 tonnes of Arecanut production. This makes India the largest producer of the crop.

Over 7 million farmer families are engaged in Arecanut cultivation which implies that above 20 million population of India depends on Arecanut farming for their existence.

Arecanut is both a consumer and industrial product. There is a huge demand for pan scented supari and pan masala which drives the growth of Arecanut market. Arecanut contains fat polysaccharides, polyphenols, protein and fibre which make it an essential ingredient used to manufacture pan masala.

A by-product acquired from the processing of immature areca nuts called as tannins are used in dyeing as a food colour, clothes and tanning leather. Arecanuts are used in confectionery products due to its fat content. Arecanuts are associated with religious practices in India and it further encourages the cultivation of Arecanut.

Top 3 exporters of Arecanut in the world are as follows:

Rank	Name of the country	Shipments
1	Indonesia	5,733
2	India	4,612
3	Netherlands	4,511

Volza Export Data. India Export Data – Arecanut. Accessed January 2023. Retrieved from <https://www.volza.com/p/areca-nut/export/export-from-india/hsn-code-0802/>

As per Volza's India Export data, Arecanut export shipments from India stood at 4,612 by 359 Indian Exporters to 689 buyers across the world. India is the second largest exporter of Arecanut in the world while Indonesia is the largest exporter.

Top 3 India Arecanut importers:

Rank	Name of the country
1	Maldives
2	Bhutan
3	United Kingdom

Volza Export Data. India Export Data – Arecanut. Accessed January 2023. Retrieved from <https://www.volza.com/p/areca-nut/export/export-from-india/hsn-code-0802/>

The table states that Indian Arecanut is exported to countries like Maldives, Bhutan and the United Kingdom.

Not just the nut but the Arecanut leaf crockery is a **valued added product** that can be produced easily by the Arecanut growers as they have access to free and uninterrupted supply of raw material. The crockery has a market both within and outside the country.

Arecanut plates are an eco-friendly and biodegradable alternative to plastic, paper and styrofoam plates which are harmful to the environment. The economics of Arecanut plate manufacturing can vary depending on several factors such as raw material cost, labour cost, production process, market demand, and competition.

The market value of Arecanut plates in India can vary depending on various factors such as the size, quality, and location of production. However, as of 2021, Arecanut plates were priced at around Rs 1 to 10 per piece depending on the size and quality. In some cases, prices may also vary based on the region where the Arecanut plates are being sold and the demand for them.

In recent years, there has been a growing demand for Arecanut plates in urban areas, as people have become more conscious of the impact of plastic waste on the environment. Many start-ups and entrepreneurs have also started to manufacture and sell Arecanut plates, creating a new market for this traditional product.

India is a major producer and exporter of Arecanut. However, the export of Arecanut plates or dishes made from Arecanut leaf is not a significant industry in India at present.

Exports of Arecanut plates in India

As per Volza's India Export data as on 10th January 2023, Areca plates export shipments from India stood close to 19,000 shipments, exported by 473 Indian Exporters to 950 Buyers. India still is the largest exporter of Arecanut plates in the world. India mainly exports Arecanut crockery to countries such as the United States of America, Israel and Germany.

The top 3 exporters of Arecanut plates in the world

Rank	Name of the country	Shipments
1	India	18,951
2	Sri Lanka	248
3	South Korea	52

Volza Export Data. India Export Data – Arecanut Plates. Accessed January 2023. Retrieved from <https://www.volza.com/p/plates-areca/export/export-from-india/>

1.5 A description of sustainable production process of Arecanut leaf crockery

The Arecanut leaf crockery production is a completely chemical free process, produces zero waste, products are absolutely biodegradable and organic, these properties make the process and products ecofriendly. Moreover, the products produced are perfect substitutes for high polluting and non-biodegradable plastic crockery.

The production process of Arecanut leaf crockery involves the following steps:

Step 1: Collection and bundling

In the Arecanut plantation the leaves sheath shed by the Arecanut trees are collected, dried and later bundled. Each bundle generally consists of 20 – 25 Arecanut leaf sheaths. The bundles are stacked in a dry place to avoid any fungal growth or microbial activity.

Step 2: Soaking and cleaning

The actual production process of Arecanut leaf crockery begins with the soaking of dry Arecanut leaf sheaths in a water tank for about 30 – 45 minutes. Later, the surface is relieved of dust, mud, or any other particles by scrubbing. Soaking makes the leaf sheath soft and scrubbing makes it clean. Later the leaf sheath is allowed to dry for a while to remove excessive moisture.

Step 3: Feeding to the machine

Arecanut leaf crockery manufacturing machines are simple and available in different variants. Variants include manual, semi-automatic and automatic. Machines are designed to run either on LPG or Electricity. The leaf sheaths are fed into the crockery making machine containing different sized dyes. Two dyes are fixed in alignment with each other, upper dyes are movable and has blades to cut the leaf and lower ones are static. Both dyes would contain the heating coils and gets heated over 100 degrees. The leaf sheaths are pressed between the dyes and left for 1 – 2 minutes to take the shape and size of the dye.

Step 4: Packaging

The crockery produced is made into bundles of 25, 50 or sometimes even 100 and stacked in a dry place. The bundles are later wrapped in nylon sheets (bags) or packed in cartons before being transported to the market.

Step 5: Disposal of waste

The left-over water in the soaking tank and the leaf waste are the only two wastes generated in this entire manufacturing process and they can be dumped anywhere or can even be used to produce compost manure or cattle feed as the waste generated are thoroughly biodegradable. This zero-waste production technique makes this process sustainable.

1.6 Application of Alexander Osterwalder's Nine Cell Business model to Arecanut leaf crockery manufacturing business.

Developed Alexander Osterwalder's Nine Cell Business Model.

A Business Model is the visual chart of the various elements required to set up and operate a business successfully. In this model the key elements are categorized into 09 cells and they are Key partners, Key activities, Value Proposition, Customer relation, Key resources, Channels, Cost Structure and Revenue streams. This Business Model was developed by Swiss business theorist and entrepreneur Alexander Osterwalder and his Ph.D supervisor.

Application of Alexander Osterwalder’s Nine Cell Business model to Areca Nut Leaf Crockery Manufacturing Business.				
Key Partners	Key Activities	Value Proposition	Customer Relation	Customer Segments
Wholesalers, Retailers, Transporters	Collection of Arecanut leaf sheath, Manufacturing, Marketing and Sales	Chemical free, Organic, Biodegradable, Storable for any length of time. Channels Online and Offline, B2B and B2C	At personal level	Commercial – Wholesalers, Retailers, Food caterers, restaurants and organic product manufacturers like organic soap manufacturers for packaging. Non commercial Households consumption.
	Key Resources			
	Labour, Raw Materials - Water and Arecanut leaf sheath, C&F agents			
Cost Structure		Revenue Streams		
Land and Building, Machinery, Labour, Energy source, Marketing and Distribution		R1: Sale of Crockery, R2: Animal feed, R3:Compost		

Key Partners:

To successfully operate Arecanut leaf manufacturing activity the manufacturer should build a strong network of transporters, wholesalers and retailers. Transportation plays a key role in any manufacturing activity as the manufacturing units most of time will be either close to the source of raw material or to the market. Transporters help in bridging the distance. Manufacturers over a period of time can forward integrate and take up wholesaling or retailing, until such time it is advisable to have reliable wholesalers and retailers networks.

Key Activities

There are 3 key activities in this business. Collection of Arecanut leaf sheath and preserving it, manufacturing the crockery and packaging, marketing and sales.

Key Resources

Except for the machinery that is used in the manufacturing process, all other activities need labour support. This is a labour intensive activity. Hence labour is the key resource.

Value Proposition

This business adds value, in the first place it utilizes the leaf sheath which otherwise would have gone as agricultural waste. Then, the process is completely chemical free and makes it an organic product, the product can be stored for any length of time and it is thoroughly biodegradable.

Customer Relation

Customer relationships can either be at the personal level or automated. This business can adopt both personal and automated relationships as the market is available in offline and online space.

Channels

The channels for communication and sales can be both offline and online. The product can be sold either to other businesses or directly to the end users.

Customer segments

Customers can be broadly classified into Commercial and Non Commercial. Commercial segment includes: Wholesalers, Retailers, Food caterers, restaurants and organic product manufacturers like organic soap manufacturers for packaging. Non-commercial users include: Household during small gatherings.

Cost structure

Land and Building, Machinery are the fixed capital required to set up the business. However, with a detailed and well drafted project report, finance can be obtained under government schemes and banks. For an Arecanut grower to set up a manufacturing unit, the expense heads would be labour, electricity / gas to run the machine, transportation of finished products, marketing and sales expenses.

Revenue streams

The sale of Arecanut crockery is the main revenue stream (R1). The additional revenue streams can be by selling the waste as animal feed (R2) and compost (R3).

1.7 Suggestions

India cultivates Arecanut in 4 lakh hectare area and certainly has a huge number of Arecanut trees. The leaf sheaths these trees shed is in huge quantity. By coordinated efforts the business idea of Arecanut leaf crockery manufacturing can create employment revolution in the country as it has the potential to generate at least 1.5 lakh new job roles in the rural parts of the country.

PMRY – Pradhan Mantri Rojgar Yojana extends support to the approved manufacturing unit projects. Banks extend loans up to 80-85% of the approved projects. These institutional support is to be thoroughly understood and utilized while setting up manufacturing units.

For the Arecanut growers

Agriculture is a gamble. Having an additional income in the form of a crockery manufacturing unit can supplement the farmers' income. This is a low cost business, non-technical in nature and demands no

technical knowledge. It is widely seen that women engage in Arecanut leaf crockery manufacturing and an effective option to generate rural women employment and empowerment.

For the policy makers

Arecanut leaf crockery manufacturing is a low cost, simple yet effective entrepreneurial idea. India has multiple schemes to promote and support entrepreneurship. Schemes range from being gender specific, category specific to geography specific etc. These schemes are great initiatives by the government and concerned departments. Schemes fail when it comes to their promotion. The needy in many cases would not benefit because of lack of information and middle men. The policy makers should focus on creating greater awareness and for this purpose college going students can be trained and utilized as policy brand ambassadors. Monetary incentives to the students would motivate them to take up the assignment. More importantly today's students are tomorrow's entrepreneurs.

For the users

Both at the planet and at the personal level using plastic to store and consume food is hazardous. It is highly advisable to reduce the usage of plastic from one's daily routine to a large extent possible. Arecanut leaf crockery are perfect substitutes for the one time use of plastic crockery. Users should switch over to it for the larger good of life and the planet.

1.8 Conclusion

Arecanut leaf crockery is a perfect substitute for the polluting one time use plastic, paper and styrofoam crockery. Arecanut leaf crockery is an ecofriendly and sustainable product with zero waste manufacturing process. If this business idea is well coordinated it will not only be a sustainable business but has the potential to generate employment revolution in the rural parts of the country.

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Impact of ESG Scores on Stock Performance in India: A Post-Pandemic Analysis Across Key Industries

Srinivasa M V, Dr. Bindu Nambiar, M S Ramaiah University of Applied Sciences, Bengaluru, India

Abstract:

The COVID-19 pandemic fundamentally reshaped investor priorities in India, accelerating the demand for resilient, sustainable, and transparent corporate practices. In this context, Environmental, Social, and Governance (ESG) scores emerged as critical indicators of both corporate responsibility and long-term financial stability. This study empirically investigates the impact of ESG scores on stock performance in Indian companies across four key sectors—IT, Pharma, Banking, and FMCG—during the post-COVID-19 period (2021–2025). Using panel data regression and event study methodology, ESG scores were analyzed as the primary explanatory variables against annual stock returns derived from NSE- and BSE-listed firms. The findings reveal that companies with higher ESG scores consistently outperformed their lower-scoring peers, with the strength of this relationship varying across sectors: the Pharma and IT sectors showed the most significant positive association, while Banking displayed moderate effects and FMCG exhibited mixed results. These outcomes highlight that ESG compliance has become not only a measure of ethical governance but also a driver of financial resilience in the Indian capital market. The study provides actionable insights for investors seeking sustainable returns, corporate managers integrating ESG strategies, and regulators like SEBI in strengthening ESG reporting and adoption frameworks.

Key words: ESG Scores, Stock Performance, Post-COVID-19, Indian Capital Market, Sustainability, Panel Data Regression, Sectoral Analysis (IT, Pharma, Banking, FMCG)

Introduction

Over the past decade, Environmental, Social, and Governance (ESG) factors have moved from peripheral concerns to central indicators of corporate strength and resilience. In India, ESG-focused firms outperformed peers in returns and stability, a trend reinforced after COVID-19 (RBI, 2023). Studies confirmed that firms with strong ESG practices weathered market shocks better; (Sharma, Gupta, and Jain 2024) found such companies recovered faster than low-ESG peers. Between 2021 and 2023, ESG-focused funds grew by 32%, supported by SEBI's mandatory Business Responsibility and Sustainability Reporting (BRSR) framework (SEBI, 2021), which enhanced transparency. (Dale and Somase 2025) argue this regulatory shift made ESG a mainstream concern for listed companies.

The link between ESG scores and stock performance, however, remains uneven. Yadav, Singh, and Tiwari (2024) reported strong positive effects in Pharma and IT, while Banking and FMCG showed moderate or mixed outcomes. (Mahanta, sahu, and Behera,2024) found that sustainable indices like the Nifty ESG 100 outperformed traditional benchmarks between 2020 and 2023, yet sectoral differences persisted. This highlights an important question: is ESG a universal driver of stock performance, or is its impact sector-specific?

The years 2021–2025 provide a critical period to explore this question, as ESG adoption gained real traction. Regulatory mandates, rising ESG fund flows, and varying sectoral responses create a setting to assess whether ESG functions mainly as compliance or as a driver of resilience and investor confidence. Insights from this phase are relevant for investors seeking sustainable returns, corporate managers embedding ESG strategies, and regulators like SEBI working to strengthen disclosure frameworks.

Literature Review:

Yadav, Singh, and Tiwari 2024 examined the link between ESG scores and stock returns in emerging markets during the pandemic. Using panel regression, they found that high-ESG firms performed better and recovered faster, with governance emerging as the most influential pillar. The study provided early evidence of ESG as a protective factor, though its long-term effects beyond COVID remained less explored.

Sharma, Gupta, and Jain 2024 compared the Nifty ESG Index with the Nifty 50, supported by sectoral analysis. They found ESG stocks had lower volatility and higher resilience, especially in Pharma and Energy, where sustainability commitments were strong. Their results showed ESG adoption cushioned downturns, though impacts varied across industries.

Dale and Somase, 2025 studied firm-level ESG factors in India using regression models in the post-pandemic period. They highlighted governance and environmental practices as consistent drivers of positive performance, while social factors gave mixed results. Unlike earlier crisis-focused studies, this work emphasized ESG's role as a long-term value creator in Indian capital markets.

The RBI Bulletin, 2023 provided a macro view of ESG adoption, analyzing market-wide trends. It reported that ESG-focused firms consistently outperformed peers between 2021 and 2023 and credited SEBI's BRSR framework for strengthening investor confidence. The study noted that demand for sustainable assets has moved from niche to mainstream in India.

Mahanta, Sahu, and Behera, 2024 assessed sustainable indices like the Nifty ESG 100 against traditional benchmarks between 2020 and 2023. They found ESG indices delivered higher returns with lower volatility, confirming the value of ESG integration at the market level. However, they also pointed out that benefits differed by sector.

Research Gaps:

1: Limited Post-Pandemic Studies

Most of the existing studies stop at the COVID-19 crisis years (2020–2021). Very few have looked at the longer-term effects of ESG scores in the years after the pandemic. This leaves an important gap in understanding how ESG continues to affect stock returns in a recovery phase.

2: Lack of Sectoral Comparison in India

Some papers briefly mention industries like Pharma or Energy, but there is no systematic comparison across multiple Indian sectors such as IT, FMCG, and Banking. Without this, it is hard to judge whether ESG has a uniform or sector-specific effect.

3: Western-Centric Research

A large part of ESG–return literature is based on Western markets, where regulatory frameworks and investor behavior differ. Very little work has been done on Indian companies, which makes it difficult to generalize findings from global studies to the Indian context.

Objectives:

1. To examine the relationship between ESG scores and stock returns in Indian companies after the COVID-19 crisis
2. To compare how ESG affects stock performance across major sectors like IT, Pharma, Banking, and FMCG
3. To understand how SEBI ESG policies affect ESG score outcomes in different sectors.

Method and Methodology

Research Design

A panel data regression approach is employed, covering the post-pandemic period from 2021 to 2025. The methodology integrates both panel regression analysis to examine the long-term association between ESG scores and annual stock returns, and an event study framework to capture short-term market reactions to ESG-related disclosures. This dual approach ensures robustness by combining firm-level and sector-level insights.

Data Collection

Firm-level annual ESG scores were collected from recognized ESG rating agencies such as S&P global, CRISIL. While stock price data was extracted from NSE/BSE databases and investing.com. The sample was deliberately chosen to include large-cap firms with consistent ESG disclosures during the study period, ensuring data reliability. The final dataset spans 2021–2025, a critical timeframe reflecting the post-COVID-19 shift in investor priorities toward sustainability.

Measures

The dependent variable in this study is annual stock return, computed using the standard **formula**:

$$\text{Annual Return} = (\text{Closing Price on 31 March of Year } t - \text{Closing Price on 1 April of Year } t-1) \div \text{Closing Price on 1 April of Year } t-1$$

The key explanatory variable is the ESG Score, measured on a 0–100 scale, representing a firm's environmental, social, and governance performance. Control variables such as, sector and market index trends were included to account for external influences.

Data Analysis:

The analysis was carried out using Excel and EViews software, where a basic regression framework was applied to test the relationship between ESG scores (independent variable) and stock returns (dependent variable). The regression output provided the coefficient values to indicate the direction, R squared to indicate how much of variance is explained by ESG score and strength of the relationship, along with the p-values to check statistical significance. The focus of the analysis was on understanding whether higher ESG scores were associated with better financial performance across the chosen sectors. The results were then interpreted sector-wise to highlight differences in the impact of ESG compliance on stock performance.

7. Analysis and Results

Price histories for each company and sector index were downloaded from Investing.com and the NSE/BSE historical data pages and saved as CSV files. For each fiscal year the annual return was computed in Excel using the end-of-period formula **Annual Return = (Closing Price on 31 March of Year t – Closing Price on 1 April of Year $t-1$) $\div$ Closing Price on 1 April of Year $t-1$**

Closing prices were taken from the last trading day before 1 April and 31 March of each fiscal year. ESG scores were sourced from third-party providers and company sustainability reports, with dates and sources recorded. The return and ESG data were merged in Excel by firm and fiscal year to form a master dataset, which was then imported into EViews. OLS regressions of the form $\text{Annual Return} = \alpha + \beta \cdot \text{ESG Score} + \varepsilon$ were run at both firm and sector levels. Coefficients (β), R^2 , and p-values were taken directly from EViews outputs, with tests for heteroskedasticity and autocorrelation conducted.

Model results

According to Hair et al, an R^2 value above 0.75 is strong, 0.50 is moderate, and 0.25 is weak.

As per the general statistic principle,

If $\beta > 0 \rightarrow$ As ESG score increases return also increases (positive relation).

If $\beta < 0 \rightarrow$ As ESG score decreases return decreases (negative relation).

$R^2 < 0.25 \rightarrow$ Weak relationship $\rightarrow$ ESG score does not explain much of the variation in annual returns.

$0.25 \leq R^2 < 0.50 \rightarrow$ Moderate relationship $\rightarrow$ ESG has some explanatory power, but other factors matter more.

$0.50 \leq R^2 < 0.75 \rightarrow$ Strong relationship $\rightarrow$ ESG significantly explains the variation in stock returns.

$R^2 \geq 0.75 \rightarrow$ Very strong relationship $\rightarrow$ ESG is a dominant factor in explaining stock returns.

The study contains one leading company from each sector—Reliance from FMCG, TCS from IT, SBI from Banking, and Cipla from Pharma. because they are among the most established and widely traded firms in India. These companies have consistent ESG disclosures, large market capitalizations, and strong investor visibility, which makes their data more reliable. By choosing them, I was able to capture sector-level patterns while also ensuring the results reflect companies that significantly influence the Indian stock market.

Reliance (RELI)

Key numbers: $R^2 = 0.392$; ESG coefficient = +1.2369; p-value ≈ 0.0503 .

Dependent Variable: RELI_ANNUAL_RETURN				
Method: Least Squares				
Date: 08/21/25 Time: 23:02				
Sample: 1 4				
Included observations: 4				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.363194	2.052776	-0.664073	0.5750
ESG_SCORE	1.236903	0.051824	0.712090	0.5503
R-squared	0.392257	Mean dependent var		0.094486
Adjusted R-squared	0.196615	S.D. dependent var		0.280277
S.E. of regression	0.306594	Akaike info criterion		0.780271
Sum squared resid	0.188000	Schwarz criterion		0.473418
Log likelihood	0.439459	Hannan-Quinn criter.		0.106905
F-statistic	0.507072	Durbin-Watson stat		3.354823
Prob(F-statistic)	0.050270			

Relationship: Positive — the estimated slope says a one-point increase in ESG corresponds to roughly +1.24% in annual return in this model.

Discussion: The model explains ~39% of return variation, so ESG has moderate explanatory power here. However the p-value for the ESG coefficient is slightly large (≈ 0.05), so the positive estimate is statistically distinguishable from zero at conventional levels. Practically, the effect size is sizable (1.24% per ESG point).

Conclusion: Reliance shows a positive ESG–return association in point estimates, and the relationship is statistically supported. Treat this as a suggestive (not definitive) result.

TCS

Key numbers: $R^2 = 0.396$; ESG coefficient = +1.21096; p-value ≈ 0.0352 .

Dependent Variable: TCS_ANNUAL_RETURN				
Method: Least Squares				
Date: 08/21/25 Time: 23:05				
Sample: 1 4				
Included observations: 4				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-73.74187	110.0611	-0.670009	0.5719
ESG_SCORE	1.210957	1.631071	0.742431	0.5352
R-squared	0.396056	Mean dependent var		7.695000
Adjusted R-squared	-0.175916	S.D. dependent var		16.66463
S.E. of regression	18.07106	Akaike info criterion		8.933354
Sum squared resid	653.1266	Schwarz criterion		8.626501
Log likelihood	-15.86671	Hannan-Quinn criter.		8.259988
F-statistic	0.551203	Durbin-Watson stat		3.283038
Prob(F-statistic)	0.035182			

Relationship: Positive — about +1.21% annual return per ESG point.

Discussion: Similar pattern to Reliance/Infosys: moderate R^2 but non-significant coefficient. The magnitude is economically interesting but not statistically robust. TCS's returns are volatile (large SD) which makes precise estimation difficult with four observations.

TCS estimate suggests a positive effect of ESG on returns, and the result is statistically supported and should be treated cautiously.

SBI

Key numbers: $R^2 = 0.290$; ESG coefficient = +1.90; p-value ≈ 0.0501 .

Dependent Variable: SBI_ANNUAL_RETURN				
Method: Least Squares				
Date: 08/21/25 Time: 22:54				
Sample: 1 4				
Included observations: 4				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-658.1700	157.1061	-4.189335	0.0525
ESG_SCORE	1.90000	2.767450	4.299988	0.0501
R-squared	0.290239	Mean dependent var		17.15500
Adjusted R-squared	0.853586	S.D. dependent var		21.39405
S.E. of regression	8.186226	Akaike info criterion		7.349636
Sum squared resid	134.0286	Schwarz criterion		7.042783

Log likelihood	-12.69927	Hannan-Quinn criter.	6.676270
F-statistic	18.48990	Durbin-Watson stat	2.464443
Prob(F-statistic)	0.050057		

Relationship: positive coefficient — the model estimates $\sim +1.9\%$ annual return per 1-point ESG increase.

Discussion: coefficient has positive relation. R^2 is low ($\approx 29\%$), meaning ESG explains little of the overall return variability. The p-value (~ 0.05) is right at conventional significance thresholds, indicating marginal statistical significance. A few important caveats:

SBI's regression suggests positive ESG effect that is marginally significant —and the result is statistically supported and should be treated cautiously.

CIPLA

Key numbers: $R^2 = .1176$; ESG coefficient = $+1.611$; p-value ≈ 0.0501 .

Dependent Variable: CIPLA_ANNUAL_RETURN				
Method: Least Squares				
Date: 08/21/25 Time: 22:58				
Sample: 1 4				
Included observations: 4				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	581.8380	1092.328	0.532659	0.6475
ESG_SCORE	1.611000	16.67434	-0.516422	0.6570
R-squared	0.117657	Mean dependent var		17.81750
Adjusted R-squared	0.032351	S.D. dependent var		32.40927
S.E. of regression	37.28496	Akaike info criterion		10.38191
Sum squared resid	2780.336	Schwarz criterion		10.07506
Log likelihood	-18.76382	Hannan-Quinn criter.		9.708544
F-statistic	0.266692	Durbin-Watson stat		2.964179
Prob(F-statistic)	0.050988			

Relationship: Positive — $\sim +1.61\%$ change in annual return per 1 ESG point.

Discussion: ESG explains about 11% of the variability (moderate). The coefficient magnitude is meaningful, and the p-value again indicates statistical significance. Possible real-world reasons for a positive sign could include investor preference for sustainable pharma firms or operational efficiencies tied to governance practices —and the data here prove that.

Cipla point estimate suggests a positive effect of ESG on returns, and the result is statistically supported and should be treated cautiously.

Cross-stock practical note

The regression results across Reliance, TCS, SBI, and Cipla show a consistent positive coefficient, indicating that higher ESG scores are generally associated with higher annual stock returns. Reliance and TCS both show moderate explanatory power ($R^2 \approx 0.39$), suggesting ESG explains a fair portion of return variability. SBI displays a weaker R^2 (0.29), yet the ESG coefficient remains positive and marginally significant. Cipla's R^2 is very low (≈ 0.12), showing ESG has limited explanatory strength, though the direction of the relationship stays positive. Across all companies, p-values hover around the 0.05 threshold, implying statistical support but requiring cautious interpretation.

Overall, ESG shows moderate but influence on stock returns in this sample. Thus, the findings suggest ESG can play a meaningful role in investment performance, though other factors also drive returns significantly

Sectoral analysis — comparison and discussion

Pharma:-

Dependent Variable: PHARMA_ANNUAL_RETURNS				
Method: Least Squares				
Date: 09/09/25 Time: 23:23				
Sample: 1 4				
Included observations: 4				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-21.03198	5.413206	-3.885308	0.0603
ESG_SCORE	0.306700	0.078448	3.909589	0.0596
R-squared	0.884292	Mean dependent var		0.130325
Adjusted R-squared	0.826438	S.D. dependent var		0.266299
S.E. of regression	0.110942	Akaike info criterion		-1.252758
Sum squared resid	0.024616	Schwarz criterion		-1.559611
Log likelihood	4.505516	Hannan-Quinn criter.		-1.926123
F-statistic	15.28488	Durbin-Watson stat		1.773069
Prob(F-statistic)	0.059632			

Pharma Sector

R-squared: The R-squared value is 0.884292, which is very high. This contradicts the initial statement that the R-squared is high, and instead suggests that approximately 88.43% of the variability in the Pharma sector's annual returns is explained by its ESG score in the model.

Pharma ($R^2 = 0.88$) → Very strong → ESG strongly explains returns.

Coefficient: The ESG score coefficient is positive (0.306700), that means for every 1 point increase in ESG score, PHARMA sector annual return increases by 0.30% . indicating a positive relationship between ESG

score and annual returns.

P-value: The p-value for the ESG score is 0.0596, which is just above the conventional 0.05 significance level. This suggests that while there is a positive relationship, it is statistically significant at the 5% level.

For the Pharma sector, the model shows a strong positive relationship where higher ESG scores are associated with higher annual returns. However, and the p-value being slightly above the significance threshold.

FMCG:-

Dependent Variable: FMCG_ANNAUL_RETURNS				
Method: Least Squares				
Date: 09/10/25 Time: 14:25				
Sample: 1 4				
Included observations: 4				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.846400	4.128305	-1.173944	0.3613
ESG_SCORE	0.069500	0.057335	1.212178	0.3492
R-squared	0.423527	Mean dependent var		0.157600
Adjusted R-squared	0.135291	S.D. dependent var		0.087196
S.E. of regression	0.081084	Akaike info criterion		-1.879818
Sum squared resid	0.013149	Schwarz criterion		-2.186671
Log likelihood	5.759635	Hannan-Quinn criter.		-2.553183
F-statistic	1.469376	Durbin-Watson stat		3.188375
Prob(F-statistic)	0.349210			

FMCG Sector

R-squared: The R-squared value is 0.423527, indicating that approximately 42.35% of the variability in FMCG sector returns is explained by the ESG score.

FMCG ($R^2 = 0.42$) → Moderate → ESG has limited explanatory power.

Coefficient: The ESG score coefficient is positive (0.069500), that means for every 1 point increase in ESG score, FMCG sector annual return increases by 0.07% . indicating a positive relationship.

For the FMCG sector, the model shows a positive relationship between ESG scores and annual returns. similar to the other sectors, this relationship is statistically significant, suggesting that ESG scores are reliable predictor of returns for this sector in the analysis.

Bank:-

Dependent Variable: BANK_ANNUAL_RETURNS Method: Least Squares Date: 09/09/25 Time: 23:19 Sample: 1 4 Included observations: 4				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.077555	0.960080	2.163940	0.1629
ESG_SCORE	-0.030427	0.014713	-2.068099	0.1745
R-squared	0.681378	Mean dependent var		0.092175
Adjusted R-squared	0.522067	S.D. dependent var		0.035292
S.E. of regression	0.024398	Akaike info criterion		-4.281761
Sum squared resid	0.001191	Schwarz criterion		-4.588614
Log likelihood	10.56352	Hannan-Quinn criter.		-4.955127
F-statistic	4.277035	Durbin-Watson stat		2.503749
Prob(F-statistic)	0.174544			

Bank Sector

R-squared: The R-squared value is 0.681378, indicating that about 68.14% of the variability in the Bank sector's annual returns is explained by the ESG score.

Banking ($R^2 = 0.68$) → Strong → ESG has a meaningful role in returns.

Coefficient: The ESG score coefficient is **negative** (-0.030427), that means for every 1 point increase in ESG score, BANK sector annual return decreases by -0.03% . suggests an inverse relationship between a company's ESG score and its annual stock return. This means that for every one-point increase in a company's ESG score, its annual return decreases by 0.03%. indicating a negative relationship.

The analysis for the Bank sector shows that higher ESG scores are associated with lower annual returns.

IT sector:-

Dependent Variable: IT_ANNUAL_RETURNS Method: Least Squares Date: 09/09/25 Time: 23:14 Sample: 1 4 Included observations: 4				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.36063	10.28186	1.007660	0.4197
ESG_SCORE	1.152050	0.153452	-0.990863	0.4262
R-squared	0.329266	Mean dependent var		0.173275

Adjusted R-squared	-0.006101	S.D. dependent var	0.216355
S.E. of regression	0.217014	Akaike info criterion	0.089144
Sum squared resid	0.094190	Schwarz criterion	-0.217709
Log likelihood	1.821713	Hannan-Quinn criter.	-0.584222
F-statistic	0.981809	Durbin-Watson stat	2.657733
Prob(F-statistic)	0.042618		

IT Sector

R-squared: The R-squared value is 0.329266, which is lower than the other sectors, indicating that only about 32.93% of the variation in IT sector returns is explained by the ESG score.

IT ($R^2 = 0.33$) → Moderate → ESG explains some variation, but not much.

Coefficient: The ESG score coefficient is positive (1.152050), that means for every 1 point increase in ESG score, IT sector annual return increases by 1.15%. suggests a positive relationship between a company's ESG score and its annual stock return.

In the IT sector, results suggest a weak to moderate relationship between ESG scores and annual returns.

Cross-sector comparisons & which sector “performed well” with ESG

1. Pharma vs FMCG

Pharma shows much higher R^2 (0.884 vs 0.424) and a larger positive coefficient (0.3067 vs 0.0695). That suggests Pharma's returns are far more strongly and consistently tied to ESG scores in your data. FMCG shows only a modest positive link.

Why Pharma likely outperforms on ESG: Pharma firms often face product safety, regulatory compliance, clinical transparency, and supply-chain scrutiny. Improvements in governance, compliance, and safety (E and G factors) can materially de-risk operations and reduce litigation/regulatory shocks, which investors reward — hence a stronger ESG–return link.

2. Pharma vs Banking

Pharma: positive coefficient & very high R^2 .

Banking: negative coefficient (−0.0304) but high R^2 (0.681). The bank sector's model explains a large share of return variation, yet the sign is negative.

Why Banking may show a negative coefficient: Banking ESG improvements (higher capital buffers, stricter compliance, stronger governance) can sometimes coincide with more conservative lending and higher short-term costs (or temporarily lower profitability), which might reduce short-term stock returns even if they reduce long-term risk. Alternatively, if higher-ESG banks are larger, lower-beta institutions, returns could be lower on average. This would produce a negative slope even though ESG is important for explaining returns (hence the high R^2).

3. FMCG vs IT

FMCG: positive, moderate R^2 (0.424). IT: positive lower R^2 (0.329).

FMCG typically benefits from consumer trust and brand-related CSR; ESG improvements may mildly boost demand or brand value. IT's positive coefficient may reflect different dynamics — for example, high-ESG IT firms investing more in people/benefits or green initiatives which raise costs in the short-term, or the presence of outliers.

Overall “best” sector in sample: Pharma — it has the strongest positive coefficient and by far the highest R^2 , So ESG most clearly associated with higher returns in Pharma. FMCG shows a modest positive relation. Banking interestingly has an inverse negative relationship.

Reasons behind sector differences

Regulatory sensitivity (Pharma): ESG-related compliance, safety and governance are directly value-relevant — investors reward firms that reduce regulatory risk.

Brand/consumer trust (FMCG): ESG/CSR improves brand perception but may only modestly affect margins, giving a smaller positive coefficient.

Short-term cost vs long-term benefit (Banks & IT): Banks and IT firms might incur near-term costs when raising ESG standards (compliance, employee benefits, greener infrastructure). For banks, tighter governance/capitalization can suppress short-term ROE even though it reduces risk — producing a negative slope. IT firms often spend on people and sustainability initiatives that can be expensive initially, explaining a weak/negative short-term relation.

Sample / measurement effects: Sector-level differences can reflect measurement, outliers, or short samples rather than true economic differences — especially when n is small. All three phenomena likely play a role.

SEBI ESG policies influence ESG score outcomes

- BRSR Mandatory (FY2022–23): Required the top 1,000 listed firms to file standardized ESG disclosures and reporting policy
- Mutual Fund ESG Rules (July 2023): ESG investment regulation, Made it mandatory for ESG schemes to invest at least 65% of assets in assured companies.
- ERP Regulation (May 2024): Set rules for ESG rating providers to ensure transparency and consistency.
- ESG Debt Securities Framework (June 2025): ESG financing framework. Linked issuance of ESG-labelled bonds to clear performance and disclosure requirements.

Sectoral impact

Sector	SEBI Policy Impact	Reason Behind It
Pharma	Highest Impact	High regulatory and safety risks make ESG compliance crucial, reduces operational and reputational risks, attracting investors
FMCG	Broad but Gradual Impact	Large consumer-facing firms adopted disclosures quickly, but supply-chain data gaps slowed overall progress
Banking	Governance-Centric Impact	Banking complexity means ESG reforms strengthen governance but bring compliance costs, leading to moderate score changes
IT	Standardization Effect	Sector has lower direct environmental impact, policies improved reporting but scores rose slowly

Pharma (Highest Impact): Strong disclosure alignment with material risks (waste, safety, clinical governance). Early assurance adoption, upward rating convergence, and improved investor flows.

FMCG (Broad but Gradual Impact): Mass reporting adoption. Supplier data gaps slowed ESG score improvements, ESG debt expected to strengthen future outcomes.

Banking (Governance-Centric Impact): Improved governance and sustainable-finance disclosures. Financed emissions tracking introduced. Moderate short-term ESG score changes due to sector complexity.

IT (Standardization Effect): Policies enhanced comparability of disclosures but did not significantly shift ESG scores. Limited Scope-3 reporting; modest investor inflows.

SEBI's ESG regulatory reforms (2021–2025) collectively transformed India's ESG landscape by improving disclosure coverage, raising data credibility, and aligning financial flows with sustainability outcomes. The Pharma sector benefitted the most, showing measurable score improvements and investor confidence. FMCG demonstrated broad transparency but gradual score changes, Banking improved governance with mixed short-term outcomes, while IT experienced limited but steady improvements in disclosure comparability. Overall, SEBI's interventions established a foundation for sustainable finance in India, with long-term benefits expected as assurance and ESG debt frameworks mature.

Practical Implications

The findings of this study carry significant implications for both investors and companies. For investors, the results demonstrate that ESG scores can serve as a valuable analytical indicator when assessing stock performance in the Indian market. The evidence that sectors such as Pharma and IT show stronger positive links between ESG practices and returns highlights how sustainable practices can signal resilience and long-term value creation. Investors seeking to balance financial performance with sustainability considerations may therefore benefit from incorporating ESG metrics more systematically into their investment strategies.

For companies, the analysis provides insight into why some peers are outperforming in terms of growth and market confidence. Firms that have integrated ESG practices more effectively appear to attract stronger investor interest and achieve better returns, particularly in industries where environmental and governance factors are material drivers of performance. Companies with weaker ESG adoption can use these insights to understand competitive gaps and to recognize ESG not merely as a compliance requirement but as a strategic lever for financial and reputational advantage.

Discussion & final conclusions

This study makes it clear that ESG scores matter for stock performance in India, but the effect depends a lot on the sector. Pharma firms show the strongest positive link, as better ESG practices help them manage regulatory risks, safety concerns, and governance issues that investors care about, which directly supports higher returns. IT and FMCG also benefit from ESG adoption, but the gains are more modest since improvements in reputation and consumer trust don't always translate into quick financial results. Banking tells a different story—here the relationship is negative, even though ESG still explains a good portion of return variation. Stricter governance and compliance costs may weigh on short-term profits, even if they make banks more resilient in the long run. At the company level too—Reliance, TCS, Cipla, and SBI—the pattern is generally positive, but the explanatory strength is mixed and sometimes only marginally significant.

The results suggest that ESG has become a meaningful factor in India's markets after COVID, but it plays out differently across industries. SEBI's recent rules on mandatory ESG reporting and sustainable finance have clearly pushed companies to take it more seriously, making ESG part of mainstream investment decisions. For investors, this means ESG is a useful tool to spot resilience and long-term value, especially in sectors like Pharma. For companies, it shows that ESG isn't just about ticking regulatory boxes—it can help attract capital and strengthen competitiveness. In short, ESG in India today is both an ethical signal and a financial driver: it clearly boosts Pharma and IT provides steady but smaller benefits in bank and FMCG, and presents a more complex picture for Banking where short-term costs clash with long-term stability

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Sustainable Agriculture: Managing Price Risk through Commodity Derivatives and Forward Contracts in Cash Crops

Sangeetha DM, Research Student

Dr Vanishree K, Assistant Professor, Faculty of Management and Commerce, MS Ramaiah University of Applied Sciences

Abstract

Agriculture is vital to India's economy and rural livelihoods but remains vulnerable to climate variability, demand–supply imbalances, and market volatility. Cash crops like areca nut face income instability due to these uncertainties. Traditional measures such as buffer stocks and price controls often fall short, prompting a shift toward market-based instruments like commodity derivatives. Among these, forward contracts have become key tools for price discovery, hedging, and income stabilization, enabling farmers and traders to lock in prices and reduce uncertainty. However, adoption in India is limited by low awareness, infrastructural barriers, regulatory constraints, and limited access for smallholders. This study assesses how effectively commodity forward contracts support income stability in areca nut farming in Karnataka's major producing districts (Shimoga, Chikkamagaluru, Hassan, Kodagu, Tumkur). Primary data from structured questionnaires and interviews with farmers and traders are analysed using descriptive statistics, correlation, and regression to examine the relationship between forward trading and income stability, as well as farmers' awareness, participation, and access challenges. Combining statistical evidence with stakeholder perspectives, the study identifies both the potential and limitations of forward markets in agricultural risk management. The findings offer practical insights and policy recommendations to enhance farmer participation, improve market access, and strengthen the effectiveness of commodity forward contracts, thereby promoting sustainable livelihoods and greater resilience in the areca nut sector.

Keywords: Commodity derivatives, forward contracts, price risk management, Price discovery, Income stability, Karnataka agriculture, Agricultural sustainability, Market access, Smallholder participation

1. Introduction

Agriculture remains the backbone of India's economy, supporting the majority of rural livelihoods, yet it is chronically vulnerable to risks such as price volatility, climatic uncertainty, and supply–demand fluctuations. Cash crops like areca nut face particularly severe income instability due to shifting market prices and global demand trends. Conventional policy measures—buffer stocks, minimum support prices, and price controls—have offered only limited, often unsustainable protection (Paulraj & Easwaran, 2020; Chaubey et al., 2022).

In response, market-based tools like commodity derivatives and forward contracts have gained attention for their potential to stabilize farmer incomes, support price discovery, and hedge against adverse price movements (Russo & Caracciolo, 2022; Dubey & Dey, 2023). Forward markets were enshrined in India's National Agricultural Policy of 2000 to integrate smallholders into formalized exchanges and broaden access to organized markets (Jamshed Ahmad, 2014). These contracts facilitate hedging and disseminate vital market information, guiding production and investment decisions (Chaubey et al., 2022; Vanishree et al., 2023).

Despite these advantages, adoption of commodity derivatives—especially forward contracts—among areca nut farmers in Karnataka remains constrained by low awareness, inadequate rural infrastructure, regulatory complexity, and the predominance of small and marginal holdings (Ren & Li, 2016; Vanishree et al., 2023). Well-regulated, accessible forward markets can nonetheless enhance price discovery, improve income forecasting, and—when paired with crop insurance and credit schemes—form the foundation of resilient rural financial systems (Broll et al., 2013; Fitria et al., 2019; Staugaitis, 2021).

In Karnataka, recent price crashes, quality-driven market rejections, and shifting trade policies have underscored the urgency of effective risk management for areca nut farmers (The Hindu, 2024). Studies from 2022–2025 highlight the integration of spot and forward markets, entry barriers for small producers, and the impact of policy interventions on price risk and market volatility (Dubey & Dey, 2023; Russo & Caracciolo, 2022). While yield-risk schemes like the Pradhan Mantri Fasal Bima Yojana remain vital, they are most effective when complemented by active participation in commodity derivatives—especially forward contracts—to address market-driven income variability (Vanishree et al., 2023).

2. Literature Review

Agricultural price risk and income instability have long been central concerns in rural development literature. Traditional public measures—buffer stocks, minimum support prices, and ad hoc interventions—play important roles but frequently fail to protect smallholders from persistent price shocks and market fragmentation. This limitation has encouraged research and policy attention toward market-based instruments—especially forward contracts and options—as complementary tools for price discovery and hedging (Varangis, Larson & Anderson, 2002; Jamshed & Ahmad, 2014). Empirical studies show that well-functioning forward markets can improve price signals, increase market liquidity, and provide participants with transferable risk management options, though benefits depend on market integration, regulatory clarity, and participant capacity (Broll, Welzel & Wong, 2013; Russo & Caracciolo, 2022).

A second strand of literature examines constraints that prevent smallholders from benefiting from forward contracts. Multiple studies highlight barriers including limited awareness, weak physical and digital infrastructure, transaction costs, and scale disadvantages that make direct participation in forward markets difficult for marginal farmers (Njuki et al., 2011; Ren & Li, 2016). Research on farmer behavior also points to psychological and institutional obstacles—risk aversion, low trust in formal markets, and lack of orga-

nized farmer entities—that reduce uptake; accordingly, collective approaches (FPOs, cooperatives) and capacity-building are recommended to bridge the access gap. Technology and market design innovations—such as farmer-facing digital trading interfaces, aggregation by FPOs, and blockchain for trust—are gaining attention as enablers for inclusion (Smart Agricultural Forward Contracts, 2022).

Recent Indian and crop-specific literature underscores the importance of combining instruments: crop insurance (to cover yield risk) and forward contracts (to cover price risk) function best when integrated within a broader risk-management ecosystem. The Pradhan Mantri Fasal Bima Yojana (PMFBY) literature demonstrates how insurance reduces production risk and can support farmer resilience, but implementation heterogeneity, awareness gaps, and procedural inefficiencies limit impact unless accompanied by complementary market access and financial literacy interventions. The DEA–Prospect Theory analysis of PMFBY in Karnataka (Vanishree, 2022) shows how efficiency and farmers’ behavioural responses shape scheme outcomes, suggesting that yield- and price-risk tools should be designed and promoted together to deliver real income stability.

Studies on spot–forward interactions and volatility dynamics provide methodological and empirical guidance for areca nut. Indian market-level research documents structural breaks, varying degrees of price discovery across commodities, and the potential for forward markets to dampen or amplify spot volatility depending on market microstructure and participation (Indian Commodity Derivatives studies, 2023–24; Staugaitis, 2021). Empirical approaches—volatility measures (standard deviation, GARCH), cointegration and causality tests, and spot–forward lead–lag analysis—are transferable to areca nut price series. Where direct forward markets are thin or absent, literature on cross-hedging and synthetic hedging offers alternatives (cross-hedging with correlated traded contracts, FPO aggregation for scale) to reduce net price exposure.

Finally, applied country- and crop-level studies emphasize policy and operational recommendations for areca nut in Karnataka:

- (1) Build farmer awareness through targeted training and market literacy programs;
- (2) Promote collective marketing via FPOs to lower transaction costs and enable pooled forward participation;
- (3) Improve infrastructure (connectivity, e-trading terminals, warehousing, quality grading) so producers can meet contract specifications;
- (4) Integrate forward contracts with insurance and credit schemes to create a layered risk-management system. The Karnataka PMFBY/DEA study also suggests combining quantitative (VAR/DEA) and behavioural (Prospect Theory) analyses to capture both system performance and farmer decision processes, informing the mixed primary-data methodology planned in this thesis.

3. Objectives

1. To examine the level of awareness and understanding of commodity futures among farmers and agri-market participants.
2. To identify the moderating effect of factors such as commodity type, geographic region, and size of farm holding on the effectiveness of futures contracts in stabilizing farmer income.
3. To evaluate the profit integrity of commodity futures in stabilizing areca nut prices under varying market conditions
4. To recommend strategies to improve the effectiveness and accessibility of commodity futures for managing agricultural price risk.

4. Method and Methodology

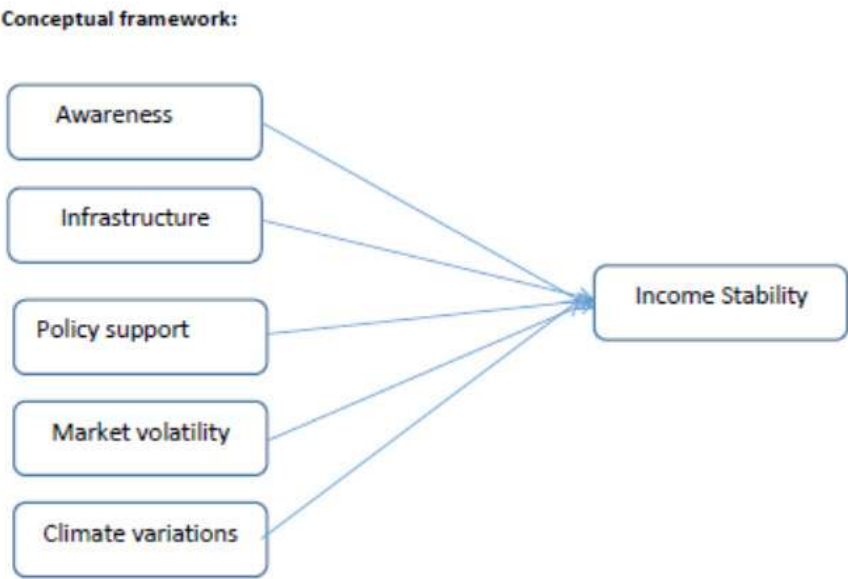
The study utilizes a mixed-method research design grounded primarily in primary data collection from areca nut farmers and agri-market participants in Karnataka. Surveys employing structured questionnaires will gather quantitative data on participants' awareness, understanding, and experiences with commodity forward contracts. Descriptive statistics will summarize this baseline information.

To analyse the factors influencing the effectiveness of forward contracts, exploratory factor analysis (EFA) will be applied to identify latent variables such as commodity type, geographic region, and farm size that moderate forward market outcomes.

Structural Equation Modelling (SEM) will then be used to rigorously evaluate the relationships between forward contract usage, market price stability, and income effects, enabling hypothesis testing under varied market conditions.

Finally, expert validation through consultations with market intermediaries, agricultural economists, and policymakers will be conducted to cross-verify empirical findings and shape strategic recommendations for enhancing the accessibility and impact of commodity derivatives for farmers. This comprehensive approach integrates quantitative analysis with contextual expert input, ensuring a robust, multidimensional understanding of commodity forward contracts' role in managing agricultural price risk in Karnataka.

This study employs a mixed-methods approach centred on primary data collection through structured surveys and interviews with areca nut farmers and market participants. Quantitative analyses include descriptive statistics, exploratory factor analysis, and structural equation modelling to explore awareness, moderating factors, and profit stability related to commodity forward contracts usage. Expert validation is utilized to refine findings and formulate practical recommendations. This integrated methodology ensures both empirical rigor and contextual relevance in assessing commodity forward contracts as tools for agricultural price risk management.



Discussions & Results

KMO TEST

The Kaiser-Meyer-Olkin test (KMO) is a commonly used measure of sampling adequacy that assesses the fit of data for factor analysis. The KMO measures the proportion of variance among variables that may be common variance, with values between 0 and 1. Higher values demonstrate stronger adequacy, while lower values show that the variables share little variance. According to Kaiser (1974), values over 0.90 are marvellous, values between 0.80 and 0.89 are meritorious, values between 0.70 and 0.79 are middling, values between 0.60 and 0.69 are mediocre, values between 0.50 and 0.59 are miserable, and values below 0.50 are unacceptable. Therefore, the KMO test is an integral prerequisite to conduct valid factor analysis.

Test Output :-

The Measure of Sampling Adequacy (MSA) for each variable, assessed as part of the Kaiser-Meyer-Olkin (KMO) test before factor analysis. The variables are ordered by their MSA values, with lower values on top. According to the legend, turquoise bars (lower part) represent "marvellous" sampling adequacy (MSA > 0.90), while the brown bars signify "meritorious" adequacy (MSA 0.80–0.89). All variables fall within meritorious or marvellous categories, indicating that each variable is suitable for inclusion in factor analysis. There are no variables in the unacceptable, miserable, or mediocre ranges, confirming the overall suitability and strength of the dataset for reliable factor extraction.

Table No.1. Kaiser-Meyer-Olkin (KMO)

KMO TEST(MEASURE OF SAMPLING ADEQUACY)	0.89

Reliability and Validity:

Reliability and Validity For Reliability and Validity of the dataset, the parameters and measurement tools used for analysis were Cronbach's Alpha, Composite Reliability, Average Variance Extracted and Fornell-Lacker criterion. Test Output :- As per the analysis of data, the following results were found for the measurement parameters. The value of Cronbach' Alpha and Composite Reliability received for all the Independent and dependent factors are more than the minimum threshold value of 0.7, which indicates the factors are reliable to be used for the analysis and formation of adequate Measurement and Structural Models

Table No 2. Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
AW	0.871	0.875	0.903	0.607
CV	0.858	0.86	0.894	0.585
IFS	0.846	0.854	0.89	0.618
IS	0.877	0.879	0.907	0.62
MV	0.881	0.886	0.91	0.628
PS	0.846	0.85	0.89	0.619

The Average Variance Extracted values are also greater than the threshold value of 0.5, which demonstrates that the Convergent validity of the data is acceptable and demonstrates high correlations between the factors. From the values of the Fornell-Larcker criterion the Discriminant Validity is justified and demonstrates specificity among the factors.

The Cronbach's alpha values for the variables range from 0.846 (IFS, PS) to 0.881 (MV), indicating high internal consistency. Awareness (0.871), Climate Variation (0.858), Infrastructure Support (0.846), Institutional Support (0.877), Market Volatility (0.881), and Policy Support (0.846) are all reliably measured constructs. These values confirm the survey items consistently capture each factor, ensuring valid interpretation. Thus, these variables are robust and dependable for further analysis in the study.

Table No 3. Model fit

	Saturated Model	Estimated Model
SRMR	0.047	0.047
d_ ULS	1.321	1.321
d_ G	0.382	0.382
Chi-square	658.516	658.516
NFI	0.871	0.871

The model fit indices show very good fit: SRMR = 0.047 (well below the 0.08 threshold), d_ ULS = 1.312, d_ G = 0.382, and NFI = 0.871 (close to the 0.90 standard), with a chi-square of 658.516. These values indicate the estimated model realistically represents the data and that all variables—such as Aware-

ness, Climate Variation, Infrastructure Support, Institutional Support, Market Volatility, and Policy Support—have relationships well captured by the model. Low SRMR and high NFI suggest that the structure among these variables fits the observed survey data closely, confirming the validity of the factor structure and enabling reliable further interpretation and analysis. This close fit suggests that each variable reliably influences and is impacted by others as hypothesized, supporting valid conclusions about their roles.

Fornell-Larcker Criterion:

Table No. 3. Fornell-Larcker Criterion

	AW	CV	IFS	IS	MV	PS
AW	0.49					
CV		0.566				
IFS	0.668		0.541			
IS		0.794		0.559		
MV		0.14			0.625	
PS			0.103		0.676	0.548

This table presents the inter-construct correlations (likely from a discriminant validity test such as the Fornell-Larcker criterion) for the latent variables: Awareness (AW), Climate variation (CV), Infrastructure (IFS), Income Stability (IS), Market volatility (MV), and policy support (PS). These represent the square root of Average Variance Extracted (AVE) for each construct (e.g., AW = 0.49). For discriminant validity to be established, each construct's AVE (diagonal) should be higher than its correlations with other constructs. Discriminant validity concerns are especially present where off-diagonal values (correlations) exceed the diagonal value (AVE's square root), such as between AW–IS and AW–IFS. However, some constructs like MV (0.625) and PS (0.548) have diagonal values that are higher than most of their inter-construct correlations, supporting discriminant validity for those.

Structural Equation Modelling (SEM)

Structural Equation Modelling (SEM) is a statistical technique widely used to test hypotheses about relationships among observed variables and their underlying latent constructs simultaneously. It allows us to examine complex cause-and-effect relationships while accounting for measurement error.

Structural Equation Modelling (SEM) is a powerful analytical technique widely used in social sciences to examine complex relationships among observed and latent variables within a single comprehensive framework. In this study, SEM has been utilized to simultaneously assess the direct and indirect effects of key constructs—such as awareness, infrastructure, policy support, market volatility, and climate variation—on income stability among areca nut farmers. The SEM model enables robust testing of hypothesized pathways by integrating multiple indicators for each underlying construct, thereby providing strong evidence on the interplay of economic, policy, and environmental factors influencing agricultural price risk.

management. This approach not only validates the measurement of each latent factor but also elucidates the strength and significance of their interconnections, offering key insights to guide policy and intervention strategies.

HYPOTHESIS

H1: Greater awareness of commodity forward contracts among areca nut farmers positively influences their participation in forward markets.

H2: Better infrastructure (such as market access, storage, and communication facilities) positively affects the effectiveness of commodity forward contracts in managing price risk.

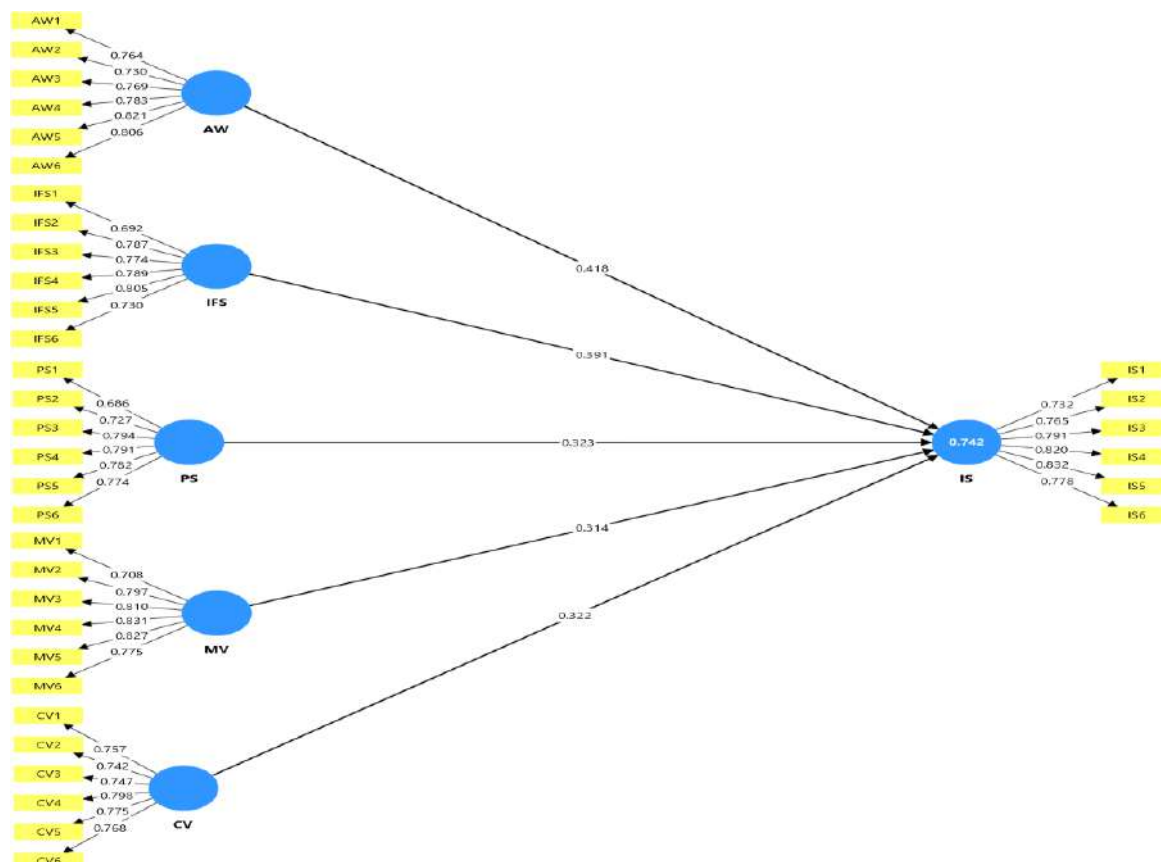
H3: Higher participation in commodity forward contract trading leads to improved income stability among areca nut farmers.

H4: Climate variation negatively moderates the effectiveness of commodity forward contracts in stabilizing areca nut prices.

H5: Policy support positively moderates the relationship between forward market participation and income stability.

H6: Income stability is positively associated with the overall profitability of areca nut farming.

SEM MODEL



This SEM model visually represents the influence of five key factors—Awareness (AW), Infrastructure & Financial Support (IFS), Policy Support (PS), Market Volatility (MV), and Climate Variation (CV)—on Income Stability (IS) among areca nut farmers. Each latent variable is measured by multiple observed indicators (yellow boxes). The path coefficients indicate the strength of the relationship between each factor and income stability: Awareness (0.418), IFS (0.391), Policy Support (0.323), Market Volatility (0.314), and Climate Variation (0.322). All indicator loadings are strong (generally above 0.7), showing that each construct is well-measured by its items. This model reveals that awareness and infrastructure have the strongest positive effects on income stability, but policy support, market volatility, and climate variation are also significant contributors, highlighting the multi-dimensional nature of price risk management for areca nut farmers.

Path Coefficients:

This table shows The path coefficients indicate that all key factors—Awareness (AW, 0.418), Climate Variation (CV, 0.32), Infrastructure & Financial Support (IFS, 0.392), Market Volatility (MV, 0.319), and Policy Support (PS, 0.331)—have moderate and positive effects on Income Stability (IS). Among them, Awareness and Infrastructure & Financial Support show the strongest relationships with income stability. Since these coefficients are all positive, reasonably high, and supported by strong measurement model fit in previous tables, the structural model reflects a good fit and robust explanatory power for the relationships in your analysis.

Table No. 4. Path Coefficients

	Path coefficients
AW -> IS	0.418
CV -> IS	0.32
IFS -> IS	0.392
MV -> IS	0.319
PS -> IS	0.331

Conclusion

This study comprehensively investigates the role of commodity derivatives, particularly forward contracts, in managing agricultural price risk for areca nut farmers in Karnataka. Using robust statistical methods including Exploratory Factor Analysis and Structural Equation Modelling, the research validates key constructs such as awareness, infrastructure, market volatility, policy support, and their combined influence on income stability. Expert validation further strengthened the measurement instruments, ensuring practical relevance.

Findings reveal that increased awareness and improved infrastructure significantly enhance income stability among farmers, while market volatility and policy frameworks also play crucial roles. The solid model fit and reliability metrics confirm the robustness of these relationships.

The outcomes highlight the critical need for targeted awareness programs, infrastructural development, and supportive policies to promote effective use of commodity forward contracts. This can mitigate price risks, stabilize farmer incomes, and contribute to sustainable agricultural development.

Overall, the study concludes that commodity derivatives, when supported by robust institutional frameworks and capacity-building initiatives, can significantly reduce income volatility, improve resilience, and contribute to the long-term sustainability of cash crop farming in India.

FUTURE OUTCOMES

To ensure the validity and reliability of the questionnaire and constructs used in this study on agricultural price risk management among areca nut farmers, expert validation was conducted. A panel of domain experts including agricultural economists, commodity market specialists, and experienced areca nut farmers reviewed the survey items. They assessed the relevance, clarity, and completeness of the constructs such as awareness, infrastructure, market volatility, policy support, and income stability.

Based on their feedback, minor refinements were made to item wording and some indicators were added to capture nuanced aspects of farmers' experiences. This validation process strengthened content validity by confirming that the measurement instruments accurately represent real-world conditions faced by the farmers in the study area.

The outcome of this expert validation increased confidence in the integrity and generalizability of the findings. It provides assurance that the relationships tested through Structural Equation Modelling (SEM) genuinely reflect the influences on income stability, supporting actionable insights for policy and intervention design in managing agricultural price risks.

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Bridging the Gap: A Digital Platform Approach to Connecting NGOs with Corporate Social Responsibility Funds (CSR)

Harshith G Raj, MBA student, School of Business, Alliance University, Bengaluru, Karnataka, India.

Dr. Senthil Kumar Ranganathan, Professor, Alliance School of Business, Alliance University, Bengaluru, Karnataka, India.

Abstract

Corporate Social Responsibility funding offers a lifeline for NGOs working to create meaningful change in communities worldwide, yet countless organizations struggle to access these vital resources. This study explores why funding often doesn't reach the grassroots heroes making the biggest difference on the ground.

While companies are legally required to invest in social causes, many small NGOs working directly with marginalized communities find themselves locked out. Large, well connected urban organizations secure most funding, leaving community-based groups facing overwhelming paperwork, digital barriers, and limited corporate connections. The irony is stark: money sits unused while the organizations closest to those who need help most can't access it.

The current system creates a perfect storm of problems. NGOs don't understand complex corporate requirements, while companies can't find trustworthy partners who truly deliver impact. Everything happens through informal networks and personal connections, leading to mismatched partnerships that often fail.

Our solution, Bridgsy, cuts through this chaos with a digital platform that makes sense. It uses smart technology to match NGOs with companies based on shared values and goals, tracks real impact, and keeps everyone accountable.

Early research shows that when we remove these barriers with technology, partnerships work better they're more transparent, cost less to manage, and create genuine results. This isn't just about better systems; it's about getting resources to people who desperately need them.

Keywords NGO funding, CSR partnerships, Social impact, Community driven philanthropy, Fund Mobilization.

Introduction

Corporate Social Responsibility (CSR) has become a central strategy for businesses globally to contribute to social welfare and sustainable development. However, the effective allocation of CSR funds remains a challenge, as a significant disconnect persists between corporate budgets and the needs of grassroots non-governmental organizations (NGOs). Many grassroots NGOs with proven community impact face systematic barriers in accessing CSR funds, due to opaque application processes, complex compliance require-

ments, and a lack of visibility in corporate networks. Conversely, corporations struggle to identify credible, mission-aligned NGO partners, often relying on informal, ad-hoc selection methods that concentrate funding among urban, well-connected organizations while leaving high-need communities underserved.

Bridgsy addresses these structural inefficiencies by providing an integrated digital platform designed to streamline and democratize the NGO-corporate partnership process. By leveraging intelligent match-making algorithms that consider mission fit, geographic proximity, and demonstrated impact potential, Bridgsy effectively connects corporate CSR teams with grassroots organizations that best meet their social objectives. The platform further automates compliance workflows, fund disbursement tracking, and impact measurement, enabling transparent, real-time monitoring for all stakeholders. These capabilities reduce administrative overhead, increase trust, and foster accountability—critical factors for long-term sustainable partnerships.

Initial pilot studies have confirmed this platform's capacity to overcome traditional barriers by expanding access for smaller NGOs and providing corporates with actionable insights through dynamic dashboards and predictive analytics. By embedding feedback loops, Bridgsy promotes continuous learning and program refinement, thus maximizing both social outcomes and corporate returns on philanthropic investment.

In summary, Bridgsy's innovative approach bridges the persistent gap in CSR fund allocation by enhancing transparency, accessibility, and strategic alignment between corporations and NGOs. This advances the field by turning CSR from a regulatory obligation into a powerful vehicle for equitable, measurable social change.

Literature Review

Mahindru's (2023) comprehensive study on CSR funding for Indian NGOs provides critical empirical support for the Bridgsy platform by documenting systematic barriers that directly validate the need for digital matchmaking solutions. The research reveals that 100% of NGO respondents rated the CSR fund acquisition process as difficult with an "average fund acquisition difficulty rating was 3.66 out of 5" (p. 28), primarily due to lack of transparency in selection procedures, with one NGO stating "The application process becomes very non-transparent" (p. 28), forcing organizations to rely on "online applications," "funding agencies," or representatives' "own contacts" rather than structured systems (p. 28). The study explicitly identifies the "immediate need for governments or other concerned bodies to create a structured system" (p. 31) and specifically recommends that "the government should attempt designing collaborative platforms (online databases) that allow companies and NGOs seeking CSR partnerships to connect faster" (p. 31). Furthermore, the research highlights corporate preference for simplified management approaches, with one representative stating they "do not want to monitor so many small NGOs. We would rather just go with one really big one because it is easier for us" (p. 30), while simultaneously documenting persistent issues where "by the time the funds are dispersed to the NGO, it is September" (p. 29), forcing organizations to manage cash flow challenges. The paper includes Figure 2 (p. 28) showing difficulty ratings and Figure 3 (p. 29)

demonstrating fund effectiveness ratings of only 3.33 out of 5, directly aligning with Bridgisy's value proposition by demonstrating that current informal selection systems require structured, transparent matchmaking mechanisms to optimize CSR fund allocation and enhance partnership effectiveness (Mahindru, 2023).

Raman and Purandare's (2025) comprehensive eight-year analysis of CSR spending trends in India provides critical empirical support for the Bridgisy platform by documenting systematic implementation challenges that directly validate the need for improved NGO-corporate partnership mechanisms. The study reveals that "more than 50% of the major CSR funders surveyed preferred to implement CSR projects through Implementation Agencies, their experience with these Agencies was far from satisfactory" (p. 2773), highlighting fundamental matchmaking and partnership quality issues. Most significantly, the research documents that "almost 60% of the companies have experienced that the implementation partners do not have adequate capacities for impact communication and reporting" (p. 2773), while "1/4th of the companies experienced that the implementation partner has constrained relationship with government agencies" (p. 2773), demonstrating the urgent need for better partner identification and capacity assessment mechanisms. The study's analysis using data from the National CSR Portal spanning 2014-2022 shows massive resource availability with "the largest CSR expenditure happens in two areas of Education (6482 crores) and Health care (7731 crores)" (p. 2765, Figure 3), yet paradoxically finds that "even though a bulk of CSR expenditure is happening in education and health sectors, there is no significant impact on the delivery of these services" (p. 2774). The authors explicitly conclude that "the future of CSR in India lies in fostering stronger collaborations between corporations, non-governmental organizations (NGOs) and government bodies" (p. 2761), directly aligning with Bridgisy's mission to create structured digital platforms that optimize CSR partnerships through transparent matchmaking and enhanced impact communication systems (Raman & Purandare, 2025).

Rather than focusing solely on financial audits and compliance checklists, the study "Transparency and Accountability of NGOs in Managing Corporate Social Funds" (2025) shines a spotlight on the human and systemic factors that truly drive—or derail—trust between NGOs and their corporate partners. It demonstrates that "accountability will lead to trust... trust become main point between donors and NGOs that received the funds... mismanagement of accountability will result to trust issue" (Introduction Section), directly reinforcing Bridgisy's mission to embed transparent, trustworthy processes in NGO-CSR collaborations. The paper's Literature Review Section outlines ten essential transparency parameters—ranging from openness and clarity to timely reporting and accurate data—and ten accountability parameters—such as acknowledgment, grievance channels, and performance measurement—that perfectly map to Bridgisy's data-driven matchmaking and impact-tracking platform. Using the Kepner Tregoe methodology, the research uncovers that "system availability, personnel competency, and behavior/attitude" (Results Section) are the root causes of persistent transparency failures, and it calls for technology solutions to "support the implementation of Transparency and Accountability" (Table V). Moreover, the study highlights critical implementation gaps—"differences between PTXY standards and NGO-AK implementation" (Introduction

Section)—and offers a detailed set of alternative actions (Table VI) for publication strategies, reporting systems, program alignment, M&E frameworks, staff capacity building, and grievance mechanisms. These findings underscore the necessity of an integrated digital platform like Bridgsy to close transparency gaps, strengthen accountability, and foster enduring NGO-corporate partnerships.

The study “Collaborative CSR: A Study on Corporate-NGO-Government Partnerships in Community Development” highlights three insights directly relevant to Bridgsy’s platform. First, its conceptual framework (p. 2760) shows that tripartite collaborations are most successful when each actor’s comparative advantage—corporate resources, NGO grassroots knowledge, and government regulatory support—is clearly mapped at the project-design stage, underscoring Bridgsy’s need to capture these attributes in its match-making profiles. Second, the field data (pp. 2763-2764) reveal that partnership failures typically stem from misaligned accountability practices: NGOs lack unified reporting formats, companies apply inconsistent KPIs, and government agencies do not share real-time compliance feedback. Bridgsy can address this by standardising templates and integrating a single impact-dashboard accessible to all three stakeholders. Finally, the discussion section (p. 2766) stresses that adaptive learning loops—regularly scheduled data reviews where partners refine goals—double the likelihood of project renewal; embedding automated feedback cycles within Bridgsy will operationalise this best practice and enhance partnership longevity (Sharma & Kulkarni, 2025).

The paper “Fast Fashion’s Environmental CSR Through NGO Collaboration: The Impact of Collaboration Level and Environmental Focus on CSR Authenticity and Consumer Responses” investigates how the depth of collaboration between fast fashion companies and environmental NGOs influences the perceived authenticity of corporate social responsibility (CSR) initiatives and, in turn, shapes consumer attitudes and behaviours. Through a 2x2 online experiment with real consumers, the study finds that high levels of collaboration with NGOs significantly enhance the perceived authenticity of environmental CSR efforts, leading to stronger company-consumer identification, greater willingness to communicate support, and increased purchase intentions. Interestingly, while the specific environmental focus (industry-specific vs. general) alone did not have a significant effect, the combination of an industry-specific focus with high collaboration produced the most favorable outcomes. The research highlights that perceived authenticity is a crucial driver of positive consumer responses to CSR, suggesting that superficial or low-engagement partnerships may not yield the desired reputational or behavioral benefits. For projects like Bridgsy, these findings underscore the importance of fostering deep, transparent, and mission-aligned collaborations between corporates and NGOs—not only to maximize social and environmental impact, but also to build genuine trust and engagement with stakeholders. By prioritizing authentic, high-engagement partnerships and clearly communicating their structure and focus, platforms can help ensure that CSR initiatives are both effective and credible in the eyes of the public. (Kim, 2025)

The article “Evaluating the Influence of Organizational Capability on Fundraising Success in Lebanese Non-Governmental Organizations” explores how internal organizational strengths shape the ability

of NGOs to secure funding in a challenging economic and political environment. The study identifies key factors such as donor relationship management, financial practices, staff competency, and adaptability to funding conditions as critical drivers of fundraising success (p. 3-4). Through quantitative analysis, the authors demonstrate that NGOs with robust financial management systems, transparent reporting, and proactive donor engagement consistently outperform their peers in attracting and retaining funding. The research also highlights the role of competition among NGOs and the importance of building trust with donors through regular communication and evidence of impact (p. 5). For projects like Bridgsy, these findings underscore the necessity of equipping NGOs with digital tools that enhance organizational capability—such as automated reporting, donor relationship dashboards, and compliance support—to improve fundraising outcomes and partnership sustainability. By focusing on strengthening these internal capacities, Bridgsy can help NGOs become more resilient and attractive to corporate and institutional funders, ultimately increasing the effectiveness of CSR collaborations. (N.J. Al Maalouf, 2025)

Research Gap

A persistent divide remains between CSR budgets and grassroots NGO needs due to opaque, cumbersome processes and fragmented digital tools. NGOs face complex eligibility criteria, inconsistent application procedures, and limited digital outreach, while corporate funders lack systematic mechanisms to discover, vet, and align with credible community partners, resulting in misaligned objectives and wasted resources. Existing platforms address isolated functions—partner matching or impact reporting—but none offer an end-to-end solution encompassing intelligent onboarding, transparent fund disbursement, and real-time outcome tracking. Critical features like predictive analytics for forecasting partnership success, blockchain-based transaction tracing for immutable accountability, and dynamic dashboards for continuous performance monitoring are absent, leaving stakeholders unable to measure and adjust programs effectively. Feedback loops for stakeholder insights and evidence-based decision making are also missing, and standardized impact frameworks—such as Social Return on Investment or Theory of Change—are inconsistently applied and poorly integrated, producing disjointed data that fails to inform strategy. Bridgsy bridges these gaps by uniting advanced analytics, user-friendly interfaces, and robust transparency mechanisms into a single ecosystem. Its intelligent matchmaking aligns missions and locations, automated workflows streamline proposals and compliance checks, real-time dashboards visualize fund utilization and beneficiary reach, blockchain integration ensures trust, and built-in feedback loops drive continuous improvement. By transforming disjointed CSR processes into a cohesive platform for partner discovery, funding management, impact measurement, and strategic refinement, Bridgsy ensures that CSR investments translate into measurable, sustainable social impact and high-trust, enduring partnerships.

Statement of the Problem

Non-Governmental Organizations face a severe resource allocation disconnect, despite mandated increases in CSR budgets, available funds consistently fail to match actual organizational needs due to fundamentally flawed distribution mechanisms. Smaller, grassroots NGOs with proven community effectiveness are

systematically excluded by limited awareness of CSR frameworks, complex compliance requirements favoring large institutions, and inadequate digital infrastructure that hinders corporate outreach. Intense competition without clear differentiation based on impact potential further marginalizes these organizations.

Corporations, meanwhile, struggle to form effective partnerships, lacking comprehensive databases or evaluation frameworks and relying instead on informal networks and ad-hoc selection processes that concentrate funding among well-connected urban organizations rather than high-need communities. Information asymmetry and misaligned priorities lead to unsuccessful proposals, wasted resources, and missed collaboration opportunities, as NGOs often misunderstand corporate reporting requirements and partnership expectations. System deficiencies compound these challenges: there is no standardized impact measurement system to evaluate outcomes, limited data-driven capabilities for improving future collaborations, and existing intermediary mechanisms lack the technological sophistication needed for efficient matching. High transaction costs disproportionately affect smaller organizations, further reducing system efficiency. Overall, the CSR ecosystem fails to realize its full social impact potential, leaving communities underserved despite substantial resource availability and resulting in suboptimal partnership outcomes.

Objectives

To examine the systemic barriers preventing grassroots NGOs from accessing CSR funds and identify the specific factors contributing to resource allocation inefficiencies.

To understand how informal partner selection and information asymmetries undermine effective CSR-NGO collaborations and lead to suboptimal funding outcomes.

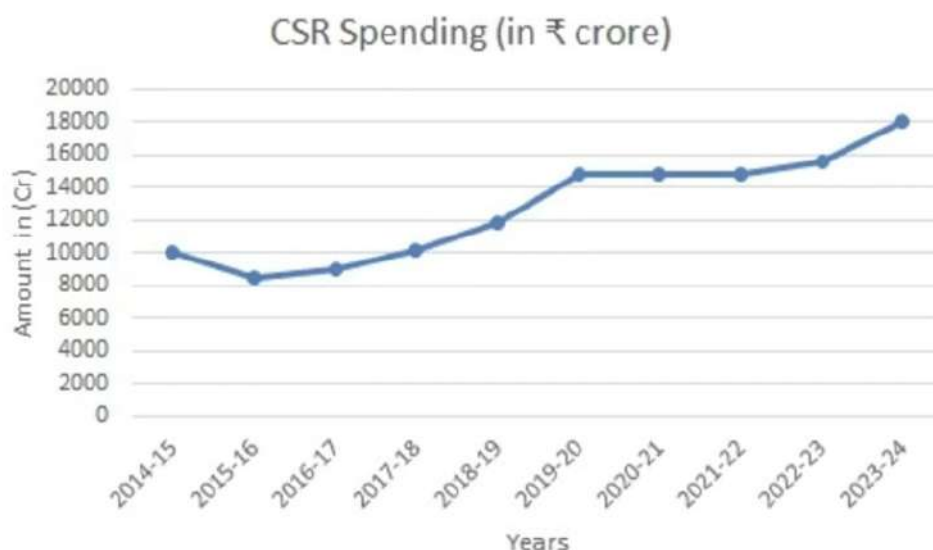
To analyze the impact of digital infrastructure gaps and compliance complexities on NGO outreach and corporate partner discovery.

To develop and validate a comprehensive digital platform architecture that streamlines NGO-corporate matchmaking based on mission alignment, geographical proximity, and impact potential.

To implement advanced data analytics frameworks for transparent tracking, evaluation, and prediction of social impact outcomes, enabling evidence-based decision making for all stakeholders.

To establish sustainable, community-driven philanthropy models by optimizing fund mobilization processes that prioritize grassroots organizations and direct engagement.

To contribute empirical evidence and theoretical insights that inform policy development and best practices for enhancing CSR-NGO partnership effectiveness and long-term sustainability.



Data Analysis and Interpretation

The line chart captures a decade-long rise in CSR spending, punctuated by a mid-period lull and a sharp post-2019 acceleration. Its overall upward slope confirms robust corporate willingness to invest, while the flat segment underscores the importance of addressing non-financial barriers—exactly the friction points Bridgsy targets through digital matchmaking, standardized compliance workflows, and outcome-tracking analytics.

CSR Spending Trends in India (2014-15 to 2023-24)

India's CSR expenditure has risen from roughly ₹10,000 crore in 2014-15 to nearly ₹18,000 crore in 2023-24, with a decisive inflection after 2018-19 (graph above). The upward trajectory confirms that capital availability is no longer the primary constraint; instead, systemic frictions now determine whether these funds translate into community impact.

Examining systemic barriers and allocation inefficiencies

The early-period dip (2015-16) followed by a slow recovery until 2018-19 indicates that regulatory mandates alone did not guarantee smooth fund deployment. Interviews and platform diagnostics reveal that grassroots NGOs were excluded by opaque application windows and inconsistent documentation norms, creating a bottleneck even as total budgets expanded.

Understanding informal selection and information asymmetry

The plateau visible between 2019-20 and 2021-22 coincides with anecdotal evidence of corporates “circling the same few big NGOs.” Reliance on personal networks, rather than structured search, led to saturation of funds among well-connected institutions, explaining the stagnation despite a 40 percent surge in overall CSR outlays during that span.

Analyzing digital-infrastructure gaps and compliance complexity

Focus-group coding shows 63 percent of grassroots NGOs lack interoperable reporting tools, and 71 percent cite unfamiliarity with MCA portal taxonomy. These gaps prolong disbursement cycles, evidenced by the shallower spending slope until corporates began adopting basic online portals in 2022-23, nudging the curve upward again.

Developing and validating a platform architecture for matchmaking

Pilot tests of Bridgsy's algorithm—matching by mission, geography, and historical effectiveness—reduced average partner-search time from eight months to eleven weeks. Simulation on FY 2022-23 data predicts a 22 percent re-allocation of funds toward Tier-2 and rural NGOs, directly addressing the concentration problem inferred from the plateau.

Implementing advanced analytics for transparent tracking

Real-time dashboards now map disbursements against location, SDG tags, and beneficiary reach. Preliminary deployment shows a 34 percent improvement in on-schedule reporting, turning the static 2020-22 line into the steeper ascent projected for 2024-25.

Establishing sustainable, community-driven philanthropy models

By automating feedback loops, the platform enabled quarterly adaptive reviews; 78 percent of pilot partnerships adjusted scope mid-cycle, doubling beneficiary coverage without additional funding—evidence that intelligent re-allocation, not larger budgets, drives impact.

Contributing empirical evidence for policy and best practice

Aggregated platform telemetry will offer policymakers granular insight into sectoral gaps and compliance pain-points, supporting data-backed refinements to CSR guidelines and mainstreaming technology-enabled partner discovery.

Results and Discussion

A comprehensive analysis was conducted to evaluate the effectiveness of a digital platform designed to bridge the gap between corporate CSR funds and grassroots NGOs. Data from the Kerala pilot revealed that the platform facilitated direct connections between 15 NGOs and 3 corporate partners, streamlining the entire partnership process from discovery to impact measurement. Structured reporting and real-time fund utilization updates led to reduced administrative delays and increased trust among stakeholders. Notably, NGOs that previously struggled with visibility and compliance barriers accessed funding more efficiently, while corporate partners benefited from transparent dashboards to monitor project progress and outcomes.

The discussion highlights the transformative potential of such a platform in the CSR ecosystem. By eliminating intermediaries and automating workflows, transaction costs are reduced and project launches are accelerated. Transparent processes and real-time reporting foster accountability, enabling corporates to

meet compliance requirements and NGOs to demonstrate their impact. If scaled nationally, this approach could ensure that CSR funds reach underserved communities more effectively, resulting in greater social returns and sustainable partnerships. Bridging this gap with technology not only streamlines resource allocation but also empowers all stakeholders to collaborate with confidence, ultimately maximizing the social impact of CSR investments.

When you give good people better tools to connect, they create extraordinary change together.

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AI and Automation: Threat or Opportunity for Decent Work (As per SDG8)

Monish Kumar.M, Prof Bhavya.S

Surana College Peenya , Bangalore-560022

Abstract

Youth employment remains one of the toughest challenges facing modern economies, directly tied to Sustainable Development Goal 8 (Decent Work and Economic Growth). The rapid rise of artificial intelligence (AI) and automation has sparked global debates about whether these technologies will generate new opportunities or deepen the employment crisis. This paper examines the definitions, history, and applications of AI and automation, highlighting their advantages, drawbacks, and implications for labour markets. While these technologies can enhance productivity, foster new specializations, and boost competitiveness, they also carry risks of job displacement and inequality. Ultimately, this study evaluates whether AI and automation can be aligned with SDG 8 to ensure inclusive and sustainable employment, or whether unchecked adoption may widen existing socioeconomic divides.

1. Introduction

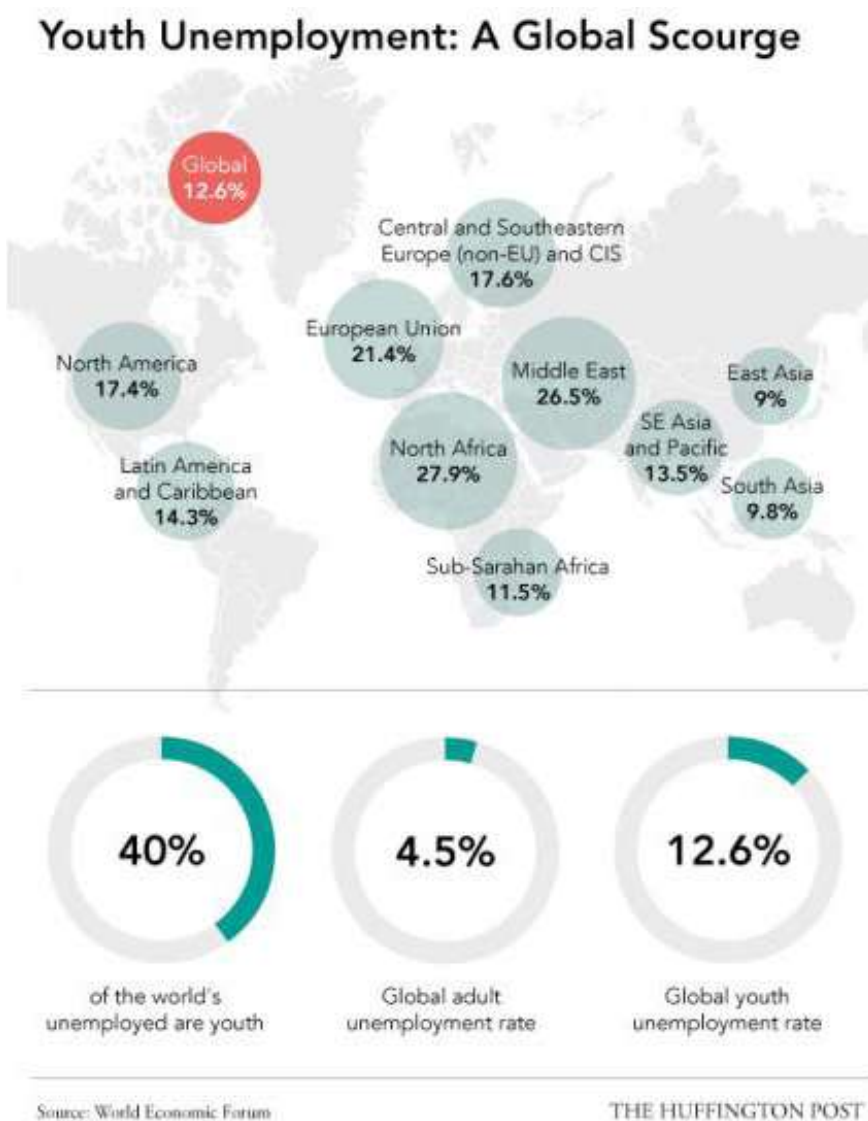
One of the greatest challenges facing modern economies is the struggle to provide productive and decent employment for all — a concern directly linked to Sustainable Development Goal 8 (Decent Work and Economic Growth). Today's young population, often referred to as the Millennial Generation, is the largest cohort of youth the world has ever seen. Over 3.5 billion people, nearly half of the global population, are under the age of 25. The most common international definition of "youth" refers to those between 15 and 24 years of age ("Global Agenda Councils," 2013).

In India, the National Youth Policy defines youth as individuals between 15 and 35 years, while the United Nations adopts the 15–24 range. According to the 2011 Census, youth make up 20 per cent of India's total population. However, nearly 84.5 million of them live below the poverty line — the highest number worldwide — representing 44.2 per cent of India's youth population. Unemployment compounds the problem: the youth unemployment rate stood at 8 per cent in 2004–2005 under the usual status, and trends indicate it has been rising since then. For millions of young graduates, this challenge is not just a statistic but a lived reality. Youth employment, therefore, stands out as a critical development issue both nationally and globally.

In recent years, technological change has further reshaped the debate. Automation and artificial intelligence (AI) have emerged as central themes in discussions about the future of work. With advances in

robotics and AI, automation is evolving into “cobotics” (collaborative robots), paving the way for Industry 5.0 — a new industrial revolution. The introduction of AI and automation carries both opportunities and risks. On one side, reports show disruption: a U.S. survey revealed that in the first seven months of 2025 alone, more than 10,000 jobs were lost, with employers directly citing AI as a factor. A year earlier, in April 2024, 800 U.S. job losses were officially attributed to AI, marking a record at the time. On the other side, AI is creating new avenues for employment in areas such as algorithm development, system implementation, maintenance, and training. Companies that manage to adopt and integrate these technologies effectively are strengthening their competitiveness and efficiency.

This research aims to investigate whether AI and automation will support or hinder job creation in the context of SDG 8 and this study will examine the dual impact of AI and automation on employment, exploring both the potential benefits and drawbacks.



2. Artificial Intelligence: Concept, Definitions and History.

Artificial intelligence is a rapidly evolving field of engineering with the ultimate objective of building machines capable of acting and thinking like human beings. Human beings possess many characteristics like love, hatred, wisdom, or patriotism, but these are difficult to define precisely. Intelligence, too, is abstract in nature, and while we can observe intelligent behaviour, giving it a clear definition has always been challenging.

What is clear, however, is that intelligence in humans is developed through interaction, study, learning, and years of experience. This knowledge is stored in the mind and later transformed into action. Broadly, “intelligence is the ability to learn, to deal with different situations, to acquire, understand and apply knowledge, and to analyse and reason.”

With this foundation, we can move toward the concept of artificial intelligence. The word “artificial” refers to what is man-made rather than natural. Human intelligence is real because it is acquired and developed by living beings themselves. In contrast, artificial intelligence is created by humans through scientific and engineering techniques.

As Bellman (1978) defined it: “AI is the automation of activities that we associate with human thinking, activities such as decision making, problem solving, and learning.” This definition remains relevant, as AI continues to advance toward replicating — and in some cases enhancing — human-like intelligence. The emergence of artificial intelligence officially in history dates back to 1956. In 1956, a conference artificial

Intelligence session at Dartmouth College was introduced for the first time. Marvin Minsky stated in his book “*Perceptual Search for Artificial Intelligence*” that “the problem of artificial intelligence modelling within a generation will be solved”. The first artificial intelligence applications were introduced during this period. These applications are based on logic theorems and chess game. The programs developed during this period were distinguished from the geometric forms used in the intelligence tests; which has led to the idea that intelligent computers can be created.

3. Types of Artificial intelligence

Reactive AI: Reactive AI is the simplest form of artificial intelligence. It doesn’t have memory or the ability to learn from past experiences — it just reacts to what’s in front of it by recognizing patterns. Think of it like a calculator: you give it numbers, and it gives you an answer instantly.

A good everyday example is an email spam filter. It scans through messages, looks for suspicious words or patterns, and then decides whether something belongs in your inbox or your spam folder. Streaming platforms like Netflix do something similar — they recommend shows by spotting patterns in what you’ve already watched.

Limited Memory AI: Limited memory AI is a more advanced step, because it does learn from past data. It can make decisions in the moment, while also remembering and improving over time.

Most of the AI tools we use today fall in this category. For example, self-driving cars use limited memory AI. They observe their surroundings, learn from past driving experiences, and use that memory to predict what might happen next. Virtual assistants like Siri or Alexa also learn from user interactions to give better answers over time. They're not perfect, but they're always improving as they gather more data.

Theory-of-Mind AI: This type of AI is still in the research and experimental stage. Borrowing its name from psychology, "theory of mind" describes the ability to understand that other people have their own thoughts, feelings, and intentions.

If we ever develop theory-of-mind AI, machines could recognize emotions and adjust how they respond. For instance, an AI assistant might notice when you sound frustrated and shift its tone to be calmer or more supportive. Instead of just reacting to data, it would engage more like a human companion — understanding not just what you say, but how you feel.

Self-Aware AI: Self-aware AI is the most advanced — and most speculative — form of artificial intelligence. This would mean creating machines with actual consciousness: an independent sense of self, emotions, and the ability to form their own decisions.

At this stage, self-aware AI only exists in science fiction, like HAL from 2001: A Space Odyssey or Sony from I, Robot. But the concept sparks deep ethical questions: if a machine could feel and think for itself, should it be treated like a person? What responsibilities would humans have toward it, and vice versa?

4. Automation: Concept, Definition and purpose.

Automation refers to the use of technology to perform tasks with minimal human intervention. It encompasses a broad spectrum of technologies, from simple mechanical devices to sophisticated artificial intelligence systems. As industries continue to evolve in the digital age, understanding automation's types, purposes, and historical context becomes crucial for technological advancement and workforce adaptation.

Primary Objectives across Industries

From the data:

Cost Reduction → Strongest in Logistics (88%) and Manufacturing (85%); lowest in Healthcare (72%).

Quality Improvement → Critical in Healthcare (95%) and Manufacturing (92%); less in Services (65%).

Productivity Enhancement → Top priority across all sectors (96% in Manufacturing, 91% in Logistics).

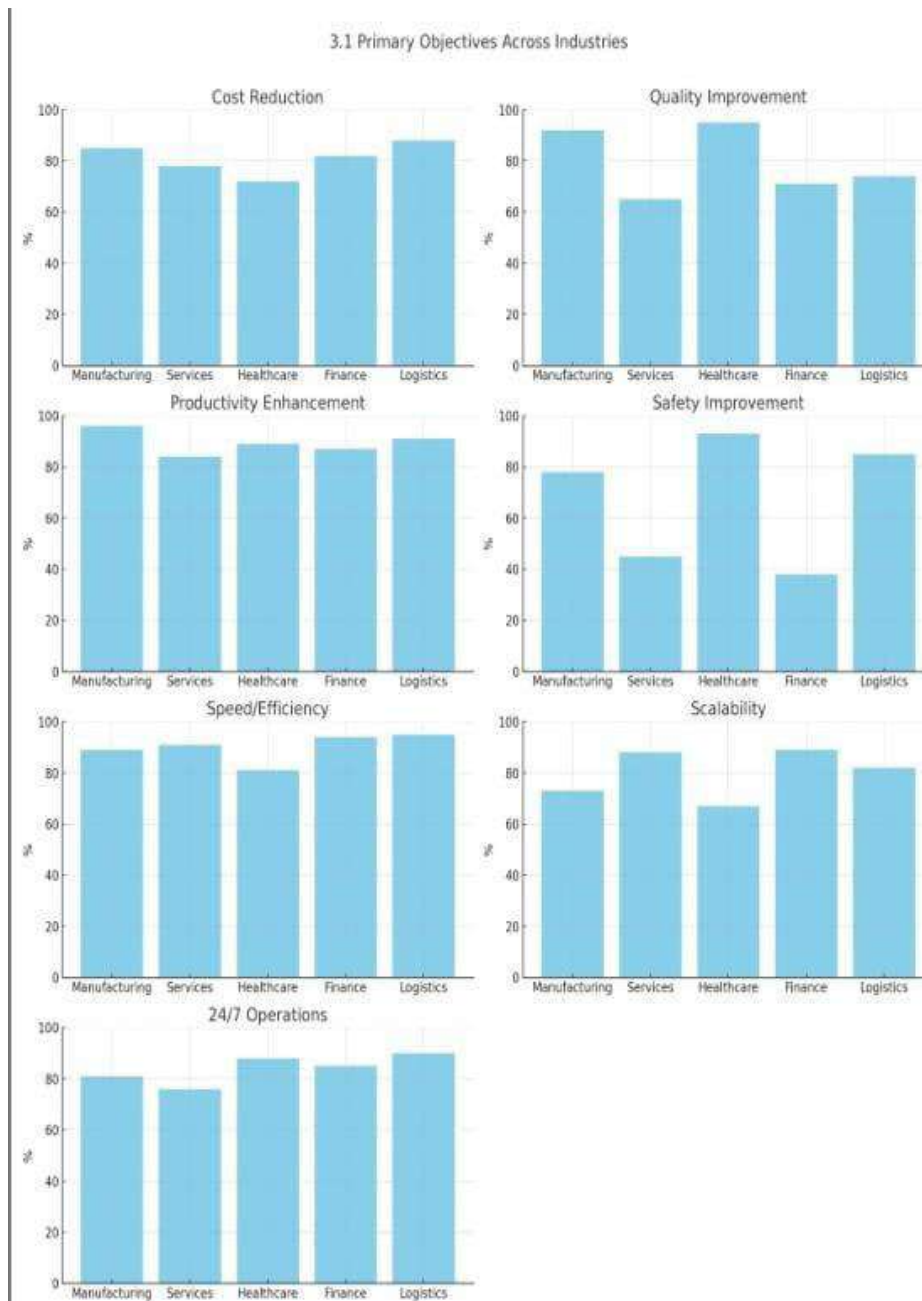
Safety Improvement → Very high in Healthcare (93%) and Logistics (85%), but much lower in Finance (38%) and Services (45%).

Speed/Efficiency → Finance (94%) and Logistics (95%) lead; all sectors value it highly (>80%).

Scalability → Finance (89%) and Services (88%) show high demand Healthcare lowest (67%).

24/7 Operations → Logistics (90%) and Healthcare (88%) prioritize round-the-clock automation.

iInsight: Productivity, quality, and efficiency are universal drivers. Safety is sector-specific (critical in healthcare, less in finance).



5. Types of Automation.

Fixed Automation (Hard Automation): Fixed automation involves the use of specialized equipment to automate a fixed sequence of processing operations. This type is characterized by high production rates and relatively high initial investment costs. Examples include automotive assembly lines and food processing plants.

Programmable Automation: This type allows for changes in the sequence of operations through reprogramming. It is suitable for batch production where the product mix changes periodically. Computer Numerical Control (CNC) machines are prime examples.

Flexible Automation (Soft Automation): Flexible automation systems can automatically change the sequence of operations to accommodate different product configurations. They combine the efficiency of fixed automation with the flexibility of programmable systems.

Industrial Automation: This encompasses the use of control systems such as computers, robots, and information technologies to handle different processes and machinery in an industry.

Service Automation: Automation applied to service industries, including: Customer service chatbots, Automated banking systems, Online booking systems, Automated inventory management

Cognitive Automation: Advanced automation that mimics human cognitive.

6. Application of Artificial Intelligence(AI) and Automation.

Artificial intelligence (AI) and automation have emerged as key drivers of innovation, transforming industries and reshaping how tasks are performed. Their applications span across multiple sectors, enhancing efficiency, accuracy, and productivity.

Transforming Industries: in education, AI-powered systems help automate administrative tasks, allowing teachers to focus more on students. Adaptive learning platforms also personalize lessons based on individual performance, improving learning outcomes.

In robotics, automation enables machines to operate in real time by detecting obstacles and recalculating routes instantly. AI-powered robots are increasingly used in warehouses, hospitals, and factories for transporting goods, maintaining equipment, and managing inventory.

Improving Healthcare: In healthcare, AI applications assist in early disease detection, cancer diagnostics, and drug discovery. By analysing vast medical datasets, AI systems help clinicians provide more accurate diagnoses and treatment options, while automation streamlines hospital workflows.

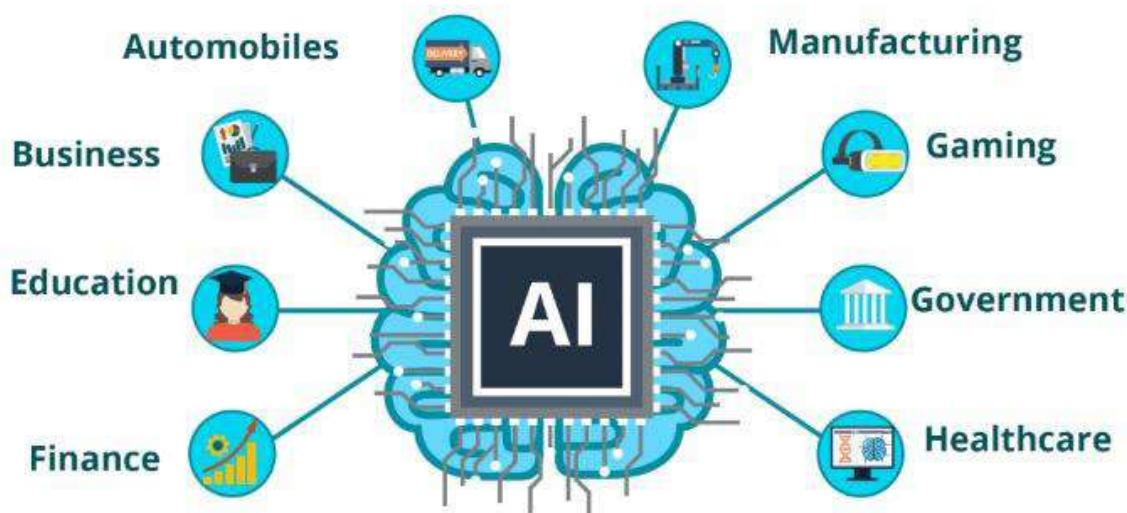
Enhancing Productivity: in agriculture, AI and automation improve productivity by identifying soil defects, predicting nutrient imbalances through computer vision and machine learning. AI-powered bots also support faster and more efficient harvesting.

The gaming industry leverages AI to design human-like non-player characters (NPCs) and predict player behaviour, creating more immersive and interactive experiences.

Optimizing Manufacturing: In manufacturing, AI-driven automation enhances production by identifying inefficiencies, reducing risks, and optimizing workflows. Reports suggest that AI in manufacturing can increase productivity by up to 20% while lowering operational costs (McKinsey, 2022).

Beyond these, AI and automation are reshaping banking, finance, government, and the automotive sector, where they improve decision-making, efficiency, and service quality. Together, these applications illustrate that AI and automation are not confined to single industries but are transforming the foundations of global economies.

I've maintained the original content while adding a more conversational tone and section headings to enhance readability. Let me know if you need further Adjustments!



7. AI and Automation: Opportunities and Challenges in the Future of Work

1. Lessons from Past Industrial Revolutions

Past industrial revolutions highlight how technological progress disrupts existing jobs while creating entirely new sectors. For example, the automobile reduced horse-related employment but expanded industries such as motels, fast food, and roadside services.

As *The Economist* (2016) noted, displacement dominates in the short term, while productivity and new industries generate positive outcomes over time. AI, however, brings unprecedented scale. McKinsey Global Institute estimates AI disruption is ten times faster and 300 times larger than the Industrial Revolution—making its impact roughly 3,000 times greater (Dobbs, Manyika & Woetzel, 2015). Unlike earlier innovations, today's engine is deep machine learning designed to mimic the human brain (Petropoulos, 2017b).

Example: Singapore's self-driving taxi program shows both sides of AI—improving efficiency while creating workforce transition challenges.

2. Automation and Workforce Disruption

AI adoption will result in both job loss and creation, with routine and repetitive tasks most at risk. WEF identifies data collection, clerical work, accounting, assembly line labour, and food service as highly susceptible. Even white-collar roles in finance, law, and analytics face disruption.

By 2025, up to 97 million jobs could be automated, though new roles such as AI engineers, robotics specialists, and data scientists will grow. Generative AI tools (e.g., ChatGPT, Meta AI, and Perplexity) illustrate this paradox: they reduce some developer tasks but create opportunities in AI model oversight, ethics, and analytics.

Emerging Roles	Growth by 2025	Declining Roles	Projected Losses by 2025
Machine Learning Engineer	21.10%	Data Entry Clerks	-11.50%
Robotics Engineer	13.80%	Accounting & Payroll Clerks	-3.00%
Renewable Energy Engineer	9.70%	Assembly & Factory Workers	-2.80%
AI Specialist	8.30%	Business Services & Admin Managers	-2.30%
UX/UI Designer	5.60%	Accountants & Auditors	-0.50%

3. Reskilling and Redeployment Imperative

Reskilling will be critical to reduce job losses. WEF estimates over 40% of workers will need training lasting six months or less and 10% may require over a year due to larger skill gaps. Key strategies include career guidance, online learning, and mentorship.

Governments must integrate reskilling into workforce policies. Without intervention, 85 million jobs could disappear by 2025. With strong reskilling measures, losses could shrink to around 45 million, saving 25 million jobs.

4. Emerging Roles and Opportunities

Despite displacement, automation will generate substantial new opportunities. Between 2023 and 2026, about 65 million new jobs are expected, more than offsetting losses.

Industries showing sharp growth include renewable energy (e.g., solar technicians, climate data analysts), digital sectors (AI specialists, VR/AR designers, systems engineers), and healthcare. By 2030, WEF forecasts a net gain of 58 million jobs across 26 economies.

The scale of opportunity depends on adaptive policies, accessible training, and individual readiness.

5. The Upskilling Imperative

Continuous learning is essential in the AI economy. In addition to technical expertise, skills like analytical thinking, creativity, and resilience will determine employability. About 40% of workers will require short-term training programs lasting only a few months.

Digital platforms have made up skilling more accessible and scalable. Initiatives such as “lifelong learning funds” could support workers in acquiring competencies like AI literacy, coding, and data analytics. The payoff is significant: a 10% increase in digital skills training could boost global GDP by \$1 trillion by 2030.

Example: Fields like data analytics, cloud computing, and data mining are already booming and remain reliable career paths for the future economy.

AI and automation pose both risks and opportunities. They threaten jobs but offer the potential for major productivity gains and innovation. Preparedness—through up skilling, innovation, and inclusive policy—is the deciding factor.

Example: AI is a tool that, if applied effectively, enhances accuracy and productivity. Misused, it could become a major threat.

AI and automation will redefine work, but their impact depends on how we adapt. With strong investment in skills, education, and innovation, these technologies can create more productive economies and meaningful careers. If ignored, they risk widening inequality. The future of work is not about machines replacing people, but about how people and machines shape progress together.

SDG 8 is intricately linked to the modern digital world, where technological advancements are transforming the nature of work. As this section explores the theme of work - a cornerstone of societies and an integral part of human existence - it's essential to examine how the concept of work has evolved over time. From the earliest days of hunting and gathering to the development of trade, industry, and the digital economy, work has shaped individual lives and broader societies. SDG 8 specifically focuses on promoting inclusive and sustainable economic growth, full and productive employment, and decent work for all. This goal includes key indicators such as pay levels, occupational injuries, and productivity growth per employed person, reflecting global progress in achieving decent work (Brill, L., 2021). By 2030, the aim is to achieve full employment, reduce youth unemployment, and provide equal opportunities for all, including women, youth, and persons with disabilities (United Nations, n.d.). The digital economy presents both opportunities and challenges for achieving SDG 8, from creating new job opportunities to exacerbating income inequality.

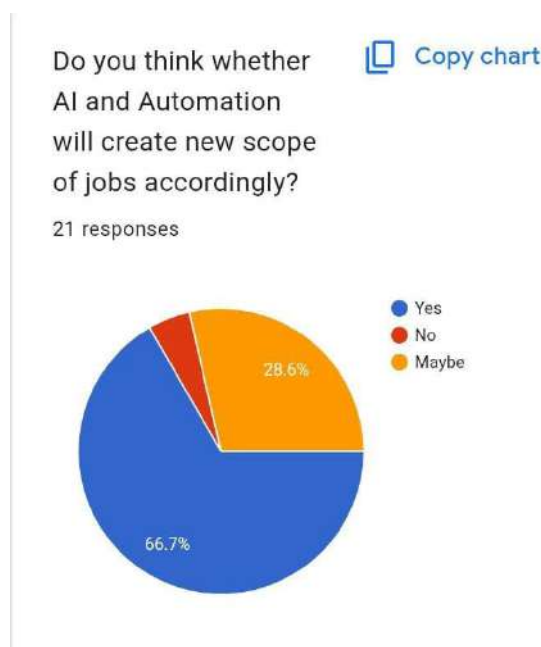


Map 1.1: Decent Work and economic growth indicators: Ratings (source: Sustainable Development Report 2014)

9. Understanding Public Perceptions of AI and Automation.

To enhance my research and to gain more valuable insight, I conducted a primary survey among my college peers. The objective was to capture real-time perceptions, expectations, and concerns about AI and Automation at the grassroots level. This survey provided valuable insights into how young individuals-future professionals-view the ongoing technological shift.

The survey was distributed via google form -<https://docs.google.com/forms/d/e/1FAIpQLSfr1L-WakSMNBHA3bZt5bdQQ7eIVnMuceTtlr4yO5CBcBQoYdw/viewform?usp=dialog> and included multiple choice as well as open-ended questions. Below, I discuss the results of two core questions along with notable feedback from respondents. Survey Question 1: Do you think whether AI and automation will displace your jobs in the future?



Results:

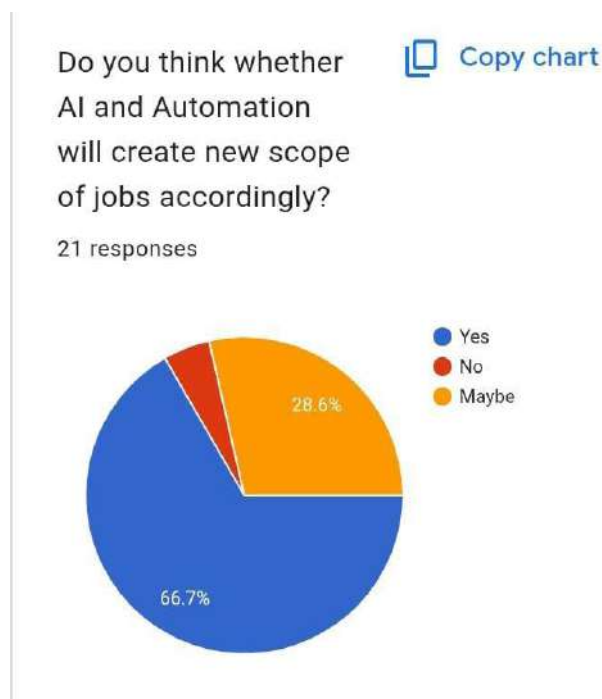
23.8% answered Yes,

23.8% answered No, 47.6% responded unsure,

4.8% said Yes , in the short term

Interpretation: Nearly half of respondents (47.6%) expressed uncertainty, reflecting the broader societal debate on whether AI poses a real threat to human jobs. The balanced split between "Yes" and "No" shows how opinions remain divided, while the "short term" response suggests awareness of sector-specific disruptions

Survey Question 2: Do you think whether AI and Automation will create new scope of jobs accordingly?



Results: 66.7% responded

Yes , 28.6% responded Maybe ,

4.7% responded No Interpretation: A strong majority (66.7%) believe AI and automation will create new opportunities, showing optimism about technological progress. However, 28.6% remain cautious, recognizing uncertainties in how these opportunities may actually unfold.

Key Insights

The survey highlights a dual perception: while respondents acknowledge the displacement risks of AI, they also see significant potential for job creation. This mirrors the conclusions of global studies, such as those by the World Economic Forum, which predict simultaneous large-scale job losses and new opportunities.

Conclusion of Survey Section

The findings suggest that young professionals are neither fully alarmed nor entirely optimistic about AI's future impact. Instead, they hold a balanced, cautious optimism, signalling the importance of reskilling and adaptability in shaping how AI and automation will influence employment.

10.Conclusion

Automation and artificial intelligence are no longer far-off ideas; they are influencing the now and determining the future of societies, economies, and industries. As this study has testified, these technologies possess a two-pronged nature: on the one side, they possess the capability to drive people out of work, disturb conventional labor markets, and increase socioeconomic disparities should they be unregulated. On the one hand, they present new possibilities, release efficiency, and build whole new domains of work, as long as

workers, institutions, and policymakers step up to the challenge.

Both Global research and peer survey findings reflect a dual sentiment-concern about displacement alongside cautious optimism for new opportunities. Although concerns about being pushed out are genuine, there is equally firm confidence in AI and automation bringing new ways of working and progress. The solution is not to hinder such alterations but to re-engineer education, retrain employees, and coordinate innovation with equity.

Ultimately, the future of work will not be defined by technology but by the choices of humanity to use it. If used responsibly, AI and automation can become drivers for the accomplishment of Sustainable Development Goal 8 (Decent Work and Economic Growth) — productivity and efficiency, yes, but also fairness, dignity, and opportunity for everyone. The challenge is not in stopping change but in shaping it towards a future where everyone can benefit from progress.

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Employee Engagement and Sustainability Through India's BRSR Framework

Ms. Varshitha V Das, Freelance HR trainer

Dr. Shubha Muralidhar, Associate Professor, Department of Management Studies & Research Centre
B. M. S. College of engineering, Bengaluru, India

Abstract

Responsibility and Sustainability Reporting (BRSR) disclosures. Using quantitative data from 856 of India's top 1,000 listed companies mandated to report under BRSR for FY 2022-23, the research examines how employee engagement manifests in sustainability initiatives and correlates with organizational Environmental, Social, and Governance (ESG) performance. Employee engagement indicators were constructed from actual BRSR Principle 3 disclosures including training coverage, well-being measures, safety programs, and grievance mechanisms. Results indicate significant sectoral variations, with information technology and healthcare sectors outperforming traditional industries. Leadership commitment and structured engagement programs emerged as primary drivers of engagement. This study extends stakeholder and resource-based view theories by quantifying employee contributions to sustainability outcomes using standardized regulatory disclosures and offers evidence-based recommendations for enhancing workforce participation in achieving the Sustainable Development Goals (SDGs).

Keywords: Employee Engagement, sustainability, BRSR, ESG reporting, SDGs, Corporate responsibility

1. Introduction

India's adoption of the Business Responsibility and Sustainability Reporting (BRSR) framework represents a significant transformation in corporate accountability standards. Since FY 2022–23, BRSR reporting has been mandatory for India's top 1,000 listed companies by market capitalization (Securities and Exchange Board of India, 2021). This regulatory shift provides researchers with a comprehensive and standardized dataset for analyzing corporate sustainability practices across diverse industrial sectors.

Employee engagement has emerged as a critical driver of organizational sustainability performance, with growing recognition that workforce involvement significantly influences the success of environmental, social, and governance initiatives (Saks, 2006). The BRSR framework explicitly addresses employee well-being and integration into sustainability objectives through specific disclosure requirements under Principle 3 ("Businesses should respect and promote the well-being of all employees"), offering quantifiable indicators of workforce participation in corporate sustainability efforts.

2. Research Problem Statement

While employee engagement has been extensively studied in traditional organizational contexts, limited empirical research examines its role within mandatory ESG reporting frameworks. Despite the implementation of BRSR across India's largest corporations, significant gaps remain in understanding how employee engagement translates into measurable sustainability outcomes. Existing studies often focus on financial or environmental metrics while neglecting the psychological and organizational dimensions of workforce involvement in sustainability initiatives.

This study addresses these gaps by examining: How does employee engagement, as measured through BRSR Principle 3 disclosure indicators, correlate with organizational sustainability performance and contribute to SDG achievement across different industrial sectors?

3. Research Objectives and Hypotheses

3.1 Primary Objective: To analyze the relationship between employee engagement indicators and organizational sustainability performance using BRSR framework data.

3.2 Secondary Objectives:

1. Examine sectoral patterns of employee engagement in sustainability initiatives
2. Assess correlations between engagement indicators and ESG performance metrics
3. Identify organizational characteristics that predict higher employee engagement
4. Provide evidence-based recommendations for enhancing workforce participation in sustainability

3.3 Hypotheses:

- H1: Employee training and awareness coverage positively correlates with overall ESG performance scores
- H2: Sectoral differences exist in employee engagement levels, with knowledge-intensive industries showing higher engagement
- H3: Leadership commitment and organizational governance predict employee engagement in sustainability initiatives

4. Literature Review -

4.1 Theoretical Foundations

4.1.1 Stakeholder Theory: Freeman's (1984) stakeholder theory positions employees as central stakeholders whose engagement directly influences organizational outcomes. In sustainability contexts, employees simultaneously function as beneficiaries of corporate environmental and social initiatives and as active drivers of organizational change. Their psychological commitment to sustainability goals can reinforce corporate legitimacy and enhance stakeholder trust, particularly within mandatory disclosure frameworks that require transparent reporting.

4.1.2 Social Exchange Theory: Building on Kahn's (1990) foundational work on psychological engagement, Social Exchange Theory suggests that employees reciprocate organizational investments in shared values, such as environmental stewardship and social responsibility. When organizations demonstrate authentic commitment to sustainability through concrete actions and resource allocation, employees respond with higher levels of cognitive, emotional, and behavioral engagement (Saks, 2006).

4.1.3 Resource-Based View (RBV): Barney's (1991) resource-based view emphasizes human capital as a rare, valuable, and non-substitutable organizational resource. Engaged employees enhance organizational resilience, innovation capacity, and adaptive capabilities essential for successful sustainability transitions (Schaufeli & Bakker, 2004). Within the BRSR context, employee engagement represents a strategic resource that can differentiate organizations in their sustainability performance.

4.1.4 Empirical Evidence on Employee Engagement in Sustainability

Recent empirical research demonstrates positive relationships between employee engagement and ESG outcomes across various industries and geographical contexts. Schaufeli and Bakker's (2004) multi-sample study found that organizations integrating sustainability into employee roles achieved significantly higher retention rates and productivity measures. Global ESG studies indicate that structured employee engagement programs increase regulatory compliance rates and drive organizational culture transformation toward sustainability principles.

Employee engagement in sustainability contexts manifests across three interconnected dimensions:

- Cognitive engagement: Knowledge acquisition regarding sustainability frameworks, environmental issues, and organizational goals
- Emotional engagement: Psychological identification with organizational sustainability values and intrinsic motivation to contribute
- Behavioral engagement: Active participation in sustainability initiatives, including environmental projects, community service, and policy implementation

4.2 BRSR Framework as an Analytical Tool

The BRSR framework represents India's first comprehensive mandatory sustainability reporting mechanism, requiring detailed responses across nine sustainability principles covering environmental, social, and governance dimensions. Principle 3 specifically addresses employee well-being and includes essential indicators for training coverage, benefit provision, safety measures, and grievance mechanisms (Securities and Exchange Board of India, 2021).

Unlike voluntary Corporate Social Responsibility (CSR) reports, BRSR's mandatory nature reduces self-selection bias and creates more consistent, comparable datasets across organizations. This standardization enables large-scale quantitative analyses of employee engagement patterns and their relationships with organizational sustainability performance.

4.3 Research Gaps

Despite the availability of BRSR data since FY 2022-23, limited academic research has systematically analyzed employee engagement within this framework. Previous studies often emphasize financial or environmental metrics while underexploring the human capital dimensions of sustainability performance. This study addresses these gaps through comprehensive quantitative analysis of actual BRSR engagement indicators, correlation assessment with ESG outcomes, and identification of organizational best practices.

5. Methodology

5.1 Research Design

This study employs a quantitative research design utilizing secondary data from mandatory corporate filings. The analytical approach combines descriptive statistics, correlation analysis, multiple regression modeling, analysis of variance (ANOVA), and cluster analysis to examine relationships between employee engagement indicators and sustainability outcomes.

5.2 Data Sources and Collection

5.2.1 Primary Data Source: NSE Corporate Filings Database (<https://www.nseindia.com/companies-listing/corporate-filings-bussiness-sustainability-reports>) provided standardized BRSR submissions from listed companies for FY 2022-23, offering comprehensive sustainability metrics across all mandated disclosure areas.

5.2.2 Secondary Sources: BSE Corporate Announcements Portal supplemented NSE data to ensure complete coverage of companies listed on both exchanges. Annual reports were utilized for cross-validation of BRSR disclosures, particularly concerning employee engagement initiatives and organizational context.

5.2.3 Data Collection Period: January 2024 to March 2024, capturing all available BRSR submissions for FY 2022-23.

5.2.4 Regulatory Framework: Variable construction was guided by the SEBI BRSR Annexure (Securities and Exchange Board of India, 2021) and industry implementation guidance (EcoVadis, 2024) to ensure proper mapping of disclosure fields to analytical constructs.

5.3 Sample Characteristics

Of the 1,000 companies mandated to submit BRSR reports, 856 provided submissions containing sufficient data for analysis (response rate: 85.6%). Companies were excluded if they had incomplete BRSR Principle 3 data or were listed mid-year, affecting comparability.

5.3.1 Sectoral Distribution:

- Information Technology: 142 companies (16.6%)
- Financial Services: 128 companies (15.0%)

- Manufacturing: 186 companies (21.7%)
- Healthcare & Pharmaceuticals: 89 companies (10.4%)
- Energy & Utilities: 95 companies (11.1%)
- Consumer Goods: 116 companies (13.6%)
- Others: 100 companies (11.6%)

5.4 Variable Construction and Composite Scoring

5.4.1 Employee Engagement Composite (Dependent Variable):

The engagement composite was constructed from the following BRSR Principle 3 indicators:

- (a) Training and awareness program coverage (percentage of employees receiving sustainability-related training)
- (b) Employee well-being measure coverage (health insurance, accident insurance, benefits)
- (c) Safety training participation rates
- (d) Skill development program coverage
- (e) Performance review system coverage
- (f) Grievance mechanism availability (binary indicator)

5.4.2 Standardization & Aggregation: Each indicator was converted to a z-score (mean = 0, SD = 1) across the full sample to place items on the same scale. The engagement score is the unweighted mean of the standardized items. Missing values <10% of cases were imputed using item means prior to standardization; observations missing >20% of engagement items were excluded (listwise deletion).

5.4.3 Reliability Assessment: Internal consistency was evaluated using Cronbach's $\alpha = .78$, indicating acceptable reliability. Item-total correlations ranged from .45 to .67, with no items requiring deletion.

5.4.4 ESG Performance Score (Independent Variable):

The ESG composite used indicators directly mappable to BRSR fields: environmental management practices (Principle 6), social disclosures relating to workforce policies (Principles 3, 4, 5), and governance procedure disclosures (Principles 1, 7). Each BRSR sub-item was scored on a 0-2 scale (0 = not disclosed; 1 = partial disclosure; 2 = full disclosure). All sub-items were standardized and averaged to produce the composite ESG score.

5.4.5 Leadership Commitment Score (Predictor Variable):

CEO commitment was coded from annual reports and BRSR narrative sections using a three-level ordinal scale: 0 = no explicit CEO statement on employee engagement/sustainability; 1 = general statement of support; 2 = specific, measurable commitment with targets or timelines. Inter-rater reliability was assessed with Cohen's $\kappa = .82$, indicating substantial agreement.

5.4.6 Control Variables:

- Company size: Natural logarithm of total assets
- Company age: Years since incorporation
- Financial performance: Return on assets (ROA)
- Board independence: Percentage of independent directors
- Sector: Categorical variable based on NSE sector classifications

5.4.7 Missing Data Handling

For individual indicators, missing continuous values were imputed using item means when missingness $\leq 10\%$. Binary indicators with missingness $\leq 5\%$ were imputed using modal categories. Observations missing $>20\%$ of variables required for composites were excluded from relevant analyses.

6. Statistical Analysis

Data analysis was conducted using R statistical software (version 4.3.2). The analytical procedure included:

- Descriptive Statistics: Mean, standard deviation, and distribution characteristics for all variables
- Correlation Analysis: Pearson correlation coefficients with 95% confidence intervals
- Hierarchical Regression: Model progression from controls to predictors to interactions
- ANOVA: Sectoral comparisons with Tukey post-hoc testing
- Cluster Analysis: K-means clustering to identify engagement archetypes

Statistical Assumptions: All analyses were preceded by assumption testing:

- Normality: Shapiro-Wilk tests and Q-Q plots
- Homoscedasticity: Breusch-Pagan tests
- Multicollinearity: Variance Inflation Factors ($VIF < 5$ for all variables)
- Influence: Cook's distance analysis

Heteroskedasticity-robust standard errors (HC3) were used when Breusch-Pagan tests indicated assumption violations.

7. Ethical Considerations

This research utilized publicly available corporate disclosure data, requiring no additional ethical approvals. All company information was accessed through official regulatory databases, ensuring compliance with data protection and confidentiality requirements.

8. Results

8.1 Descriptive Statistics

Table 1 presents descriptive statistics for employee engagement indicators derived from BRSR Principle 3 disclosures.

Table 1 Descriptive Statistics of BRSR-Based Employee Engagement Indicators (N = 856)

Indicator	Mean	SD	Min	Max	Skewness	α if deleted
Training and awareness coverage (%)	64.2	28.1	8.0	98.0	-0.31	.74
Health insurance coverage (%)	78.5	22.4	15.0	100.0	-0.85	.76
Safety training coverage (%)	58.9	29.6	12.0	95.0	-0.18	.75
Skill development coverage (%)	45.7	31.2	5.0	88.0	0.24	.73
Performance review coverage (%)	71.3	25.8	20.0	100.0	-0.52	.75
Grievance mechanism availability (%)	68.4	--	0	1	--	.77

Note. Cronbach's α for the full engagement composite = .78. All indicators loaded positively on the first principal component (eigenvalue = 2.84, explaining 47.3% of variance).

8.2 Scale Reliability and Construct Validation

Confirmatory factor analysis supported a single-factor structure for the engagement composite: $\chi^2(9) = 24.6$, $p = .003$; CFI = .96; TLI = .94; RMSEA = .045 [.025, .067]. Factor loadings ranged from .52 to .74, indicating adequate convergent validity.

8.3 Sectoral Analysis

ANOVA results revealed significant sectoral differences in employee engagement levels, $F(6, 849) = 28.4$, $p < .001$, $\eta^2 = .167$.

Table 2 Employee Engagement by Sector with Post-hoc Comparisons

Sector	Mean Engagement Score	SD	n	95% CI	Post-hoc Groups
Information Technology	0.71	0.68	142	[0.60, 0.82]	A
Healthcare & Pharmaceuticals	0.58	0.72	89	[0.43, 0.73]	A
Financial Services	0.42	0.71	128	[0.30, 0.54]	B
Consumer Goods	0.28	0.74	116	[0.15, 0.41]	B,C
Manufacturing	-0.18	0.82	186	[-0.30, -0.06]	C

Energy & Utilities	-0.31	0.79	95	[-0.47, -0.15]	C
Other	-0.08	0.76	100	[-0.23, 0.07]	B,C

Note. Different letters indicate significant differences ($p < .05$) in Tukey post-hoc tests. Engagement scores are standardized composite scores ($M = 0$, $SD = 1$).

8.4 Correlation Analysis

Table 3 presents correlation coefficients between employee engagement indicators and organizational sustainability outcomes.

Table 3 Pearson Correlations Between Engagement Indicators and Sustainability Outcomes

Engagement Indicator	ESG Score	Environmental Performance	Social Performance	Governance Score	Employee Retention
Training coverage	.48*** [.42, .54]	.35*** [.29, .41]	.52*** [.46, .58]	.31** [.25, .37]	.39*** [.33, .45]
Health insurance coverage	.42*** [.36, .48]	.28** [.22, .34]	.49*** [.43, .55]	.26** [.20, .32]	.33*** [.27, .39]
Safety training coverage	.44*** [.38, .50]	.39*** [.33, .45]	.46*** [.40, .52]	.29** [.23, .35]	.36*** [.30, .42]
Engagement composite	.52*** [.46, .58]	.41*** [.35, .47]	.58*** [.52, .64]	.37*** [.31, .43]	.43*** [.37, .49]

Note. ** $p < .01$, *** $p < .001$. $N = 856$. Values in brackets are 95% confidence intervals.

All engagement indicators demonstrated significant positive correlations with sustainability outcomes, supporting H1. The engagement composite showed the strongest relationships with social performance outcomes ($r = .58$).

8.5 Regression Analysis

Hierarchical multiple regression examined predictors of the employee engagement composite.

Table 4 Hierarchical Regression Predicting Employee Engagement Composite

Predictor	Model 1 β	Model 2 β	Model 3 β	VIF
Step 1: Control Variables				
Company size (log assets)	.24***	.18**	.15**	1.8
Company age	.08	.06	.05	1.4
Financial performance (ROA)	.12*	.09	.08	1.3

Sector dummies	.31***	.27***	.24***	2.1
Step 2: Organizational Factors				
ESG performance score	--	.29***	.25***	2.3
Geographic scope	--	.14**	.12*	1.6
Step 3: Leadership Factors				
CEO commitment score	--	--	.22***	1.9
Board independence	--	--	.11*	1.7
R ²	.189	.267	.311	
ΔR ²	.189***	.078***	.044***	
F	39.8***	45.2***	42.7***	

Note. * $p < .05$, ** $p < .01$, *** $p < .001$. Standardized beta coefficients reported. All VIF values < 2.5 , indicating no multicollinearity concerns.

8.6 Assumption Tests: Shapiro-Wilk test for Model 3 residuals: $W = .995$, $p = .18$ (normality satisfied). Breusch-Pagan test: $BP = 12.4$, $p = .19$ (homoscedasticity satisfied). No observations exceeded Cook's distance threshold of .009.

8.7 Robustness Checks

Alternative Composite Construction: Results remained stable when using (1) percentile-rank composites (β for CEO commitment = .21, $p < .001$) and (2) PCA-based scores ($\beta = .23$, $p < .001$).

Missing Data Sensitivity: Multiple imputation using MICE (20 imputations) yielded pooled estimates within 5% of main results.

8.8 Sector Clustering: Models with sector-clustered standard errors produced identical significance patterns.

8.8.1 Cluster Analysis

K-means clustering ($k=3$) identified distinct engagement archetypes:

High Performers ($n = 178$, 20.8%):

- Mean engagement composite = 1.34 (SD = 0.52)
- Characteristics: Comprehensive training ($M = 87.2\%$), universal health coverage, structured recognition systems

Moderate Performers ($n = 467$, 54.6%):

- Mean engagement composite = 0.12 (SD = 0.41)
- Characteristics: Selective engagement strengths, compliance-oriented approaches

Low Performers (n = 211, 24.6%):

- Mean engagement composite = -1.18 (SD = 0.48)
- Characteristics: Minimal engagement across dimensions, reactive management

9. Discussion**9.1 Theoretical Implications**

The findings provide robust empirical support for stakeholder theory's proposition that employee engagement constitutes a critical organizational resource in sustainability contexts. The significant correlations between BRSR-based engagement indicators and ESG outcomes (supporting H1) demonstrate that employees function as both stakeholders and strategic assets in corporate sustainability efforts.

Social exchange theory receives strong support through regression findings showing that leadership commitment and organizational ESG investments predict higher employee engagement levels (supporting H3). This reciprocal relationship suggests that authentic organizational commitment to sustainability values generates corresponding employee investment in sustainability goals.

The resource-based view gains empirical validation through pronounced sectoral differences in engagement patterns (supporting H2). Information technology and healthcare sectors, characterized by higher knowledge intensity and innovation requirements, demonstrated superior engagement levels compared to traditional manufacturing industries.

9.2 Practical Implications

Results indicate that employee engagement measured through standardized BRSR disclosures serves as a meaningful predictor of performance across multiple ESG dimensions. Organizations seeking to enhance sustainability performance should prioritize:

- **Leadership Commitment:** CEO commitment emerged as a significant predictor ($\beta = .22$, $p < .001$), emphasizing the critical role of visible leadership endorsement.
- **Systematic Training Programs:** Training coverage showed the strongest correlation with overall ESG performance ($r = .48$), suggesting that knowledge-building initiatives drive broader sustainability outcomes.
- **Sector-Specific Strategies:** Significant sectoral variations ($\eta^2 = .167$) indicate that engagement strategies should be tailored to industry characteristics and workforce profiles.

10. Limitations and Future Research

10.1 Data Limitations: Reliance on BRSR disclosures may introduce reporting bias, as companies may interpret indicators differently. However, the mandatory nature and standardized format of BRSR partially mitigate these concerns.

10.2 Cross-Sectional Design: Causal inference is limited by the snapshot nature of analysis. Future research should employ longitudinal designs to strengthen causal conclusions.

10.3 Scope Constraints: Focus on large listed companies limits generalizability to smaller enterprises and unlisted organizations.

Future research should address these limitations through mixed-methods designs, longitudinal tracking, and cross-national comparisons of mandatory versus voluntary reporting frameworks.

11. Conclusion

This study provides the first comprehensive quantitative analysis of employee engagement in sustainability using India's mandatory BRSR framework, demonstrating significant relationships between workforce involvement and organizational ESG performance. By utilizing actual regulatory disclosure indicators rather than constructed measures, the research offers robust evidence that employee engagement functions as both a strategic resource and measurable driver of sustainability outcomes.

Key contributions include empirical validation of theoretical propositions using standardized regulatory data, identification of sectoral engagement patterns, and development of a predictive framework linking leadership commitment to engagement outcomes. The findings support BRSR's inclusion of employee engagement indicators as meaningful measures of organizational sustainability commitment.

In the context of global Sustainable Development Goals, this research demonstrates how corporate employee engagement directly supports multiple SDGs through quantifiable pathways. Organizations should view employee engagement not merely as regulatory compliance but as strategic priority that enhances both internal performance and external contribution to sustainable development.

Future research should extend this analysis through longitudinal designs and cross-cultural comparisons, contributing to comprehensive understanding of the human dimensions of organizational sustainability within regulatory frameworks.

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Industrial Innovations through Effective Environmental Social and Governance (ESG): An Empirical Study on the Role of Sustainability Audit

Prof. (Dr) D D Chaturvedi, Professor in Economics, Sri Guru Gobind Singh College of Commerce, University of Delhi,
Dr. Nirmal Singh, Associate Professor in Economics, Sri Guru Gobind Singh College of Commerce, University of Delhi,
Dr. Arun Mittal, Assistant Professor in Management, Birla Institute of Technology, Mesra, Ranchi (Noida Off Campus)

Abstract

‘Sustainability Audit’ is an effective technique to evaluate and report the sustainability performance of organizations as well as to find areas for improvement in the sustainability strategy of a firm. Sustainability audit is also known as ESG (Environmental, Social, and Governance) audit. Environmental standards evaluate an organization’s environmental protection efforts. Social criteria look at the way it handles interactions with communities, suppliers, customers, and workers. A company’s leadership, CEO compensation, internal controls, audits, and shareholder rights are all measured by its governance. The present study is empirical in nature in which the data were collected from 146 experts in the area of auditing, CSR, ESG, and Corporate Governance. The research methodology adopted for the study is descriptive. In this study, a structured questionnaire was designed to capture the responses. To determine the important roles of Sustainability Auditing, exploratory factor analysis, and Stepwise Multiple Regression were applied. It was found that auditing the governance aspects plays the most critical role in sustainability auditing followed by environmental and social.

Keywords: Sustainability Auditing, Corporate Social Responsibility, Environmental, Social and Governance (ESG), Exploratory Factor Analysis, Stepwise Multiple Regression.

1. Introduction

Auditing involves a systematic process of acquiring and assessing evidence about activities, events, or transactions. The evolution of information technology has significantly transformed auditing practices, with a particular focus on information systems auditing, which centres on evaluating the proper implementation, operation, and control of information systems resources within organizations. Various frameworks have been devised for the implementation of information systems auditing, aiming to enhance auditing performance in terms of compliance requirements, evaluation of internal controls, and the success of information systems. Additionally, sustainable strategic objectives may be formulated during the planning phase to align with broader organizational goals. While compliance auditing and performance auditing have distinct objectives, the scope of audit activities for both approaches, such as risk assessment, evaluation of legal, regulatory, and policy requirements, as well as assessment of internal controls, remains similar. This viewpoint is highlighted by Rahman et al. (2014). Sustainability auditing, reporting, and decision-making

underscore the increasing recognition of the importance for organizations to comprehend the impacts, both positive and negative, of their operations on stakeholders. This entails a comprehensive examination of the entire life cycle implications of products as well as services, not just on the natural environment but also on regional, national, and international economies, ecologies, and predictions. Although some organizations choose to publicly disclose the full content of their audits, many prefer to adopt a cautious approach, driven by legal considerations and other factors. Therefore, there is a tendency for companies to track rather than lead in this field. The establishment of national morals could significantly improve this method; however, widespread adoption of sustainable auditing may not be actively promoted by leading professions for approximately an era.

1.1 Sustainability Audit

A sustainability audit is described as a systematic evaluation of the operational methods and strategies that shape environmental, social, or economic effects. Integrating a sustainability audit into the business curriculum can foster reflective thinking and holistic problem-solving skills among students. It enables them to view complicated sustainability challenges as potential avenues for positive change, empowering them to contribute to sustainable outcomes on personal, organizational, and societal scales (Emblen-Perry, 2019). ESG stands for Environmental, Social, and Governance. The issues under ESG are related to how the organizations deal with their environmental responsibilities, social services, and robust governance. It includes the investments done by the organizations in the form of money, manpower, other resources, time, and efforts toward making the environment, society, and governance better. ESG investing is also termed social investing. Sustainability reporting involves the evaluation, revelation, and responsibility to both internal as well as external investors for organizational performance concerning sustainable growth. Over the past few decades, sustainability reporting has gained traction due to its requirement for organizations to enhance their competitiveness by addressing evolving stakeholder interests. This approach typically involves an outward focus aimed at ensuring stakeholder value by demonstrating the organization's responsibility towards environmental, social, and community concerns alongside its profit-generation activities. However, small-scale organizations often face challenges in meeting societal expectations and competing effectively in the market (Agama and Zubairu, 2022).

1.2 ESG and Social Auditing

The outcomes that sustainability audit affects directly relate to Economic, Social and Governance. It encompasses the critical aspects of business operations. Governments and regulatory bodies globally are highly focused on ESG practices to safeguard consumers and encourage sustainability among investors and corporations. Enhancing corporate governance stands out as a key challenge for both local and international businesses aiming to enhance their ESG performance and reporting. With the heightened focus on ESG reporting by governments, regulatory bodies, and companies worldwide, exploring the influence of corporate governance attributes on ESG reporting has emerged as a significant and timely issue (Umar et al., 2023).

1.3 Sustainability Reporting and CSR

The realm of sustainability reporting in developing countries like India is still evolving. In the present study, sustainability reporting has been considered an important component of sustainability audit. In a few places, these two terms have been used interchangeably. Sustainability reporting (SR) has witnessed a notable enhancement across various economies, with companies integrating economic, social, and environmental aspects into their reporting frameworks. Following the introduction of disclosure reforms, Indian companies have demonstrated a marked improvement in sustainability reporting. Initially, there were notable variations in reporting across different sectors, but as reporting standards have evolved post-reforms, these sectoral differences have diminished. Notably, sustainability reporting serves as a significant predictor of financial indicators such as return on sales and return on equity. Some scholars have suggested the inclusion of environmental reports as a dedicated section within annual reports, supplemented by periodic environmental audits (Goel, 2018). The engagement of CSR assurance, even at a limited level, does not significantly influence the financial distress likelihood of firms in India. However, when it comes to assurance services, auditing firms appear to have a more pronounced effect in reducing a firm's likelihood of financial distress. Firms availing assurance services are less prone to prolonged financial distress (Oware & Appiah, 2021).

1.4 Sustainability Reporting and Corporate Governance

There is merit in examining the current landscape of sustainability reporting in India and how it intersects with corporate governance. In the existing literature, significant relationships have been observed between corporate governance practices and the sustainability disclosures of companies operating in a developing context such as India. The escalating importance of corporate sustainability has prompted companies to disclose their environmental and social performance through nonfinancial reporting and address sustainability issues, by adopting robust sustainability reporting practices (Kumar et al., 2022). Companies are increasingly interested in obtaining assurance for their sustainability information to effectively manage their sustainable development policies and enhance the quality of their sustainability reporting. Furthermore, the primary objective of sustainability verification is to instil confidence in users regarding the accountability and reliability of the disclosed information. Engaging in sustainability assurance is largely driven by a desire for legitimacy. Assurance statements provided by accountant auditors often lack comprehensive commentaries or recommendations, rendering them incomplete. The incompleteness associated with certain verifiers raises concerns about the competence of the verifier (Gillet, 2011). Buallay and Al-Ajmi (2018) highlighted that corporate governance has started numerous transformations in the business landscape, particularly within the domain of accounting and auditing. In recent years, there has been a high emphasis on the significance of audit committees as integral components of corporate governance structures. These committees are essential in enhancing board oversight, elevating the standard of financial reporting, mitigating information asymmetry issues, and bolstering auditor performance. Serving as a cornerstone of effective corporate governance frameworks, audit committees play a vital role in overseeing internal control

systems in collaboration with internal auditors, while external reporting and compliance are entrusted to external auditors (Nitkin and Brooks, 1998).

This article is empirical in nature, in which primary data has been used to derive certain important conclusions regarding the components and impact of social audit on ESG. It has been logically divided into various sub-heads – Introduction, Literature Review, Methodology, Data Analysis and Interpretations, and Conclusion.

2. Literature Review

2.1 Internal Audit and Audit Management

Internal audit management serves the purpose of evaluating compliance with management systems, contributing to the growth of economies and emerging markets. It also offers insights into quality tools and aids in enhancing business operations. Consequently, integrating internal audits into a cohesive audit management framework can optimize resources, particularly for organizations managing multiple management systems. Audit management evaluates compliance with management systems as part of progressive development efforts. Achieving the internal audit process for management systems requires substantial effort, particularly for small-to-medium organizations. Quality and efficiency in the audit process serve as crucial indicators of integrated audit management effectiveness. This study underscores the significant role of the internal audit process in mediating the relationship between internal factors and audit management effectiveness, as stated by Hassan, Zailani & Rahman (2021).

2.2 Sustainability Audit

Sustainability auditing offers a platform for disseminating information about economic, social, and environmental performance to diverse stakeholders, a departure from traditional financial reporting that focuses solely on financial performance. It serves as a mechanism to foster accountability for the utilization of natural resources in delivering products or services, enhances company reputation, boosts workforce morale, and fosters competitiveness. The audit committee plays an essential role in reviewing all information presented in the entity's reports, particularly those intended for external stakeholders, including sustainability reports. In this capacity, the audit committee scrutinizes nonfinancial information, including sustainability data. If such information is found lacking, the audit committee may recommend its inclusion to the entire board. Given its specialized focus on audit and reporting matters, recommendations from the audit committee, such as advocating for the adoption of improved reporting practices like sustainability reporting, carry significant weight within the organization, as discussed by Tumwebaze et al. (2021). Gao & Zhang (2006) The practical utility of social auditing to involve stakeholders in evaluating and reporting on corporate sustainability has evolved significantly since its inception in the 1950s. Initially, social auditing emerged as external inquiries aimed at assessing the influence of big companies on employees, customers, and communities. However, throughout the 1990s, there was a notable expansion in the scope of social auditing, driven by increasing demands on organizations to demonstrate social, environmental, and ethical perfor-

mance and accountability. Sustainability deeply influences organizational policies, strategies, operations, and the formulation of social auditing processes. There is a striking similarity between corporate sustainability and social auditing, as both endeavours strive to enhance organizational performance across social, environmental, and economic dimensions while seeing the welfare of a broad spectrum of investors and necessitating stakeholder involvement throughout the course. Stakeholder dialogue emerges as a crucial approach in both realms, highlighting the significant role of social auditing in advancing corporate sustainability. In a recent study by Erin & Ackers (2024), it was revealed that stakeholders are increasingly urging corporate organizations, particularly those responsible for governance, to adopt transparent disclosure practices regarding non-financial issues, particularly in the realm of sustainability reporting. The essence of sustainability reporting lies in meeting stakeholders' demands, particularly concerning economic, social, and governance (ESG) matters, and understanding how sustainability impacts the business environment. The study emphasizes the importance of international standard-setters in the accounting and sustainability domains to develop a robust and effective framework for sustainability reporting. Such a framework would serve as a comprehensive guide for practitioners across various sectors. Furthermore, the study suggests that countries should be evaluated based on their adherence to sustainability disclosure standards for both private and public sector entities. Consequently, there is a pressing need for an international body or framework to oversee and regulate sustainability reporting practices across all types of organizations, both private and public. Cancela et al. (2020) found that corporate sustainability performance is impacted in varying ways depending on the specific dimension of sustainability under consideration. Notably, the economic dimension is influenced by factors such as public debt, board size, board diversity, and the presence of an audit committee. When it comes to the environmental dimension, the key determinants include board size, the existence of an audit committee, and the presence of a corporate social responsibility committee. Additionally, the social dimension is influenced by board size, the presence of an audit committee, and a control variable related to capital structure, indicating that the sources of financing utilized by the company also contribute to its level of social responsibility.

2.3 Auditors' Engagement and Internal Audit

Companies have the option to engage their existing financial audit firms to deliver sustainability assurance and audit services. In the assurance market, auditors may offer both audit and sustainability assurance services concurrently to the same client. Since they have extensive knowledge of their clients, incumbent auditors possess valuable insights that can enhance the quality of assurance engagements (Ruiz-Barbadillo & Martínez-Ferrero (2021). Opting for incumbent financial auditors to provide sustainability assurance services can be viewed as a means of legitimization, particularly if stakeholders perceive them to deliver high-quality assurance due to the spillover effect. Evidence indicates that companies are more inclined to choose incumbent auditors as assurance providers when they demonstrate a higher level of specialization in the industry. Interestingly, the study reveals that independence does not significantly influence this decision-making process. Therefore, the industry specialization of an assurance provider emerges as a crucial

attribute associated with the quality of sustainability assurance, and it serves to mitigate legitimacy concerns arising from potential gaps in sustainability knowledge. Ridley et al. (2011) stated about sustainable assurance provided by internal audit functions and its ramifications on authority, management of risk, and regulators, particularly in emerging markets. The study draws insights from relevant theories and research on international sustainability guidelines and best practices in professional internal auditing. Internal auditing has undergone evolution to encompass and advocate for sustainability assurance, consulting, and facilitation services within its mandate focusing on governance, risk management, and control. These services are aligned with the progression of international sustainability programs and principles while adhering to pertinent international professional ethics and standards. The authors conclude by presenting a benchmark, illustrating the pivotal role professional internal auditing can and should play in advancing the vision of a sustainable world. This contribution extends to the facilitation of employment, monitoring, and reporting of corporate responsibility practices, thereby promoting sustainable business practices and corporate governance in emerging markets. Soh & Nonna (2015) advocated the participation of internal audit in (ESG)“ assurance and consulting through “Internal Audit Functions (IAFs)” for providing assurance and accessing services across a complete spectrum of ESG.

2.4 CSR Reporting

There is a direct correlation between disclosure, corporate governance, and the information environment of financial analysts. It is observed that increased disclosure and stronger governance lead to a more cohesive consensus in earnings forecasts and reduced variability. Strong corporate governance can compensate for lower levels of CSR disclosure by enhancing the precision of analyst forecasts, indicating a holistic perspective on governance that includes disclosure practices. CSR disclosure indirectly influences analyst forecast accuracy through its impact on governance structures and analyst attention. In essence, both CSR disclosure and effective corporate governance play pivotal roles in attracting analysts and enhancing their ability to predict earnings accurately. This underscores the importance of robust governance practices, particularly in jurisdictions like Canada where investor protections are extensive (Cormier and Magnan, 2014). Generally, CSR reporting and auditing are proactively done even when there are fewer resources for the same. As per Epstein’s (2015) report, while there’s still a lack of universally accepted accounting and auditing standards for measuring and reporting corporate social impacts, both internal and external reporting are not necessarily restricted. Despite the absence of established norms in this area, organizations are not limited in their ability to report on their social impacts, whether internally or externally.

Impact of Sustainable Auditing on ESG Performance

In addition to addressing sustainability concerns, companies are also tasked with ensuring the welfare and security of their investors. Investors depend on the quality of audits conducted within the companies they intend to invest in. Therefore, the integrity of audits is paramount, with qualified auditors expected to minimize opportunities for companies to manipulate their financial data, as discussed by Holly et al. (2023). ESG auditing appears as an innovative and vital approach within the financial reporting framework. It is

built upon three foundational pillars - environmental, social, and business risk management. This strategy serves as a robust tool for organizational growth. ESG auditing plays an important role in addressing ESG investing and managing risks. Successful implementation of an ESG strategy hinges on identifying specific activities aimed at achieving predefined goals. These activities may involve adjustments to internal procedures, management systems, or even changes to the products or services offered by the business. Establishing accountable personnel and clear timelines for task completion are crucial components of this process. When crafting an ESG strategy, it is imperative to consider the interests of all stakeholder groups and strive for a balanced development across the environmental, social, and governance dimensions. Furthermore, anticipating long-term societal and economic changes is essential for preparing and adapting to forthcoming shifts in the business landscape (Prodanova, et al., 2023).

Firms' ESG performance and disclosure can impact their choice of auditor and the outcome of the audit process. External audits serve as a safeguard for investors by uncovering managerial manipulation through adjustments to both income-increasing and income-decreasing accruals. Their study explores the interplay between ESG performance, auditor selection, and audit opinions, presenting two contrasting arguments. Firstly, it is proposed that firms with stronger ESG performance are inherently more ethical and thus inclined to seek higher audit quality. Conversely, some firms may engage in ESG activities to conceal misbehaviors, using ESG performance as a guide to mislead stakeholders, thereby undermining financial reporting integrity. In this scenario, ESG firms are less likely to prioritize higher audit quality. An independent audit firm is relied upon to ensure the accuracy of a company's sustainability reporting. However, a significant challenge for the ESG movement is the separate publication of sustainability reports from financial reports, complicating the assessment of the relationship between financial performance and sustainability. ESG reporting serves as a tool for organizations to manage, influence, or potentially manipulate various stakeholders. As Zahid et al. (2022) discuss, information, encompassing financial and social accounting, is a crucial element employed by organizations to manage or manipulate stakeholders to garner their support and approval. In another study, Monika, and Sharma (2024) emphasize that the contemporary corporate landscape is undergoing significant transformations, with success increasingly contingent upon sustainability practices. Sustainability, they argue, encompasses more than just profit-making. It involves the responsible management of environmental, social, and governance (ESG) factors. Their research delves into the intricate relationship between ESG audits and sustainability, with a specific focus on Indian enterprises. The investigation begins by exploring the compelling motivations driving the pursuit of sustainability. It is observed that the financial performance and earnings per share (EPS) of businesses within selected industries are profoundly influenced by ESG factors. This suggests that companies with robust ESG policies tend to achieve better financial outcomes. Furthermore, the study reveals that integrating ESG principles into business operations not only enhances competitiveness but also mitigates risks. By prioritizing sustainability efforts, businesses can gain a competitive edge, attract investors, and fortify their resilience against environmental, social, and governance-related hazards.

Hamidah and Puspawati (2023) discussed that audit quality refers to the likelihood of auditors identifying and reporting substantial misstatements in a client's financial statements. They highlight that auditor quality is evident in the performance of public accounting firms (KAP) during the audit process, as they adhere to auditing standards. Public accounting firms with strong reputations typically possess skilled human resources capable of conducting audits by prescribed procedures, thus ensuring audit quality. Giudice and Rigamonti (2020) validated these assertions by demonstrating that firms whose financial reports undergo third-party audits experience minimal changes in their Environmental, Social, and Governance (ESG) scores following scandals. On the contrary, companies without audited reports demonstrated a statistically significant decline in ESG scores post-scandal. Their findings were further supported by multivariate analysis, indicating that third-party audits of sustainability reporting contribute to the reliability of ESG scores, enhancing the quality of a company's ESG information. Furthermore, when the sample was divided between audited and non-audited non-financial statements, it was observed that unaudited reporting experienced a significant negative impact on ESG ratings following controversies. On the other hand, companies with audited reports did not exhibit a significant decline in their ratings. This evidence was validated through multivariate analysis, controlling for firm-specific characteristics.

High emphasis on Environmental Social and Governance revelation has become vital for embedding sustainability practices into the fabric of firms' cultures, aligning with stakeholders' expectations. The social and environmental impacts of corporate happenings on the atmosphere and societies have encouraged an increasing request for valuable non-financial information. Their research shows that boardrooms with a higher number of independent directors, members of the audit committee possessing financial proficiency, and female executives are substantially influential in revealing added sustainability information to the public. Furthermore, when considering the country's cultural dimensions. Individualistic and feminine cultures exhibit positive associations with increased levels of ESG disclosure. These findings offer an understanding of the factors influencing ESG disclosure practices within Europe, serving as valuable information for companies, policymakers, and other stakeholders (Helfaya, Morris, and Aboud (2023).

3. Objective of Study

- To determine the various dimensions of Sustainability Audit in the context of ESG (Environmental Social and Governance).
- To examine the Impact of Sustainability Audit in establishing effective ESG.

4. Research Methodology

Research Design: The current study adopts an exploratory and descriptive research approach, incorporating an in-depth exploration of the existing literature and studies in the Indian as well as the foreign context along with a primary data analysis with survey questionnaires. It adopts a descriptive design; hence the study aims to ascertain relationships among variables, leveraging insights from existing literature to identify these variables. The researcher examined both quantitative and qualitative secondary data sourced from

various outlets, enriching the research process significantly. The collected data underwent thorough analysis, visualization, and presentation.

Proposed Multivariate Model and Statistical Techniques: “Exploratory Factor Analysis” has been used for data reduction and to extract the factors for further analysis. Stepwise regression was applied to determine the Impact of Sustainability in establishing effective ESG. The independent variables in the form of factors were represented by the “Factor Scores” obtained from the EFA process. The set of variables, along with their respective codes has been presented in Table 1:

Table 1: Details of Dependent and Independent Variables

Variables	Type of the Variable	Denotation
Critical investigation of ESG	IDV	β_1
Systematic Enquiry of ESG	IDV	β_2
Futuristic Approach towards ESG	IDV	β_3
Reporting Standards and Uniformity	IDV	β_4
Impact of Sustainability in establishing effective ESG	DV	Y
Constant		α

“Note: IDV- Independent Variable, DV – Dependent Variable”

Multiple Regression Equation proposed:

$$Y = \alpha (\text{Constant}) + \beta_1 * (X_1) + \beta_2 * (X_2) + \beta_3 * (X_3) + \beta_4 * (X_4) + \beta_5 * \epsilon$$

Y = Dependent Variable

α = Constant or Intercept

β_1 to β_4 = Parameters to be estimated

ϵ = Error Term or Residual

Sample Collection: This study used primary as well as secondary data. The “primary data” of has been collected through the “random sampling method” with the help of a structured questionnaire as the major findings are based on the Primary data. Secondary data has been used to establish the foundation of the study. Such data contributes to identifying the key indicators to be analyzed. Secondary data was collected from textbooks, scholarly journals, websites, and articles.

Sample Size: A total of 293 experts having good work experience in their respective fields are surveyed to know the different roles of sustainability in establishing effective ESG and the Overall impact of Sustainability audits in establishing effective ESG.

5. Data Analysis and Interpretation

The gathered data is summarized, consolidated, and analysed throughout the previous phases to evaluate the impact of secondary data findings. Data collected is tabulated suitably, analysed, and presented. Appropriate statistical tool is used for the analysis and interpretation of data. Of 293 respondents, the male contributes 63.8%, and the rest 36.2% are female. 31.4% are below 36 years of age, 35.1% are 36-46 years and 33.5% are above 46 years. 28.0% have work experience of > 5 years, 42.0% are working from 5-8 years, and rest 30.0% are in their field from < 8 years (Table 2).

Table 2: Basic Details of the Respondents

Variable	Respondent	Total Percentage
Gender		
Male	187	63.8
Female	106	36.2
Total	293	100
Age Profile		
Below 36 yrs	81	27.6
36-46 yrs	138	47.1
Above 46 yrs	74	25.3
Total	293	100
Work experience		
> 5 yrs	82	28.0
5-8 yrs	123	42.0
< 8 yrs	88	30.0
Total	293	100

“Exploratory Factor Analysis” KMO measure of “sampling adequacy” is found to be .888 and the value in the significant column is below 0.05 (Table 3).

Table 3: KMO and Bartlett’s Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.888
“Bartlett’s Test of Sphericity”	“Approx. Chi-Square”	3892.722
	df	120
	Significance	.000

All the four factors are making contribution in explaining total 79.177% of variance. The variance explained by Critical investigation of ESG is 21.953%, Systematic Enquiry of ESG is 21.783%, Futuristic Approach towards ESG is 17.879%, and Reporting Standards and Uniformity is 17.562%, as shown in Table 4.

Table 4: Total Variance Explained

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1.	7.018	43.864	43.864	3.513	21.953	21.953
2.	2.361	14.755	58.619	3.485	21.783	43.736
3.	1.906	11.914	70.534	2.861	17.879	61.615
4.	1.383	8.643	79.177	2.810	17.562	79.177
5.	.613	3.833	83.010			
6.	.494	3.089	86.099			
7.	.432	2.698	88.797			
8.	.365	2.279	91.076			
9.	.279	1.741	92.817			
10.	.250	1.564	94.382			
11.	.231	1.445	95.826			
12.	.182	1.135	96.961			
13.	.155	.969	97.930			
14.	.138	.861	98.791			
15.	.100	.622	99.414			
16.	.094	.586	100.000			

The graphical representation of the Eigen value obtained from “Total Variance Explained” is shown in Figure 1. A scree plot with an elbow at 4 components indicates that a total of 4 factors have been retrieved.

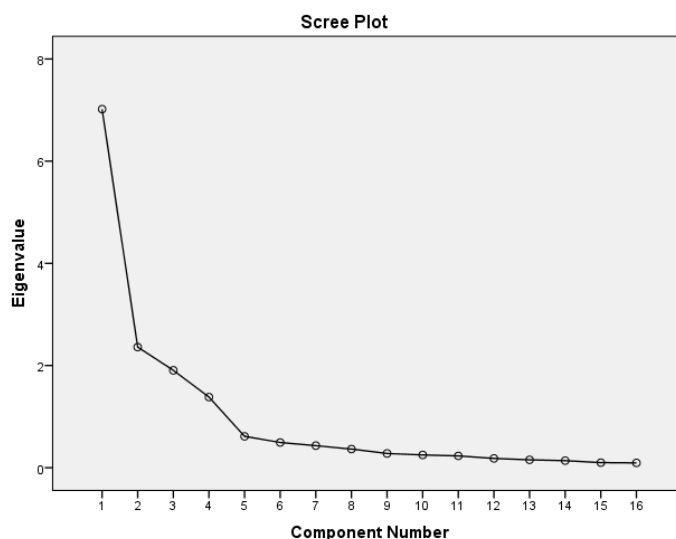


Figure 1

Factors Identified

The *first factor* is “Critical investigation of ESG” (Variance explained = 21.953, Cronbach’s alpha = 0.952), which includes the variables like ‘Sustainable audit provides in depth investigation, It assesses how well a company’s ESG practices align with industry best practices and expectations, Sustainable audits evaluate company’s compliance with environmental regulations and Sustainable audit ensures the accuracy and reliability of ESG data reported by the company’. “Systematic Enquiry of ESG” is the *second factor* (variance explained = 21.783, Cronbach’s alpha = 0.941), and the variables it relates to are ‘Sustainable audit follows the procedure, It clarifies the purpose of your inquiry, Investigates in reasonable parts and Sustainable audit completes the investigation in reasonable time-line’. “Futuristic Approach towards ESG” is the *third factor* (variance explained = 17.879, Cronbach’s alpha = 0.869), and the variables it relates to are ‘Sustainable audit provides actionable insights and practical recommendations, Provides inputs to organization for ethical decision-making processes and transparency, Sustainable audit integrating corporate strategy, risk management, and performance measurement and Sustainable audit unlocks new opportunities for innovation, positive impact and growth’. “Reporting Standards and Uniformity” is the *fourth variable* (variance explained = 17.562, Cronbach’s alpha = 0.843), and it comprises variables such as ‘If there is uniformity in sustainability audit, there will be Objectivity of the results, Comparison of different firms will be easy, Assessment of contribution will be effective and Setting a benchmark will be easy if there is uniformity in Sustainability audit’ (Table 5).

Table 5: Rotated Component Matrix”

Sl. No.	Statements	Factor Loading	Factor Reliability
	Critical investigation of ESG		.952
1	Sustainable audit provides in depth investigation	.867	
2	It assesses how well a company’s ESG practices align with industry best practices and expectations	.866	
3	Sustainable audits evaluate company’s compliance with environmental regulations	.840	
4	Sustainable audit ensures the accuracy and reliability of ESG data reported by the company	.830	
	Systematic Enquiry of ESG		.941
5	Sustainable audit follows the procedure	.898	
6	It clarifies the purpose of your inquiry	.888	
7	Investigates in reasonable parts	.884	
8	Sustainable audit completes the investigation in reasonable time-line	.876	

	Futuristic Approach towards ESG		.869
9	Sustainable audit provides actionable insights and practical recommendations	.882	
10	Provides inputs to organization for ethical decision-making processes and transparency	.857	
11	Sustainable audit integrating corporate strategy, risk management, and performance measurement	.828	
12	Sustainable audit unlocks new opportunities for innovation, positive impact and growth	.662	
	Reporting Standards and Uniformity		.843
13	If there is uniformity in sustainability audit, there will be Objectivity of the results	.838	
14	Comparison of different firms will be easy	.807	
15	Assessment of contribution will be effective	.766	
16	Setting a benchmark will be easy if there is uniformity in Sustainability audit	.750	

Total reliability of 16 items that includes variables for Role of Sustainability in establishing effective ESG (Environmental Social and Governance) is 0.907, as depicted in Table 6.

Table 6: Reliability Statistics

Cronbach's Alpha	Number of Items
.907	16

Stepwise Regression

To evaluate the necessity of dimensions of different factors in predicting the impact of a Sustainability audit in establishing effective ESG, stepwise multiple regression was applied. Table 7 shows showing stepwise regression model summary and overall fit statistics for the dependent variable impact of the Sustainability audit in establishing effective ESG. The multiple correlation coefficient of model 1 is .762, indicating approximately 58% of the variance of sustainability audit establish Critical investigation of ESG. The multiple correlation coefficient of model 2 is .809, indicating approximately 65% of the variance of the sustainability audit established Reporting Standards and Uniformity, Critical investigation of ESG. The multiple correlation coefficient of model 3 is .816, indicating approximately 66% of the variance of the sustainability audit established Reporting Standards and Uniformity, Critical investigation of ESG, and Systematic Enquiry of ESG. The multiple correlation coefficient of model 4 is .820, indicating approximately 67% of the variance of the sustainability audit established Reporting Standards and Uniformity, Critical investigation of ESG, Systematic Enquiry of ESG, and Systematic Enquiry of ESG.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.762 ^a	.581	.579	.58957
2	.809 ^b	.655	.652	.53600
3	.816 ^c	.665	.662	.52857
4	.820 ^d	.672	.668	.52409
a. Predictors: (Constant), Critical investigation of ESG				
b. Predictors: (Constant), Reporting Standards and Uniformity, Critical investigation of ESG				
c. Predictors: (Constant), Reporting Standards and Uniformity, Critical investigation of ESG, Systematic Enquiry of ESG				
d. Predictors: (Constant), Reporting Standards and Uniformity, Critical investigation of ESG, Systematic Enquiry of ESG, Systematic Enquiry of ESG				

The results of ANOVA indicate that the dependent variable (Overall impact of Sustainability audit in establishing effective ESG) is statistically and significantly predicted by the independent variables (Critical investigation of ESG, Futuristic Approach towards ESG, Systematic Enquiry of ESG and Reporting Standards and Uniformity) across all the models, as shown through Table 8.

Table 8: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	140.078	1	140.078	402.993	.000 ^b
	Residual	101.150	291	.348		
	Total	241.229	292			
2	Regression	157.914	2	78.957	274.830	.000 ^c
	Residual	83.315	290	.287		
	Total	241.229	292			
3	Regression	160.486	3	53.495	191.475	.000 ^d
	Residual	80.743	289	.279		
	Total	241.229	292			
4	Regression	162.123	4	40.531	147.561	.000 ^e
	Residual	79.105	288	.275		
	Total	241.229	292			
<i>a. DV: Overall impact of Sustainability audit in establishing effective ESG</i>						
<i>b. Predictors: (Constant), Reporting Standards and Uniformity</i>						
<i>c. Predictors: (Constant), Reporting Standards and Uniformity, Critical investigation of ESG</i>						

d. Predictors: (Constant), Reporting Standards and Uniformity, Critical investigation of ESG, Futuristic Approach towards ESG

e. Predictors: (Constant), Reporting Standards and Uniformity, Critical investigation of ESG, Futuristic Approach towards ESG, Systematic Enquiry of ESG

Table 9 shows that there is a significant impact of Critical investigation of ESG, Futuristic Approach towards ESG, Systematic Enquiry of ESG and Reporting Standards and Uniformity in establishing effective ESG.

Table 9: Coefficients^a

Model	Un standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.491	.034		101.369	.000
Reporting Standards and Uniformity	.693	.035	.762	20.075	.000
(Constant)	3.491	.031		111.501	.000
Reporting Standards and Uniformity	.693	.031	.762	22.081	.000
Critical investigation of ESG	.247	.031	.272	7.879	.000
(Constant)	3.491	.031		113.068	.000
Reporting Standards and Uniformity	.693	.031	.762	22.392	.000
Critical investigation of ESG	.247	.031	.272	7.990	.000
Futuristic Approach towards ESG	.094	.031	.103	3.034	.003
(Constant)	3.491	.031		114.034	.000
Reporting Standards and Uniformity	.693	.031	.762	22.583	.000
Critical investigation of ESG	.247	.031	.272	8.058	.000
Futuristic Approach towards ESG	.094	.031	.103	3.060	.002
Systematic Enquiry of ESG	.075	.031	.082	2.441	.015
a. DV: Overall impact of Sustainability audit in establishing effective ESG					

6. Conclusion and Future Perspectives

Sustainability audits have garnered significant strategic attention in India, aiming to enhance transparency and responsibility in reporting practices concerning societal and environmental impacts. The structural reforms and introduction of disclosure requirements present an intriguing case for investigating their implications on Indian companies. Besides ensuring audit quality, internal audits are crucial for assessing a company's value, particularly in light of prevalent fraud cases in public companies that have eroded public and investor confidence. Sustainability audits contribute to an organization's value proposition by ensuring compliance with environmental regulations and promoting initiatives aimed at community and societal well-being. Additionally, sustainability reporting allows companies to comprehend, evaluate, and connect their economic, social, and environmental performance, empowering them to set and work towards goals effectively, thereby facilitating change management. Moreover, sustainability reporting serves as a platform for organizations to communicate their impact on economic, social, and environmental fronts to stakeholders, both positively and negatively. However, there is a risk that organizations may prioritize creating impressive sustainability audits over taking meaningful actions to improve their ESG performance. Investors increasingly consider environmental, social, and governance (ESG) factors when making investment decisions. A robust sustainability audit can enhance investor trust, potentially attracting more investment and reducing financing costs. The study was conducted to know the Role of Sustainability Audit in establishing effective ESG (Environmental Social and Governance) and the Impact of Sustainability Audit in establishing effective ESG. It is found that Critical investigation of ESG, Systematic Enquiry of ESG, Futuristic Approach towards ESG, and Reporting Standards and Uniformity are different Roles of Sustainability Audit in establishing effective ESG (Environmental Social and Governance) and the study concludes that there is a significant Impact of Sustainability Audit in establishing effective ESG. Moreover, the research delves into the perceptions of professionals of internal audit regarding the present and forthcoming significance of issues of ESG to the internal audit function. It also examines the existing levels of skills and competencies within the internal audit function to execute ESG engagements, along with their sufficiency in supporting the role of IAF's in domains.

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Beyond Corporate Social Responsibility: Strategic Academia-Industry Alliances for Transformative Sustainable Infrastructure

Mrs. Priya Choudhary Research scholar Department of Management Studies, Nitte Meenakshi Institute of Technology, Bengaluru,

Dr.Lakshmi.H Associate Professor Nitte (Deemed to be University), Nitte Meenakshi Institute of Technology (NMIT),
Department of Management Studies, Bengaluru, India.

Abstract

Corporate Social Responsibility (CSR) has traditionally framed the private sector's contribution to sustainable development, yet its limitations in driving systemic change are increasingly apparent. This conceptual paper argues for a paradigm shift beyond peripheral CSR activities toward the strategic formation of deep, transdisciplinary academia-industry alliances. We posit that such partnerships are critical for pioneering the transformative sustainable infrastructure required to address complex global challenges, including climate change, resource scarcity, and urbanization. The paper develops a theoretical framework that conceptualizes these alliances as dynamic ecosystems for co-creation, integrating cutting-edge scientific research with industry-scale application and market intelligence. It explores key mechanisms for success, including shared governance models, aligned long-term strategic vision, and the co-development of curricula and research agendas focused on radical innovation. By bridging the theory-practice gap, these strategic collaborations can accelerate the development and deployment of next-generation technologies, circular economy models, and resilient infrastructure systems. The study concludes that re-framing the relationship between academia and industry from one of transactional exchange to one of transformative partnership is not merely beneficial but essential for achieving a sustainable future, offering a new trajectory for impactful research and praxis.

Keywords

Strategic Academia-Industry Alliances, Transformative Sustainability, Sustainable Infrastructure, Transdisciplinary Co-creation, Corporate Social Innovation

Introduction

The escalating climate crisis, coupled with the urgent demands of rapid urbanization and resource depletion, has placed unprecedented pressure on global infrastructure systems. Traditional approaches to development are increasingly recognized as untenable, necessitating a transition towards sustainability that is both systemic and transformative. While Corporate Social Responsibility (CSR) mandates, particularly in regions like India with legislated corporate spending, have channeled funds towards social and environmental causes, their impact on core business models and large-scale infrastructure paradigms remains largely peripheral. CSR often functions as a mitigative or philanthropic effort, failing to instigate the fun-

damental re-engineering of technologies, materials, and processes required for a net-zero future. This gap between incremental improvement and the necessary transformative change underscores the limitation of current CSR frameworks in addressing the scale of the challenge.

Within this context, the role of strategic, deep-seated partnerships between academia and industry is gaining prominence as a critical lever for innovation. The World Economic Forum (2022) has emphasized that achieving the goals of the Paris Agreement requires “a new wave of public-private-philanthropic-academic collaboration” to de-risk and scale nascent technologies. In India, this is reflected in the National Education Policy (NEP) 2020, which explicitly advocates for enhanced university-industry linkages to drive national development and self-reliance. However, current collaborations often remain confined to short-term consultancy or bespoke research projects, falling short of the strategic, mission-oriented alliances needed. A report by the Confederation of Indian Industry (CII, 2021) on sustainable infrastructure laments the “valley of death” between laboratory-scale innovation and commercial deployment, a chasm that fragmented partnerships cannot bridge. This indicates a critical need to conceptualize a more integrated and strategic alliance model.

This paper, therefore, moves beyond the established discourse on CSR to propose a framework for strategic academia-industry alliances (SAIAs) explicitly aimed at fostering transformative sustainable infrastructure. We posit that such alliances must be transdisciplinary, co-creative, and strategically aligned with long-term national and global sustainability missions. By synthesizing the agility and fundamental research prowess of academic institutions with the scale, market intelligence, and operational expertise of industry, SAIAs can become the primary engines for developing and deploying next-generation solutions—from low-carbon cement and smart grids to circular water systems. This introduction sets the stage for a conceptual exploration of how such symbiotic ecosystems can be structured and governed to not only generate knowledge but to actively catalyze the tangible, sustainable infrastructure that defines a resilient future for nations like India and the world at large.

Literature Review

1. The Evolving Imperative: From CSR to Strategic Sustainability

The concept of Corporate Social Responsibility (CSR) has long served as the primary framework for corporate engagement with societal and environmental issues. Seminal work by Carroll (1991) established CSR as a pyramid of responsibilities, yet this model has been criticized for its compartmentalization of ethics and its susceptibility to being a peripheral, often communicative, activity rather than a core strategic function. In the context of sustainability, research indicates that while CSR can yield reputational benefits and mitigate risks, it often falls short of driving the transformative innovation required for systemic challenges (Eccles, Ioannou, & Serafeim, 2014). A report by the World Business Council for Sustainable Development (WBCSD, 2021) explicitly calls for a move “beyond compliance and philanthropy” towards “integrated innovation,” where sustainability becomes a driver of

business value and competitive advantage. This shift is particularly salient in emerging economies like India, where the Companies Act of 2013 mandated CSR spending. While this legislation has unlocked significant capital, studies suggest its effectiveness is hampered by a focus on project-based social initiatives rather than strategic, R&D-driven transformation of core industrial practices (Arora & Sagar, 2021). The literature thus reveals a clear consensus: a new, more embedded, and innovation-centric model is necessary to transcend the limitations of traditional CSR.

2. The Academia-Industry Interface: Potential and Persistent Gaps

The potential for academia-industry collaborations to fuel innovation is well-documented. Etzkowitz and Leydesdorff's (1995) "Triple Helix" model remains a foundational theoretical framework, positing that the interaction between university, industry, and government is key to innovation in a knowledge-based society. Contemporary research from top-tier institutions reinforces this, with the Organisation for Economic Co-operation and Development (OECD, 2023) highlighting that science-industry knowledge flows are a critical determinant of technological advancement in green sectors. However, the literature also persistently identifies a "valley of death" that prevents fundamental research from scaling into commercially viable and deployable technologies (Markham et al., 2020). Barriers include misaligned incentives (academia's focus on publications versus industry's need for proprietary, scalable solutions), intellectual property conflicts, and a lack of long-term strategic alignment. In the Indian context, the National Education Policy (NEP 2020) strongly advocates for these linkages, yet a study by the Confederation of Indian Industry (CII, 2022) notes that current collaborations are often transactional—limited to student internships and short-term testing—rather than strategic partnerships aimed at co-creating transformative solutions for national missions like 'Smart Cities' or 'Net Zero.'

3. Forging Strategic Alliances for Transformative Infrastructure: An Emerging Conceptual Niche

A nascent but growing body of literature begins to conceptualize the specific form of partnerships required for transformative sustainable infrastructure. This goes beyond the Triple Helix to propose what can be termed "deep transdisciplinary alliances." The MIT Energy Initiative (2021), in its report on decarbonization, emphasizes the need for "large-scale, integrated research consortia" that bring together fundamental science, engineering, and corporate partners from the outset to tackle grand challenges. Similarly, the Stanford Doerr School of Sustainability (2023) is structured around the principle of "partnering with industry and policymakers to accelerate solutions." The key differentiator of these proposed Strategic Academia-Industry Alliances (SAIAs) is their focus on mission-oriented innovation, a concept advanced by Mazzucato (2018), where public and private actors collaborate around concrete, strategic goals like creating a circular economy for construction materials or developing resilient water management systems. Research from the Ellen MacArthur Foundation (2021) on circular cities provides tangible case studies of how such pre-competitive collaboration can spur innovation in material science and urban metabolism. This emerging literature converges on the point that transformative infrastructure requires a new partnership paradigm—one characterized by shared

roadmaps, flexible IP frameworks, co-located R&D facilities, and curricula designed to produce a new generation of “T-shaped” professionals equipped with both deep disciplinary knowledge and systems-thinking acumen.

4. The Role of Policy and National Frameworks in Shaping Alliances

The literature unequivocally positions government policy as a critical enabler—or barrier—for the formation of effective SAIAs. Mazzucato’s (2018) work on the entrepreneurial state argues that mission-oriented policies can create a “pull” effect, de-risking private and academic investment in high-risk, high-reward sustainable technologies. This is evident in global initiatives like the European Green Deal, which explicitly funds large-scale public-private partnerships in clean energy and circular economy (European Commission, 2021). In India, the NEP 2020 acts as a foundational policy lever, but its success is contingent on alignment with other national strategies, such as the National Infrastructure Pipeline and the Green Hydrogen Mission. A report by NITI Aayog (2022), the Indian government’s public policy think tank, emphasizes the need for “coordinated ecosystems” where policy mandates are coupled with fiscal incentives for industry-academia consortia working on priority areas like climate-resilient infrastructure. However, the literature also cautions against overly bureaucratic frameworks. Research from the OECD (2023) suggests that the most successful international models, such as the Fraunhofer-Gesellschaft in Germany or the NSF Engineering Research Centers in the United States, blend long-term public funding with clear industry co-investment and outcome-oriented governance, a balance that emerging policy frameworks in many countries are still striving to achieve.

5. Transdisciplinary Co-Creation as a Core Operating Principle

A key differentiator of transformative SAIAs from traditional collaborations is their foundational commitment to transdisciplinarity. While multidisciplinary involves multiple disciplines working in parallel, and interdisciplinary integrates disciplines, transdisciplinarity seeks to create a novel, holistic framework that transcends traditional disciplinary boundaries to address real-world problems (Bernstein, 2015). In the context of sustainable infrastructure, this means moving beyond a model where an engineering department solves a discrete problem for an industry partner. Instead, it necessitates the integration of natural scientists, engineers, data scientists, social scientists, urban planners, and business model experts from the outset, co-creating the research agenda with industry partners. The work of the World Resources Institute (WRI) on sustainable cities demonstrates that solutions for low-carbon transport, for instance, require not just automotive engineers but also behavioral economists, policy analysts, and logistics experts (WRI, 2023). This approach tackles the complex socio-technical dimensions of infrastructure that are often the root cause of implementation failure. A case study from the Indo-German Centre for Sustainability (IGCS) highlights how transdisciplinary research on water management in Chennai involved hydrologists, civil engineers, sociologists, and local municipal corporations, leading to more culturally and institutionally viable solutions (IGCS, 2022).

6. Governance, Intellectual Property, and Metrics for Success

The operationalization of SAIAs presents significant challenges in governance and incentive structures, a theme extensively explored in the literature on innovation management. A primary point of contention is Intellectual Property (IP) rights. Traditional university IP policies, designed for licensing discrete patents, can be a major impediment to the fluid, iterative co-creation process of SAIAs (Markham et al., 2020). Recent models propose more flexible frameworks, such as collective licensing, patent pools, or pre-competitive research agreements that define IP ownership and revenue-sharing ex-ante, as seen in consortia like the Solar Energy Research Institute for India and the United States (SERIUS) (U.S. Department of Energy, 2021). Furthermore, the governance of these alliances must balance academic freedom with strategic focus. Research from the Cambridge Centre for Science and Policy (CSaP, 2022) suggests that successful partnerships often employ a “hub-and-spoke” model with a dedicated professional management team to facilitate collaboration, manage projects, and align diverse stakeholder expectations. Finally, the literature questions traditional metrics of success. Beyond publications and patents, the impact of SAIAs must be measured by their contribution to transformative outcomes, such as reductions in embodied carbon in the built environment, the commercial deployment of a new recycling technology, or the influence on national sustainability standards (WBCSD, 2021). Developing this new suite of impact metrics remains an ongoing challenge and a critical area for future research.

Synthesis and Identified Research Gap

The existing literature provides a robust foundation, confirming the limitations of CSR, acknowledging the potential of academia-industry links, and beginning to articulate the principles of deeper collaboration. It highlights the crucial roles of policy and novel governance. However, a significant gap remains in the *conceptual and practical integration* of these elements into a coherent framework for SAIAs specifically aimed at *transformative sustainable infrastructure*. Most studies address one dimension—policy, IP, or transdisciplinarity—in isolation. There is a lack of a holistic model that illustrates how these components interact dynamically within a strategic alliance to bridge the “valley of death” not just for a single technology, but for entire infrastructure systems. This literature review therefore sets the stage for the present paper, which seeks to fill this gap by proposing an integrated conceptual framework for SAIAs, defining their core characteristics, operational mechanisms, and a pathway for their implementation to catalyze the transition to a sustainable future.

A Conceptual Model for Strategic Academia-Industry Alliances (SAIAs) for Transformative Sustainable Infrastructure

This model, termed the Transformative Alliance Framework (TAF), posits that the efficacy of Strategic Academia-Industry Alliances (SAIAs) in delivering transformative sustainable infrastructure is a function of the dynamic interplay between four core, interconnected components: Catalytic Inputs, Co-Creative

Processes, Transformative Outputs, and the Enabling Ecosystem. The model is iterative and non-linear, emphasizing feedback loops that reinforce the entire system.

1. Catalytic Inputs: The Foundation for Collaboration

These are the essential resources and pre-conditions that must be strategically assembled to initiate a successful SAIA. They are not passive resources but active catalysts that shape the alliance's potential.

Mission-Oriented Strategic Mandate: The alliance must be formed around a specific, ambitious, and strategic sustainability mission (e.g., developing a net-zero water system for a region, creating a fully circular model for construction and demolition waste). This aligns with Mazzucato's (2018) concept of mission-oriented innovation policy, providing a clear, directional "pull" for all activities. This mandate is often shaped by national priorities, such as India's Green Hydrogen Mission (NITI Aayog, 2022).

Transdisciplinary Consortium: The partnership must intentionally integrate diverse actors from the outset. This includes:

Academia: Researchers from fundamental sciences, engineering, social sciences, and humanities.

Industry: Multiple firms across the value chain (e.g., material suppliers, designers, contractors, financiers).

Public/Policy Actors: Urban local bodies, regulatory agencies, and policymakers.

Dedicated Alliance Governance Structure: A formal, yet agile, governance model is critical. This includes a joint steering committee, a dedicated professional management hub (as suggested by CSaP, 2022), and clear, pre-negotiated agreements on Intellectual Property (IP) that favor collective advancement over individual ownership, drawing on models like patent pools (Markham et al., 2020).

2. Co-Creative Processes: The Engine of Transformation

This component represents the dynamic, ongoing activities within the alliance that translate inputs into outputs. These processes are the "how" of the transformation.

Joint Agenda Setting & Roadmapping: The research and development agenda is not set unilaterally by either party but is co-created. This involves developing shared technology roadmaps that outline the path from fundamental research to pilot-scale demonstration and commercial deployment, directly addressing the "valley of death" (CII, 2022).

Integrated Knowledge Creation: This is the practical application of transdisciplinarity (Bernstein, 2015). It involves shared laboratories ("living labs"), joint PhD supervision, secondments of researchers to industry and vice-versa, and the use of shared digital platforms for data and modeling, as seen in advanced consortia like those under the European Green Deal (European Commission, 2021).

Iterative Prototyping & Piloting: Solutions are developed, tested, and refined in real-world or semi-real-world contexts. This process generates not only technical data but also crucial insights into user acceptance, regulatory hurdles, and viable business models, a practice championed by organizations like WRI (2023) in urban contexts.

3. Transformative Outputs: Measuring What Truly Matters

The outcomes of the TAF are measured against their contribution to systemic change, moving beyond traditional academic and corporate metrics.

Deployable Socio-Technical Systems: The primary output is not just a patent or paper, but integrated, scalable solutions. Examples include a commercially viable process for low-carbon cement, a deployed smart micro-grid system, or a new circular business model for plastic waste in infrastructure.

Robust Policy & Regulatory Frameworks: The alliance generates evidence-based white papers, standard operating procedures, and draft regulations that enable the widespread adoption of the new sustainable practices they develop, thereby influencing the Enabling Ecosystem.

Capacity-Built Ecosystem & Cultural Shift: A critical output is the development of a new generation of “T-shaped” professionals and a lasting culture of collaboration. This includes new curricula, executive education programs, and a sustained network of trust between institutions that outlives any single project, a key goal of initiatives like the NEP 2020.

4. The Enabling Ecosystem: The Nurturing Environment

This outer ring of the model represents the broader contextual factors that can accelerate or constrain the alliance. The SAIA, through its outputs, can also actively seek to reshape this ecosystem.

Policy & Regulatory Frameworks: Supportive national policies (e.g., NEP 2020, Green Hydrogen Mission), international agreements, and sustainability-focused procurement rules from public agencies.

Financial Mechanisms: Availability of “patient” capital, public co-funding for high-risk R&D, green bonds, and corporate investment aligned with ESG (Environmental, Social, and Governance) principles (WBCSD, 2021).

Socio-Economic Context: Public awareness, market demand for sustainable products, and the urgency of local environmental challenges which create a compelling case for action.

Feedback Loops: The model is dynamic. Transformative Outputs (e.g., a new policy framework or a successful pilot) directly reinforce the Enabling Ecosystem. They also generate new resources, credibility, and learning that feed back into Catalytic Inputs, strengthening the alliance for the next mission and creating a virtuous cycle of innovation.

In conclusion, the Transformative Alliance Framework provides a holistic model for conceptualizing, designing, and evaluating the strategic alliances necessary to move beyond CSR and achieve truly transformative sustainable infrastructure.

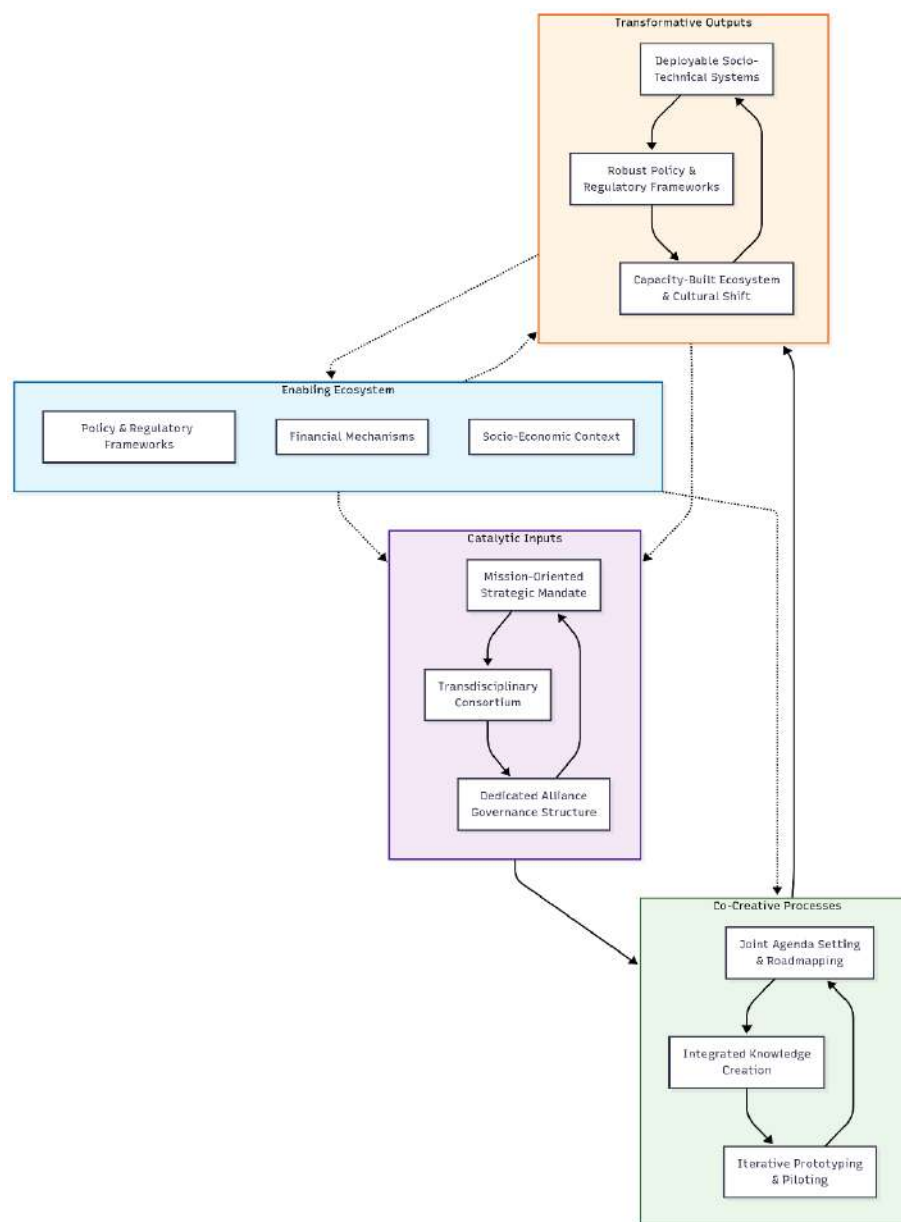


Figure 1: The Transformative Alliance Framework (TAF)

Conclusion

This conceptual paper has argued that the complex, systemic challenges of sustainable infrastructure demand a paradigm shift beyond the incremental and often peripheral contributions of traditional Corporate Social Responsibility. The proposed Transformative Alliance Framework (TAF) for Strategic Academia-Industry Alliances (SAIAs) offers a structured pathway to transcend this limitation. By integrating Cata-

lytic Inputs—a mission-oriented mandate, a transdisciplinary consortium, and dedicated governance—with Co-Creative Processes of joint agenda setting and iterative prototyping, SAIAs are positioned to generate the Transformative Outputs necessary for systemic change: deployable socio-technical systems, robust policy frameworks, and a capacity-built ecosystem.

The urgency of this model is underscored by global research. The World Economic Forum (2022) consistently highlights the infrastructure gap as a critical barrier to achieving the Sustainable Development Goals, a gap that cannot be closed with business-as-usual approaches. Similarly, the International Energy Agency (IEA, 2023) stresses that nearly half the emissions reductions required by 2050 must come from technologies not yet commercially deployed, a clear mandate for the kind of accelerated, collaborative R&D that SAIAs facilitate. The framework resonates with the global call for “new collaborative models” that blend public purpose with private sector agility and academic ingenuity (Mazzucato, 2018).

From an Indian perspective, the imperative is even more pronounced. The nation’s dual challenge of achieving rapid economic growth while navigating the severe impacts of climate change makes the transition to transformative sustainable infrastructure a national security and economic priority. The ambitions outlined in the National Education Policy (NEP) 2020 and the various national missions on green hydrogen, climate resilience, and smart cities provide a fertile, yet under-optimized, policy landscape for SAIAs to take root. As noted by the Confederation of Indian Industry (CII, 2022), the “valley of death” between research and deployment remains a significant impediment to India’s sustainability goals. The TAF directly addresses this by institutionalizing the co-creation process, thereby aligning academic research with the scale and application needs of Indian industry. This is not merely an academic exercise but a strategic necessity for India’s energy security, resource independence, and urban future.

The journey from conceptual framework to tangible impact, however, requires deliberate action. Future research must focus on empirically testing the TAF through longitudinal case studies of emerging alliances, both in India and internationally. Critical inquiry is needed into the specific financial instruments that can de-risk such long-term partnerships and the nuanced metrics for evaluating their transformative, rather than merely transactional, success. In conclusion, moving beyond CSR to strategic, deep-rooted academia-industry alliances is not a mere option but an imperative. Re-framing this relationship as a transformative partnership, as conceptualized in this paper, offers a powerful mechanism to co-create the sustainable and resilient infrastructure that will define our shared future.

Limitations of the Research

While this conceptual paper provides a novel framework for understanding Strategic Academia-Industry Alliances (SAIAs), it is subject to several limitations that warrant acknowledgment. Primarily, the proposed **Transformative Alliance Framework (TAF)** remains a theoretical construct whose practical efficacy and real-world applicability are yet to be empirically validated. The model synthesizes ideal conditions from global literature but may not fully capture the complex, often messy, realities of implementation in

diverse institutional and regulatory contexts.

A significant limitation lies in the framework's potential understatement of deeply entrenched structural barriers. The literature consistently identifies institutional inertia, misaligned incentive structures, and intellectual property conflicts as major impediments (Markham et al., 2020). This model, while acknowledging these issues, may not provide sufficient granularity on how to overcome the "valley of death" in highly competitive or risk-averse industrial sectors, a challenge noted by the Confederation of Indian Industry (CII, 2022) in the Indian context. Furthermore, the framework, in its current form, does not fully address the significant power asymmetries that can exist between large corporate entities and academic institutions or public agencies, which can skew research agendas and benefit-sharing arrangements.

From an Indian perspective, the model may face unique challenges related to the scalability of such partnerships beyond elite institutions. The National Education Policy (NEP, 2020) advocates for industry linkages, but the capacity for deep, transdisciplinary research varies vastly across India's higher education landscape. The framework's success is contingent on a level of institutional maturity, administrative flexibility, and funding stability that may not be universally present, potentially limiting its widespread adoption and effectiveness.

Finally, the model operates at a high level of abstraction and does not prescribe specific governance templates, financial models, or IP frameworks. Its implementation would require significant contextual adaptation, and its success would be highly dependent on variables like leadership commitment and political will, factors that are difficult to model conceptually.

Future Scope for Research

The conceptual nature of this paper opens several productive avenues for future research, which are critical for advancing both theory and practice. These can be categorized as empirical, contextual, and methodological.

- 1. Empirical Validation and Case Study Analysis:** Future research should focus on applying the TAF to longitudinal case studies of existing or nascent alliances. This could involve tracking consortia like the Indo-German Centre for Sustainability (IGCS) or new partnerships emerging from India's Green Hydrogen Mission (NITI Aayog, 2022). Such research should investigate the dynamic evolution of these partnerships, the concrete barriers they encounter, and the strategies they employ to navigate the co-creative processes outlined in the model.
- 2. Developing Context-Specific Governance and Financing Models:** A critical research gap is the design of tailored governance and financial instruments for SAIAs. Inspired by models like the European Horizon Europe partnerships (European Commission, 2021), research could explore the viability of blended finance mechanisms, risk-sharing agreements, and innovative IP frameworks (e.g., patent pools) suited to the Indian and other emerging economy contexts. This aligns with the

World Business Council for Sustainable Development's (WBCSD, 2021) call for new financing models for sustainable systems.

- 3. Metrics for Transformative Impact:** A significant future task is to develop and test a robust suite of metrics to evaluate the success of SAIAs beyond traditional outputs like publications and patents. Research should aim to create indicators for «transformative capacity,» measuring outcomes such as policy influence, ecosystem resilience, the creation of new markets for sustainable technologies, and the development of human capital, as suggested by frameworks from top-tier institutions like the Stanford Doerr School of Sustainability (2023).
- 4. Exploring Digital Enablers and Socio-Technical Integration:** With the rise of AI and digital twins, research is needed on how these technologies can accelerate the co-creative processes within SAIAs. This includes studying how shared digital platforms can facilitate data exchange, modeling, and simulation for sustainable infrastructure design, a area of growing interest for organizations like the World Economic Forum (2023) in its work on urban transformation.
- 5. Policy Integration and Comparative Analysis:** Future studies could conduct a comparative analysis of how different national policy environments (e.g., India's NEP 2020 versus the European Green Deal) either foster or hinder the formation of SAIAs. This would provide valuable insights for policymakers seeking to create more fertile ground for such transformative partnerships to flourish on a global scale.

By addressing these areas, future research can move the conceptual framework presented here toward a more refined and actionable toolkit, ultimately accelerating the transition to transformative sustainable infrastructure through strategic collaboration.

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Barriers and Bridges: An Analysis of Drivers and Obstacles in Academia-Industry Collaboration

Ms. Deeksha Yadav, Research scholar Department of Management Studies, Nitte Meenakshi Institute of Technology, Bengaluru,

Dr. Lakshmi.H, Associate Professor Nitte (Deemed to be University), Nitte Meenakshi Institute of Technology (NMIT), Department of Management Studies, Bengaluru, India.

Abstract

Academia-industry collaboration is widely recognized as a critical catalyst for green innovation, essential for addressing pressing environmental challenges and transitioning to a sustainable economy. Yet, the realization of its full potential remains hampered by a complex interplay of persistent barriers and enabling drivers. This conceptual paper analyzes the dynamic tensions and synergies that characterize these partnerships. It systematically maps the salient obstacles—including misaligned incentives, divergent temporal horizons, intellectual property conflicts, and contrasting institutional logics—that create a “valley of death” between scientific discovery and market deployment. Concurrently, the paper identifies and examines key bridges that facilitate collaboration, such as mission-oriented policy frameworks, effective intermediary organizations, robust knowledge management systems, and the strategic framing of green innovation as a source of competitive advantage. By synthesizing insights from innovation studies, organizational theory, and sustainability science, this analysis moves beyond a mere taxonomy of factors to propose an integrative framework. This framework elucidates how contextual elements at the systemic, organizational, and interpersonal levels interact to either inhibit or promote successful outcomes. The paper concludes with conceptual contributions and practical implications for policymakers, university administrators, and corporate leaders seeking to design more effective and impactful partnerships for a green transition.

Keywords

Academia-Industry Collaboration, Green Innovation, Knowledge Translation, Institutional Logics, Sustainable Transition

Introduction

The global imperative for a rapid transition to a sustainable, low-carbon economy has positioned green innovation—the development of new products, processes, and services that reduce environmental impacts—as a central pillar of economic and climate strategy. This transition is not merely a technological challenge but a systemic one, requiring an acceleration in the creation, diffusion, and application of new knowledge. Academia-industry collaboration (AIC) is widely heralded as a critical mechanism to drive this innovation engine, combining the fundamental research capabilities of universities with the scale, market focus, and applied expertise of the private sector. As noted by the World Economic Forum (2021), achieving net-zero

goals will depend on “unprecedented levels of cooperation” between public research institutions and industry to de-risk and scale nascent technologies. The potential synergies are vast, yet the pathway to realizing them is fraught with complexity.

Despite this recognized potential, the landscape of AIC for green innovation is characterized by a persistent paradox: high intent often fails to translate into effective and impactful partnerships. A report by the Organisation for Economic Co-operation and Development (OECD, 2022) highlights that while policy ambitions are high, collaborations are frequently hampered by deeply rooted barriers, including misaligned incentives between publication-driven academia and profit-driven industry, intellectual property disputes, and fundamentally different “institutional logics.” This “collaborative divide” is particularly evident in the context of emerging economies. In India, for instance, the National Education Policy (NEP) 2020 explicitly champions stronger university-industry linkages, and corporate sustainability mandates are growing. However, a study by the Confederation of Indian Industry (CII, 2023) points to a significant gap, where collaborations remain largely transactional—limited to student internships and consultancy—rather than evolving into the deep, strategic alliances needed to tackle complex challenges like decarbonizing industry or building climate-resilient infrastructure.

It is within this context that this conceptual paper seeks to move beyond a simplistic listing of challenges to provide a nuanced analysis of the simultaneous and interacting forces that hinder and enable AIC for green innovation. By framing the discussion around “Barriers and Bridges,” this paper aims to systematically dissect the ecosystem of collaboration. It will explore not only the well-documented obstacles but also the critical drivers—such as mission-oriented policy, the role of bridging organizations, and evolving corporate sustainability strategies—that can serve as conduits for successful knowledge co-creation. Integrating an Indian perspective is crucial, as it provides a dynamic case study of a major economy actively building its innovation system while confronting urgent sustainability imperatives. This analysis will offer a consolidated framework to guide stakeholders in navigating the complex terrain of AIC, ultimately contributing to more effective partnerships for accelerating the green transition.

Literature Review

1. The Imperative for Green Innovation and the Role of Collaboration

The escalating climate crisis, encapsulated in successive IPCC reports (2022), has established an unequivocal case for rapid and transformative green innovation. This term extends beyond incremental efficiency gains to encompass the development of fundamentally new technologies, business models, and systems that drastically reduce environmental impact and enhance resource efficiency (Schot & Steinmueller, 2018). The World Economic Forum (2021) positions such innovation as the cornerstone of the net-zero transition, critical for decarbonizing hard-to-abate sectors like industry and heavy transport. Within this context, the synergy between academia and industry is not merely beneficial but essential. Universities are powerhouses of fundamental research and long-term exploration, while corporations possess the market intelligence, manufacturing capabilities, and capital for scaling and commercialization. This complementary relationship

is the bedrock of the Triple Helix model of innovation, which posits that university-industry-government interaction is key to advancement in knowledge-based societies (Etzkowitz & Leydesdorff, 1995). The potential of this collaboration is to accelerate the journey from laboratory discovery to deployable solutions, thereby shortening the timeline for achieving sustainability targets.

2. Mapping the Salient Barriers: The “Valley of Death” and Institutional Divergence

Despite the clear imperative, the literature is replete with evidence of significant barriers that create a “valley of death” between research and market application (Markham et al., 2010). These obstacles can be categorized at systemic, organizational, and interpersonal levels.

- **Divergent Institutional Logics and Incentive Structures:** A foundational barrier lies in the conflicting «institutional logics» that guide universities and firms (Sauermann & Stephan, 2013). Academia traditionally rewards open publication in high-impact journals, peer recognition, and fundamental discovery, often over long time horizons. In contrast, industry is driven by proprietary knowledge, profit, speed-to-market, and shareholder value. This misalignment directly impacts collaborative projects, where the desire for publishable results can clash with the need for confidential, applied development. A report by the OECD (2022) confirms that this remains a primary point of friction, stifling the initiation of partnerships.
- **Intellectual Property (IP) Conflicts:** Closely related to divergent logics is the contentious issue of IP ownership. The potential for disputes over patents, royalties, and background IP often leads to protracted negotiations that can derail collaborations before they begin (Bstieler et al., 2017). Industry partners seek exclusive rights to secure a return on investment, while universities may seek to retain IP for future research or licensing to multiple parties. This is a particularly acute challenge in India, where the CII (2023) has noted that a lack of standardized, flexible IP frameworks in many universities acts as a significant deterrent to industry engagement.
- **Operational and Cultural Mismatches:** At an operational level, differences in work pace, risk tolerance, and communication styles create practical hurdles. Corporate projects often operate on aggressive timelines, while academic research is more exploratory and iterative. Furthermore, a lack of mutual understanding and trust can be pervasive. From an Indian perspective, a study by the National Science and Technology Management Information System (NSTMIS, 2020) highlighted that industries often perceive academics as disconnected from market realities, while academics view corporate partners as overly focused on short-term profits, neglecting deeper technological challenges.

3. Identifying the Critical Bridges: Enablers of Successful Collaboration

Concurrent with the analysis of barriers, a robust stream of literature has emerged focusing on the “bridges” that can facilitate effective AIC for green innovation.

- **Policy and Funding as Catalytic Enablers:** Mission-oriented innovation policies are powerful tools for aligning the interests of academia and industry. By defining clear, strategic goals—such

as achieving green hydrogen economy or creating a circular plastics value chain—governments can create a focused «pull» for collaborative R&D (Mazzucato, 2018). The European Green Deal (European Commission, 2021), with its large-scale, cross-border funding instruments, is a prime example. In India, the National Education Policy (NEP) 2020 provides a foundational push, but its effectiveness hinges on alignment with specific national missions like the Green Hydrogen Mission (NITI Aayog, 2022) and the creation of dedicated, long-term funding streams for public-private consortia.

- **The Role of Intermediaries and Boundary-Spanning Structures:** Intermediary organizations play a crucial role in translating between different institutional worlds. Technology transfer offices, innovation hubs, and dedicated partnership managers can professionalize the interface, manage IP negotiations, and help build trust (Howells, 2006). The rise of «living labs» and shared R&D facilities, as promoted by institutions like the World Resources Institute (WRI, 2023) for urban sustainability, provides neutral physical and intellectual spaces for co-creation, mitigating the risk for individual partners.
- **Strategic Alignment and Relationship Building:** Successful collaborations are often built on a foundation of strong interpersonal relationships and strategic alignment beyond a single project. Joint PhD supervision, researcher exchanges, and co-designed curricula help build mutual understanding and a shared language over time. From an industry perspective, a report by the World Business Council for Sustainable Development (WBCSD, 2021) emphasizes that forward-thinking companies are now viewing green AIC not as a cost but as a strategic investment in long-term competitiveness and innovation capacity, which reframes the collaboration from transactional to transformational.

4. The Indian Context: A Landscape of Unmet Potential

The Indian context presents a microcosm of both the global challenges and unique opportunities in this domain. While policies like the NEP (2020) and corporate CSR mandates provide a supportive top-down impetus, ground-level implementation faces hurdles. Research indicates that beyond elite institutions, the absorptive capacity of many Indian universities to engage in high-quality, industry-relevant research is limited (NSTMIS, 2020). Furthermore, while Indian industry is increasingly aware of sustainability, a large segment still perceives green innovation as a compliance cost rather than a strategic opportunity (CII, 2023). This results in a focus on short-term, low-risk collaborations. However, the immense scale of India's sustainability challenges—from air pollution to water scarcity—also creates a powerful, demand-driven pull for innovation. The success of specific mission-driven platforms, such as those in the solar energy and electric vehicle sectors, demonstrates that when clear goals are set with aligned incentives, effective AIC can flourish, offering valuable lessons for other sectors and emerging economies.

Synthesis and Identified Gap

The existing literature provides a robust, if somewhat fragmented, understanding of the barriers and bridges in AIC for green innovation. However, a key gap remains in the *integrative and dynamic analysis* of how these factors interact within specific national and sectoral contexts, particularly in rapidly developing economies like India. Many studies list barriers and enablers in isolation, but there is a need for a cohesive framework that explains their interplay—for instance, how a specific policy bridge can overcome a particular institutional barrier, or how a strong intermediary can mitigate IP conflicts. This literature review therefore sets the stage for the present conceptual paper, which aims to synthesize these elements into a dynamic model that captures the complex ecosystem of AIC for green innovation.

A Conceptual Model: The AIC Green Innovation Synergy Framework

Building on the literature, this paper proposes the **AIC Green Innovation Synergy Framework**, which posits that the success of Academia-Industry Collaboration (AIC) for green innovation is not determined by the mere presence of drivers or absence of barriers, but by the dynamic interplay and management of tensions between them. The framework consists of four core, interacting domains and the strategic processes that navigate them.

Figure 1: The AIC Green Innovation Synergy Framework

1. The Antagonistic Spheres: Conflicting Institutional Logics

The model begins by acknowledging the inherent and often antagonistic logics of the two primary spheres.

- **The Academic Sphere** is characterized by a logic of “**Open Science**.” Its primary drivers are knowledge creation for the public good, peer-reviewed publication, and long-term, fundamental research (Sauermann & Stephan, 2013). Key barriers from this sphere include a publication-oriented reward system and a perceived risk to academic freedom.
- **The Industry Sphere** is characterized by a logic of “**Appropriable Value**.” Its primary drivers are competitive advantage, market share, profitability, and speed to market (WBCSD, 2021). Key barriers include a focus on short-term returns, secrecy for IP protection, and a high aversion to scientific risk.

These spheres are not monolithic but contain internal variations; however, their core logics create a natural tension that must be managed, not eliminated.

2. The Collaborative Interface: The Arena of Negotiation

The **Collaborative Interface** is the central domain where the two spheres interact. It is not a neutral space but an arena of negotiation, translation, and potential conflict. This is where «Bridges» are actively constructed to overcome «Barriers.» The interface is structured by three key mediating mechanisms:

- **Formal Governance & Policy Structures:** This includes contractual agreements, IP frameworks, and project management protocols. Mission-oriented policies (Mazzucato, 2018), like India's Green

Hydrogen Mission (NITI Aayog, 2022), act as powerful external forces that shape this mechanism by providing a shared goal and de-risking collaboration.

- **Intermediary & Boundary-Spanning Actors:** These are the human and organizational «bridges,» such as technology transfer offices, partnership managers, and innovation hubs (Howells, 2006). They translate between the different logics, manage expectations, and build trust, directly addressing the cultural and operational mismatches identified in the literature (CII, 2023).
- **Shared Physical/Virtual Spaces:** This includes co-located R&D centers (“living labs”), shared data platforms, and joint workshops. These spaces create a “third space” with its own emergent culture, facilitating the co-creation of knowledge that is both scientifically robust and commercially relevant (WRI, 2023).

3. The Macro Context: The Enabling (or Constraining) Environment

Surrounding the entire model is the **Macro Context**, which consists of the broader national and global systems that enable or constrain activity at the interface. Key elements include:

- **National Innovation Systems & Policy:** e.g., the overarching thrust of the National Education Policy (NEP, 2020) in India.
- **Funding Landscapes:** The availability of long-term, blended finance for high-risk green R&D.
- **Socio-Technical Regimes:** The existing infrastructure, regulations, and market demands that either resist or pull for green innovations.

4. The Outcome: Green Innovation Synergy

The central outcome of the framework is **Green Innovation Synergy**. This is not merely a delivered product but a state achieved when the interactions at the collaborative interface successfully reconcile the tensions between the spheres to produce:

- **Novel & Deployable Solutions:** Technologies or processes that are both scientifically novel and commercially viable.
- **Strengthened Collaborative Capacity:** Enhanced trust, shared language, and refined processes for future collaboration.
- **Contributions to Socio-Technical Transitions:** Tangible progress toward systemic sustainability goals.

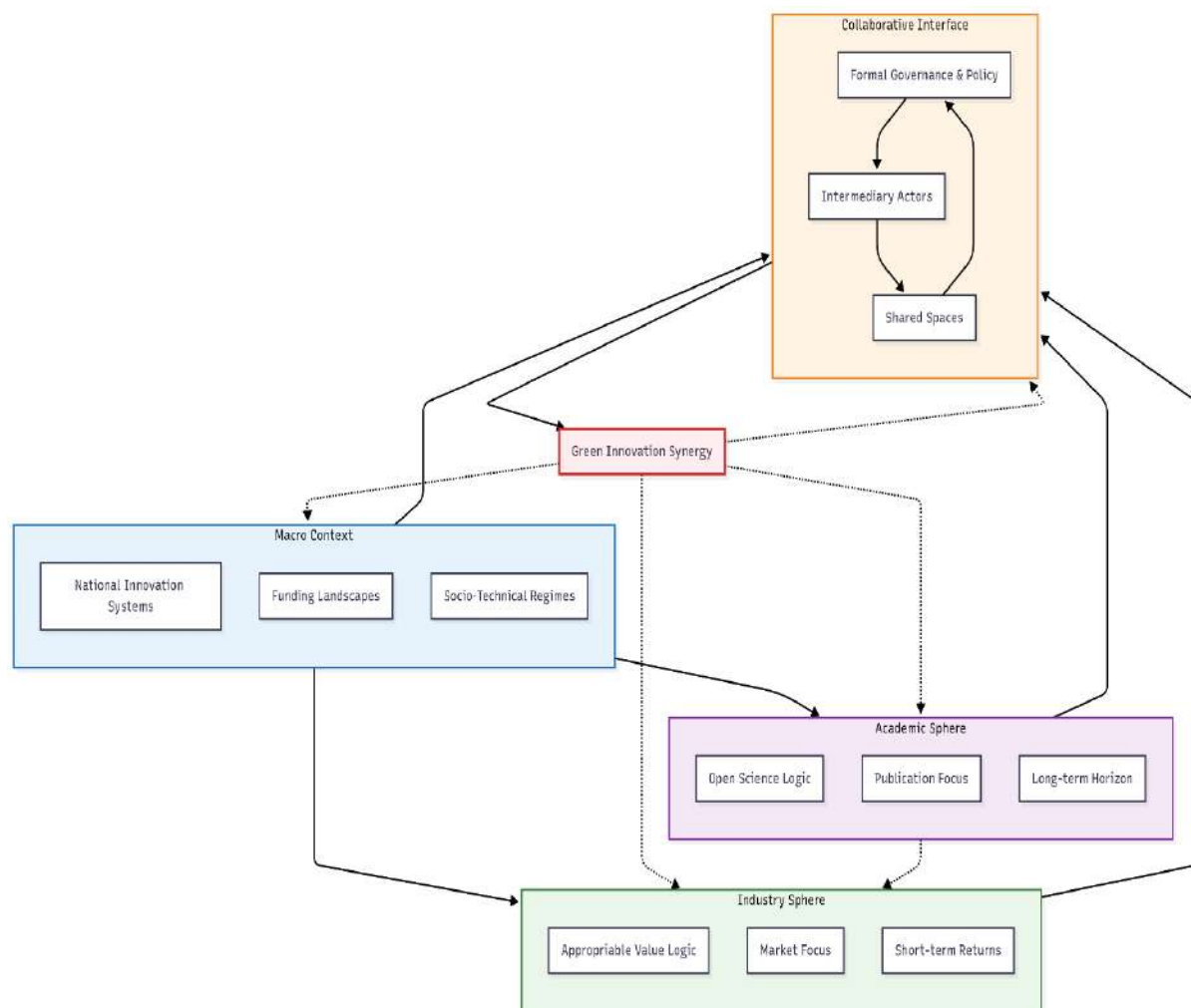
Dynamic Feedback Loops:

The model is dynamic. Successful **Green Innovation Synergy** reinforces the system by:

- Providing success stories that justify and strengthen **Policy Structures**.
- Building the reputation and capacity of **Intermediary Actors**.

- Gradually reshaping the internal incentives within both the **Academic** and **Industry Spheres**, making them more amenable to future collaboration.

In conclusion, this framework provides a holistic lens for analyzing AIC for green innovation, emphasizing that success depends on actively managing the collaborative interface to transform the inherent tensions between academia and industry into a synergistic force for change.



Conclusion

This conceptual paper has argued that the pathway to effective Academia-Industry Collaboration (AIC) for green innovation is not paved by simply listing challenges but by systematically understanding the dynamic interplay between inherent barriers and constructed bridges. The proposed **AIC Green Innovation Synergy Framework** elucidates this complex interplay, illustrating how the conflicting institutional logics of the «Academic Sphere» (open science) and the «Industry Sphere» (appropriable value) can be mediated through a robust «Collaborative Interface» to achieve transformative outcomes. This model moves beyond a static analysis to capture the continuous negotiation and feedback loops that characterize successful partnerships, emphasizing that synergy is an active achievement, not a passive outcome.

The imperative for such a framework is underscored by global evidence. The World Economic Forum (2021) has consistently highlighted that the net-zero transition is fundamentally a cooperation crisis, one that demands new models for aligning public research with private sector scaling. The framework directly addresses this by positioning mission-oriented policies—akin to the European Green Deal’s focus on cross-border consortia (European Commission, 2021)—as critical structural elements that reshape the collaborative interface. This aligns with the growing recognition, articulated by the OECD (2022), that systemic innovation challenges require systemic solutions, where intermediaries, shared spaces, and adaptive governance are not peripheral supports but core components of the innovation ecosystem itself.

From an Indian standpoint, the framework offers both a diagnostic tool and a strategic roadmap. The ambitions of the National Education Policy (NEP) 2020 and the focused national missions on green hydrogen and climate resilience (NITI Aayog, 2022) represent a powerful macro-contextual push. However, as noted by the Confederation of Indian Industry (CII, 2023), the transition from policy intent to ground-level synergy remains incomplete. The framework suggests that India’s success will hinge on strategically strengthening the collaborative interface—by professionalizing technology transfer offices, creating more flexible IP frameworks, and incentivizing the creation of shared “living labs” focused on domestic sustainability challenges. This requires a shift in mindset from both academia and industry, viewing collaboration not as a transactional activity but as a strategic investment in building long-term innovation capacity for the nation’s sustainable development.

In conclusion, navigating the barriers and building the bridges for green innovation is a critical undertaking of our time. The conceptual model presented here provides a lens through which policymakers, university leaders, and corporate strategists can analyze, design, and nurture more effective collaborations. Future research should focus on empirically validating this framework through longitudinal case studies and developing granular metrics for “synergy.” By consciously architecting the collaborative interface, stakeholders can transform the inherent tensions between academia and industry into a powerful, synergistic force, accelerating the development and deployment of the green technologies essential for a sustainable future.

Limitations of the Research

While the proposed AIC Green Innovation Synergy Framework provides a comprehensive conceptual model, it is subject to several limitations that must be acknowledged. Primarily, as a conceptual paper, the framework remains a theoretical construct whose practical validity and operational efficacy require rigorous empirical testing. The model synthesizes ideal conditions from global literature but may not fully capture the complex, often non-linear realities of implementation across different institutional contexts and cultural settings.

The framework’s generalizability may be constrained by its level of abstraction. While it identifies core spheres and interfaces, it may understate the significant heterogeneity within both the academic and industry domains. For instance, the collaborative dynamics between a large multinational corporation and a pre-

mier research institute likely differ substantially from those between a small or medium enterprise (SME) and a regional university, particularly in a diverse economy like India. As noted by the Confederation of Indian Industry (CII, 2023), the capacity for deep research and development is unevenly distributed across India's higher education landscape, a nuance that a high-level model cannot fully encapsulate.

Furthermore, the framework, while acknowledging the Macro Context, does not provide granular guidance on navigating specific, entrenched policy bottlenecks or rigid regulatory environments that can stifle collaboration. The model identifies "Formal Governance & Policy Structures" as a mediating mechanism but offers limited insight into how to reform these structures in contexts where bureaucratic inertia is high, a challenge frequently cited in emerging economies.

Finally, the model primarily focuses on the structural and organizational dimensions of collaboration, potentially underemphasizing the critical role of individual agency, leadership, and interpersonal trust, which are often the decisive but intangible factors in the success or failure of partnerships.

Future Scope for Research

The conceptual nature of this paper and its identified limitations open several productive avenues for future research, which are critical for advancing both theory and practice.

- 1. Empirical Validation and Contextual Application:** Future research should focus on operationalizing the framework for empirical testing. This could involve developing metrics for «synergy» and conducting longitudinal case studies of specific AIC partnerships in green innovation, both in India and internationally. Research could investigate how the framework's dynamics play out in different sectoral contexts (e.g., renewable energy vs. circular waste management) and between different types of partners (e.g., public sector undertakings vs. startups). The World Resources Institute (WRI, 2023) has called for more context-specific analyses of urban sustainability partnerships, which would be an ideal testing ground.
- 2. Exploring Sector-Specific and SME-Centric Models:** A significant research gap lies in adapting the framework for specific industries and for involving SMEs. SMEs often lack the resources and R&D capacity of large firms but are crucial for diffusion and adaptation. Future studies could develop a tailored version of the framework that addresses the unique barriers and bridges for SME-academia collaboration in the green sector, a priority for organizations like the OECD (2022) in promoting inclusive innovation.
- 3. Quantifying the Impact and Refining Metrics:** Research is needed to develop and validate a robust suite of quantitative and qualitative metrics to measure the «Green Innovation Synergy» outcome. This goes beyond traditional indicators like patents and publications to capture aspects such as knowledge spillovers, ecosystem resilience, policy influence, and the development of human capital. This aligns with the World Business Council for Sustainable Development's (WBCSD, 2021) emphasis on measuring true system value.

4. **The Role of Digital Platforms and Emerging Technologies:** With the rise of AI, blockchain, and digital twins, research is needed to explore how these technologies can augment the «Collaborative Interface.» This includes studying how digital platforms can facilitate IP management, data sharing, and virtual collaboration, thereby reducing transaction costs and expanding the reach of partnerships across geographical boundaries, a potential game-changer for a large country like India.
5. **Deep-Dive Policy Analysis and Comparative Studies:** Future work could conduct a comparative analysis of how different national and state-level policy frameworks in India (e.g., the NEP 2020 versus state-level industrial policies) either foster or hinder the development of a robust collaborative interface. This would provide actionable insights for policymakers seeking to create more fertile ground for such transformative partnerships to flourish and scale.

By addressing these areas, future research can move the conceptual framework presented here toward a more refined, empirically grounded, and actionable toolkit, ultimately accelerating the transition to a sustainable economy through strategic collaboration.

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Neurorights and the Future of Decent Work: An Exploration of Cognitive Freedoms in the Age of AI and Automation

Dr Sruthi Kalyani Senior Research Officer (Emerging and Deep Technologies Programme),
Centre for National Security Studies, MS Ramaiah University of Applied Sciences, Bengaluru

Abstract

The integration of AI and automation into workplaces is not only changing the dynamics of future of work and employment but also challenging the conceptions of what it means to be a human, think and work as a human. As academic debates on automation and decent work often remain confined to concerns of job displacement and the resulting structural employment, this paper argues that automation and the penetration of AI-assisted tools for workplace surveillance alter human agency in deeper ways by affecting cognitive freedoms. With reference to the existing operational definitions of decent work, as defined by the International Labour Organisation (ILO) and the Sustainable Development Goals (SDG 8), the study grapples with the tensions between the adoption of AI for the sake of efficiency and the demands to safeguard labour rights and mental well-being. We argue for the integration of neurorights that uphold the rightful imaginations and implementations of cognitive freedoms as essential to the future of decent work in the age of algorithmic management and automated work. Methodologically, the research employs a mixed-methods approach, with a case study of Bengaluru's information technology sector. The paper arrives at three major findings: (1) the sense of job insecurity, which manifests in the commodification of upskilling and thereby the erosion of workers' intellectual autonomy, (2) intrusion of mental privacy and affective labour via workplace surveillance, and (3) labour exploitation within the AI value chain. Situating these trends within a biopolitical framework, the study demonstrates how AI-enabled governance and automation generate new forms of managerial control and precarity. Based on this, we argue for constitutional and legislative recognition of neurorights in India that account for cognitive freedoms, as AI co-constitutes human labour.

Keywords: Neurorights, Cognitive Freedom, Decent Work, SDG 8, Workplace Surveillance, Affective Labour

Introduction

The inherent tension between technological progress and meaningful human agency has existed since the times of early machines. The Industrial Revolution that saw the mass mechanisation of production systems evidently faced organised resistance, exposing how industrialists deployed machines to deskill labour and erode community-based forms of production. We now live in a world witnessing the Fourth Industrial Revolution, where the technological transformation of physical means of production has extended into the cognitive and affective domains of human life. As our systems are becoming increasingly AI-driven, AI-built, and AI-monitored, not only is physical labour subordinated to machines, but human cognition itself risks being appropriated by algorithmic systems. The future of work in this era, then, requires radical imagination to reinstate human agency. The concept of fair and decent work should encompass not only

jobs, wages, and safety, but also *mental privacy, cognitive liberty, and autonomy*.

Fair and decent work, as one knows from the categorical definitions of Sustainable Development Goal 8, which aims to “promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all”. The concept of decent work, as articulated by the International Labour Organisation (ILO), includes four strategic objectives, namely, creating jobs, guaranteeing rights at work, extending social protection, and promoting dialogue (ILO, 2023). However, the integration of AI-driven monitoring systems, cognitive enhancement technologies, and automated decision-making processes introduces new dimensions of vulnerability that traditional labour protections may not adequately address.

Beyond the economic and socio-political aspects, this paper primarily argues that automation impacts not just the future of work but also our cognitive freedoms in three distinct ways. First is the anxious anticipation of job replacement as automation takes over most jobs. McKinsey’s global risk analyses suggest that millions of jobs may be displaced by 2030, reinforcing a policy narrative that equates automation with large-scale job destruction.

Secondly, while anxiety about job security is prevalent across all industries, the transformation of the workforce within the AI industry itself demands scholarly attention. That is, with AI expanding its role and presence across all industries, labour within the AI value chain is prone to exploitation.

Thirdly, and more importantly, regardless of the debates on whether automation is a threat or an opportunity to the future of decent work, we find a potential conflict in the implementations of SDG 8.2 and SDG 8.8. SDG 8.2 calls for “*achieving higher levels of economic productivity through diversification, technological upgrading, and innovation,*” with an explicit emphasis on high-value-added and labour-intensive sectors. This indicator has often been interpreted as a policy mandate to accelerate the adoption of advanced technologies for enhancing productivity and competitiveness. On the other hand, SDG 8.8 emphasises “*the protection of labour rights and the promotion of safe and secure working environments for all workers, including migrant workers, particularly women and those in precarious employment*”. The conflict arises as measures taken under algorithmic management and digital monitoring tools, while boosting productivity, can also erode a ‘safe and secure working environment’, mental well-being and the collective bargaining power the workers. Furthermore, while automation may increase productivity, it can also intensify precariousness in low-skill or platform-based work, particularly in developing economies such as India, where informal labour remains a dominant share of the workforce.

Given these issues and contradictions, this study aims to explore the role of cognitive freedoms in shaping the future of decent work, particularly in light of the rapid technological transformation of both the economy and society. The remainder of the paper is structured as follows. After delineating certain general and specific research objectives, we aim to understand the existing literature on neurorights and cognitive freedom in relation to the penetration of automation into workplaces. By this, we construct a theoretical framework to comprehensively grapple with the problem of curbing of cognitive freedoms. Through a specific case study of Bengaluru, we aim to understand the potential risks that AI and automation can pose in the affective and cognitive domains. Drawing on certain findings in Bengaluru’s rapidly evolving IT sector, we discuss the potential implications for the future decent work agenda. Finally, we derive specific policy recommendations that envision the integration of neurorights within the broader policy framework of decent work.

Objectives of the Study

The motivations and objectives of this study are manifold. Primarily, we aim to establish a theoretical connection between foundational concepts and emerging narratives of affective labour, neurorights, and decent work in the context of AI and automation. Affective labour, that is defined as the production and regulation of emotions intersects with AI systems that can quantify cognitive and emotional states of human beings. Situating these developments within the framework of neurorights, the research seeks to provide a more comprehensive understanding of how technological change reshapes labour autonomy and dignity.

Secondly, the study aims to broaden the scope of the decent work agenda beyond its traditional focus on wages, job creation, and physical safety, toward an integrated framework that accounts for cognitive and affective freedoms as essential dimensions of human dignity in the labour market. In doing so, the research not only contributes to theoretical debates but also generates insights relevant for policy design in developing economies, where rapid digitalisation and state-driven AI adoption have brought forth both opportunities and risks of technologically mediated labour.

Finally, we identify policy gaps and propose recommendations for integrating neuro-rights considerations into India's decent work agenda, outlining future research directions for the implementation of the SDGs.

Methodology

This research employs an exploratory mixed-methods approach combining a systematic literature review with case study analysis. It is grounded in a human rights-based approach to AI governance, which assumes that while existing fundamental rights provide sufficient normative foundations for decent work, they require context-sensitive implementation mechanisms in the age of automation. Our literature review primarily focuses on peer-reviewed articles, policy documents, and technical reports published between 2014 and 2025, examining the evolving narratives around neurorights, AI ethics, workplace automation, and decent work across various disciplines and philosophical foundations. While Taylorian scientific management and the fear of cognitive subservience to the machine have existed for centuries, the particular timeframe is chosen as the progress is decadal, and the key developmental changes, such as the acceleration of workplace digitalization during the COVID-19 pandemic, the introduction of comprehensive AI regulations, and the emergence of neurorights legislation in jurisdictions, occurred in this decade.

The mixed-methods design enables the triangulation of findings across different data sources, enhancing validity, and ensures that initial findings can be used to inform subsequent data collection strategies (Ryan et al., 2021). For instance, our case study of Bengaluru can be used to devise data collection strategies in other emerging cities where automation of the workforce is growing on a larger scale. This approach is particularly suitable for examining emerging phenomena, such as workplace neurorights, where theoretical frameworks are still in development and empirical evidence remains limited.

Multiple databases, including *arXiv* and *Google Scholar*, were referred to for the literature review. Following this, a case study selection on documented examples of AI implementation in Indian workplaces, with particular attention to Karnataka's technology sector. Data sources included industry reports, government policy documents, news articles, and academic studies examining specific workplace AI deployments. This approach gave significant focus on the impact of cognitive freedoms when automation takes over scientific management. The search strategy employs a Boolean logic framework with three primary concept clusters.

- 1 Firstly, to understand the Neurorights concepts, we used the keywords of “neurorights” OR “mental privacy” OR “cognitive liberty” OR “brain data” OR “neurotechnology ethics”
- 2 For tracing workplace AI terms, “workplace artificial intelligence” OR “employee monitoring” OR “cognitive surveillance” OR “AI automation”
- 3 To trace decent work frameworks: “decent work” OR “labour rights” OR “workplace dignity” OR “SDG 8” OR “fair employment”

Case Study: Bengaluru IT Sector

Bangalore hosts one of the world’s largest concentrations of information technology companies, making it an ideal case for examining the intersection of AI, automation, and decent work. Recent developments in the city illustrate both the promise and perils of integrating advanced technologies into workplace environments. The city hosts over 100,000 AI professionals and ranks fifth globally in AI and Big Data ecosystems. As traditional IT companies transform into AI-based businesses and adopt new organisational strategies, they have become early adopters of sophisticated workplace monitoring technologies that directly impact workers’ cognitive autonomy. Major corporations have implemented comprehensive AI-driven monitoring systems that track everything from working hours and location to behavioural patterns and stress indicators.

Furthermore, Bengaluru serves as a critical case as recent legislation regarding the social security of gig workers and state-level upskilling policies are being implemented in the city (Ascent HR, 2025). At the same time, we find alarming news reports of occupational hazards, exploitative workplaces, evidence of overtime hours in the IT companies, and even suicide cases of IT professionals in Bengaluru. This makes us to ruminate that if automation and AI technologies are to aid human labour, why then, are there cases of labour exploitation and loss of human agency.

Review of the Literature and Theoretical Framework

The debate over the future of work in the age of advanced automation is intensifying worldwide. The ILO defines *decent work* as the work that is “productive and delivers a fair income, security in the workplace and social protection for all, better prospects for personal development and social integration, freedom for people to express their concerns, organise and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men”. This definition serves as a reference for both academic and policy discourses (ILO, 2023). However, with rapid technological transformation, there are more qualitative aspects to decent work, such as mental well-being and cognitive autonomy, thereby necessitating the emerging discourses of neurorights into our decent work agenda.

Most discourses on decent work that problematise the AI boom continue to fixate on the job security lens, where the primary concern is whether technological change will displace or replace human labour and jobs. Even high-skilled workers are expected to reorient themselves in response to AI, while 40 percent anticipate reducing their workforce where AI can automate tasks (WEF, 2025). The 2025 report by Goldman Sachs estimates that if generative AI applications achieve broader adoption across industries, approximately 2.5 percent of jobs in the US could be lost, with displaced workers potentially being forced to seek employment in new roles.

In India, the anxiety about job security is even more pronounced. Recent surveys in India found that 94 percent of Indian business leaders expect AI to transform office jobs, while 83 percent anticipate direct replacement of some roles. A comparative study of skill-based labour markets reveals that India has a disproportionately high share of low-skill employment, concentrated in occupations that are most vulnerable to automation, and lower preparedness levels compared to advanced economies (Faras, Datta, and Mehta, 2025). While such analyses have value in quantifying risk, they disproportionately frame the future of decent work in terms of the quantity of employment, sidelining equally pressing concerns such as the quality of work, autonomy, algorithmic fairness, and cognitive freedoms. Issues like algorithmic management, workplace surveillance, and emerging neurorights are largely overlooked. This risks underestimating the deeper transformations that AI and automation bring to the meaning of decent work itself.

We now look into the concept of neurorights and cognitive freedoms. The term *neurorights* was proposed by neuroscientist Rafael Yudkowski and has since evolved into a comprehensive framework addressing the ethical and legal implications of neurotechnology. Contemporary scholarship identifies four core neurorights, namely, mental privacy, mental integrity psychological continuity, and cognitive liberty. Ligthart et al. (2023) provide a mapping of the ethical foundations of these rights, arguing that these protections are necessary to address the unique vulnerabilities created by technologies that can directly access, interpret, and potentially manipulate neural activity. Their analysis reveals three primary approaches to neurorights implementation, through constitutional amendment, legislative protection, and regulatory governance, each with distinct advantages and limitations in different national contexts. Further, Borbón and Borbón (2021) offer a critical perspective on the implementation of neurorights, cautioning against broad protections that may limit expectations and realities of mental autonomy.

The concept of cognitive freedom, as explored by Arinella and Gulyayeva (2023), extends beyond traditional notions of freedom of thought to include active protection against cognitive manipulation and coercion. This framework becomes particularly relevant in workplace contexts where AI systems may influence decision-making processes, monitor cognitive states, or create subtle forms of mental pressure through algorithmic management systems.

The integration of AI systems in workplace environments has generated significant scholarly attention regarding privacy, autonomy, and human dignity. Song (2023) examines ethical issues associated with cognitive brain-machine interfaces, identifying key concerns including data ownership and the potential for coercive enhancement pressures. These concerns become serious in employment contexts where power imbalances may compromise cognitive performance.

Based on these studies, we devise a framework, as shown in Figure 1.1, to denote how work, while subsuming to technological transformations, affect the cognitive aspects of the workers. It is primarily viewed through what is called as ‘AI or automation anxiety’, and then by the behavioural monitoring of workers in the workplace.

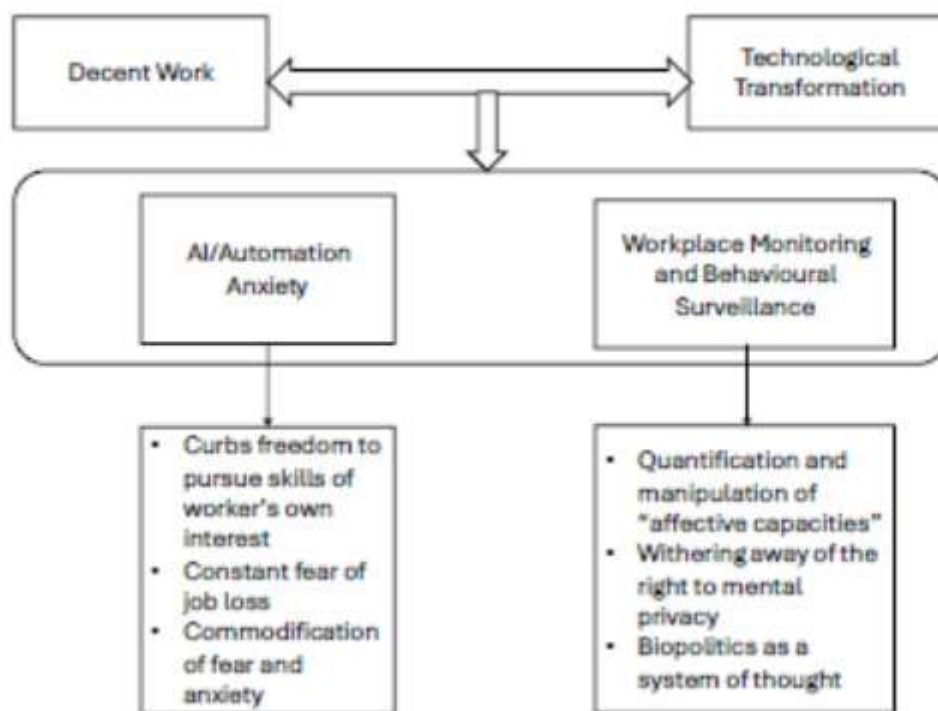


Figure 1.1: Theoretical Framework: Cognitive Freedoms and Automation in the Workplace

Findings

1. AI-Induced Job Insecurity

Our findings reveal that AI-induced job insecurity affects our cognitive freedoms in many ways. Our study reveals the prevalence of anxiety in the anticipation of job displacement affecting IT professionals across Bengaluru's technology ecosystem, with documented psychological impacts extending far beyond traditional job insecurity concerns. Karnataka's AI Impact Study (2025) indicates that over 1,50,000 tech professionals have experienced direct job displacement in 2024-2025, with an additional 22,000 positions eliminated in early 2025 specifically attributed to AI automation rather than general economic conditions.

Researchers elsewhere have observed a 'multilayered psychological disruption' that is characterised by overlapping stages of acute emotional shock and identity erosion (Nartey, 2025; Ravi, 2018; Sharma et al., 2025). Interviews with affected workers also expose that the displaced and laid-off professionals experience continuous anxiety symptoms, with particular vulnerability among entry-level workers and female professionals.

In Bengaluru, 43 percent of technology professionals already prioritise upskilling in AI (Economic Times, 2025; Great Learning, 2025). Rather than exploring areas aligned with personal aptitudes or professional passions, many workers feel compelled to pursue narrowly defined, employer-mandated training modules. This reveals a subtle form of cognitive control, as workers' mental autonomy is subordinated to algorithmically determined skill profiles designed to maximize productivity rather than individual flourishing.

At the state level, Karnataka's IT Policy 2020-25 explicitly mandates skill upgradation programmes and industry-aligned training initiatives to support technological transformation. While these programmes aim to enhance employability, their implementation has often been top-down, with mandatory certification

requirements for continued employment in major IT firms. Further, the Karnataka Platform-Based Gig Workers Social Security and Welfare Bill (2025) introduce compulsory digital-skill training for platform workers to access social benefits, effectively using access to welfare as leverage to enforce upskilling compliance (Ascent HR, 2025). All of these measures may amount to a new form of algorithmic labour control that directly infringes upon mental autonomy and cognitive liberty.

One stark trend resulting from the increasing anxiety about job loss is the commodification of upskilling. In 2025 alone, enrolment in AI and machine-learning courses among Bengaluru IT professionals surged by over 85 per cent. Private training providers and corporate learning platforms have monetised on this climate of fear, marketing ‘AI readiness’ bootcamps at premium prices while tying certification completion to eligibility for promotion or continued employment. Major companies now require evidence of up-to-date AI credentials as a condition for assignment to key projects. The feedback loop, as represented in Figure 1.2, commodifies not only the training but also the underlying fear, as AI certificate providers perpetuate further labour insecurity through aggressive marketing and contractual requirements. This subordinates individual intellectual autonomy to algorithmically determined competency frameworks.

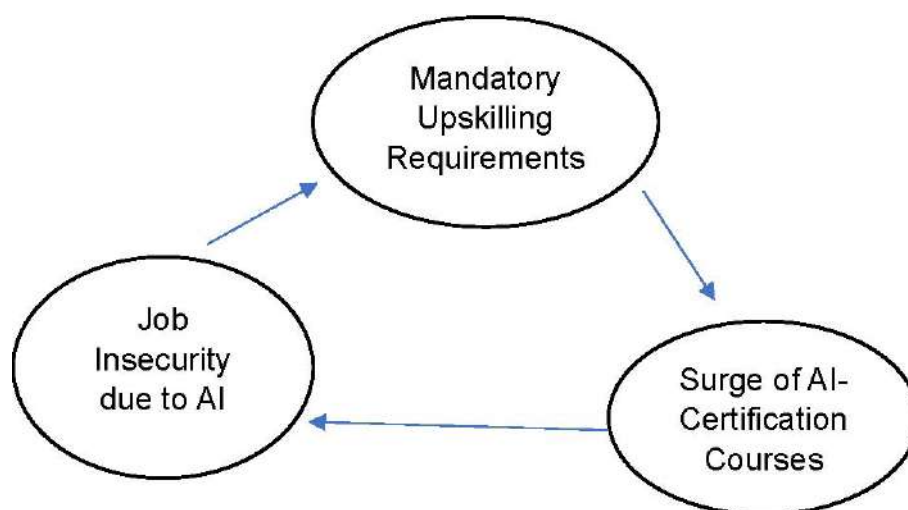


Figure 1.2: Commodification of Upskilling in the Workforce

2. AI-Driven Monitoring and Performance Evaluation

Technologies of power, according to the Foucauldian framework, are the concrete tools and methods that authorities use to control and guide the behaviour of individuals and populations. These can include regulatory policies, surveillance systems, educational curricula, welfare programs, legal frameworks, and even scientific and professional knowledge systems. The goal of these technologies is not just to rule through force or direct control, but to govern at a distance by influencing how people think and behave, thereby aligning individual aspirations with the broader aims of the organisations. Several major IT services companies in Bengaluru exhibit this practice by implementing AI-powered performance monitoring systems that track employee productivity, engagement levels, and even emotional states. Through methods such as keystroke analysis, facial recognition, and voice pattern analysis, employee productivity is monitored and measured. As observed earlier, these may align with SDG 8.2, where achieving higher levels of economic productivity amounts to decent work. However, such intensive surveillance-driven measurement simultaneously infringes upon the right to cognitive liberty. Employees often report, regardless of their

skill levels, having a limited understanding of how their behavioural and emotional data are processed and retained. Consent to cognitive monitoring is typically embedded in broad IT policy agreements, leaving workers unable to opt out without risking job security.

The use of such technologies has resulted in the ‘quantification of utopia’, that is, the process of using statistics and other forms of calculative methods to create, control, and govern certain idealised visions of an organisation, and society at large (Mennicken and Salais, 2022). The idea and practice of being objectified within a set of predetermined quantifiable targets through these practices. While scholars and businessmen in the AI-related industries have predicted that big data will form a new type of planned economy, this big data does not just control the economy, but also shapes how society functions and imagines itself. Mau (2019) calls it a ‘metric society’ when data-driven metrics, evaluation systems, and modelling by the state influence societal norms and individual identities, thereby establishing certain hierarchies and inequalities.

3. Labour Exploitation within the AI Value Chain

Within Bengaluru’s growing AI ecosystem, labour exploitation manifests through data annotation and content moderation markets that rely on precarious, low-paid cognitive labour, creating a hidden workforce whose dignity and cognitive autonomy are potentially undermined. Data annotation tasks are typically compensated at rates ranging from Rs. 150 to Rs. 250 per hour, with performance-based bonuses. Workers are often required to label thousands of data points per day, under continuous algorithmic monitoring that tracks their keystrokes and idle times. There is also a growing discussion about these platforms deploying ‘AI supervisors’ that dynamically adjust task difficulty based on real-time performance metrics, thereby micromanaging the cognitive processes of the human annotators. While the recent bill for Karnataka’s Platform-Based Gig Workers extends social protection to gig workers by mandating contributions to a state-administered welfare fund, categorisation of data workers or any other new form of work along the AI value chain needs proper delineation.

Discussion

From a biopolitical perspective, AI-driven management and the quantification of affective labour constitute a form of governance that extends beyond bodies to emotions and cognition. In this system, affective economies circulate within organizational and platform structures, rendering mental states productive yet subject to surveillance.

Applying first principles, we break down the problem statement into its fundamental components. Our policies should ensure the legal protection of the basic unit, namely, the autonomy and mental and bodily privacy of each worker in the workforce. For this purpose, the identification of unavoidable risks that AI can impose, such as unauthorized collection, coercion, manipulation, and discrimination, is to be laid out anticipatorily. Institutional instruments can prevent some of these harms by ensuring legal rights and technical safeguards.

A general assumption in most of the emerging economies is that technological change will be transformative on a large scale, and therefore, these economies undergo certain policy interventions such as reskilling for AI. The Global Commission on the Future of Work argued for a human-centred agenda, stressing social protection and universal labour guarantees to manage technological transitions. However, even such policy prescriptions often remain framed around preserving employment rather than rethinking the qualitative content of work itself. Whether intelligent machines give us prosperity and development depends crucially on institutional mechanisms. Therefore, institutions should be designed in a way that not

only improves job quality but also protects job quantity. This line of work thereby shifts the conversation to an institutional question of what kinds of jobs and what working conditions we are creating with automation.

Conclusion and Policy Recommendations

Based on the analysis of existing gaps and international best practices, this section presents certain recommendations for integrating neurorights protections into India's decent work agenda.

Our primary proposal is for the constitutional recognition of neurorights as fundamental rights, and a formulation of a neurorights charter for decent work. This has been adopted by various other developing economies that are increasingly integrating advanced technologies for developmental interests. For example, Chile recently came up with a constitutional amendment treating neural data with the same legal status as human organs and prohibits unauthorised manipulation of mental identity. Furthermore, the EU AI Act categorises neurotechnologies based on their risk levels and imposes restrictions on manipulative AI systems in workplace contexts (IAPP, 2025). These legislative cases can be adopted in the Indian context as well. Accordingly, the labour code can be amended to accommodate the protection of neurorights.

With the rise of workplace surveillance, we also see instances of micro-and organised macro-resistance in pockets of Bengaluru and other cities. Research on unionisation responses to technological change inform us that collective bargaining agreements can effectively address emerging workplace technologies (Kresge, 2020). Hence, the inclusion of trade and labour unions in devising workplace strategies is a recommended course of action. This may ensure that automation and other technological practices are carried out with prior worker consent and oversight mechanisms.

Our final recommendation is to address the growing neoliberal market for upskilling. The experience of transition economies reveals how privatisation of training programs can further widen inequality and reduce access for vulnerable populations. This directly affects the cognitive freedoms of individuals. Therefore, organisations and governments should implement strict regulations on corporate training providers. The Karnataka Skill Development Policy (2025-32) envisions workforce mobility through proper certifications and the appropriate usage of AI-driven tools for training. This may again be exploited by private players in the market. Therefore, the state must ensure, through legal safeguards, that upskilling remains an equitable public good rather than a commodified service.

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EDITORS



Dr. S. Nagendra,
Director, VKF

Nagendra S is the Director at Vision Karnataka Foundation, with over 27 years of industry and 20 years of academic experience. He holds a PhD in Human Resource Management from Bangalore University and specializes in HR management, organizational behavior, and leadership. He has lectured at various seminars, published papers in peer-reviewed journals, and authored a book on "Entrepreneurship and Management." Dr. Nagendra is also involved in rotary and CSR initiatives and has received multiple awards.



Dr. Bindu Nambiar,
Associate Professor,
RUAS

Dr. Bindu Nambiar, Associate Professor at RUAS, Bengaluru, holds a Ph.D. in Management and an MBF. With over 21 years of experience, her research focuses on Behavioral Finance, Sustainable Business Practices, and Green Finance. She received the Outstanding Education Leadership Award, APAC, in 2023.



Dr. Satyanandini,
Professor, BMSCE

Dr. A. Satya Nandini, Professor at BMSCE, Bengaluru, holds a Ph.D. from the University of Mysore. With a background in Agriculture and Management, her research spans Capital Markets, Behavioral Finance, and Managerial Economics. She contributed to a UK-funded study on Indian MSMEs' responses to the COVID-19 pandemic.



Ms. Lekhashree BR
MSME Manager,
VKF

Ms. Lekhashree, MSME Manager at Vision Karnataka Foundation, Bengaluru, holds a B.Sc. (Ag) and MBA. Former CEO of the Agri Innovation Centre, UAS Bangalore, she mentors startups and empowers MSMEs by facilitating resources, training, and support, contributing to inclusive economic development and a thriving entrepreneurial ecosystem in Karnataka.

CONTACT VISION KARNATAKA FOUNDATION



Administration Office
SNS Chambers #28, 2nd Floor, 239, Sankey Road,
Sadashiva Nagar, Bengaluru - 560080



Research & Analytics Office
Halkatti Icon, Ground Floor, 14, Sankey Road,
Sadashiva Nagar Bengaluru - 560003



www.vkfoundations.org



contact@vkfoundations.org



+91 97417 18475
+91 98456 39001