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## **Green Banking Dynamizm: A Study For Calibrating Cognizance Among Women Entrepreneurs.**

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### **ABSTRACT**

The objective of research is to evaluate the awareness of green banking among women entrepreneurs. The study is qualitative hence it is based on both primary and secondary data for analysis. In the initial years women were given an inferior position in the society, but now with the changing scenario women have highlighted their increasing presence in almost all the sectors of the economy. A mantra which is now being extensively promoted to achieve rational environment along with sustainable magnification by almost every sector is screeched as "Go Green". In order to put this "Go Green" mantra in execution every organization is extending unmediated and deviant endeavors to cut back contamination from their business environment (internal and external). Every sector is now curtailing its pursuits which were earlier directed to achieve profits for the organization now further extended to administer ozone safe activities to promote symbiotic environment. One such endeavor towards going green is now being implemented in the banking sector, termed as "Green Banking". Banking sector hardly contributes to environmental pollution as compared to other industries, however accidently it strikes the environment in multiple ways such as paper consumption, energy consumption. The study pivots lens on the benightedness as a hindrance to promote green banking.

### **KEYWORDS**

Green Banking, Sustainable Environment, Carbon Footprints, Global Warming.

### **INTRODUCTION**

Global warming is a matter of concern which is not only restricted to India but it is now being recognized at international level throughout the globe. Soaring carbon footprints in our ecological community are now posing an alarm for humans to prevent health afflictions. It is important to metamorphose our ecological community into ozone free ecosystem by creating consciousness among the people. This consciousness can be achieved by educating the crowd about the dramatic transpose in the weather due to global heating. This climate emergency is now posing insecurity for the succeeding propagations. Every organization has to encourage innovation and creativity as retaliation to global climate crisis by manufacturing and promoting eco-friendly products. The word "Green" is gradually and undeviatingly turning as a symbol of eco-consciousness in the world. It is now being used in marketing as a communication tool for gaining profusion attention. The mantra of "Go Green" is prominently being prosecuted to banking sector as Green banking. Banking is one such sector, which has taken initiatives towards eco-consciousness. However Green banking as a term highlights organic mechanisms of tackling banking activities. Trimming carbon footprints is a paramount under "Go Green" mantra; hence before lending loans these banks scrutinize each project on the parameters such as eco-friendly and its implications on the progenitors.

### **WHAT IS GREEN BANKING?**

Green banking is a contemporary contrivance employed by financial institutions. It is a bank which syndicates its activities to achieve unceasing development and ecologically sound environment. Banks which superintend their business operations in such a demeanor that aggregates in trimming the effect of greenhouse gases are exclaimed as green banks. Green banking ensures less paper work, eliminates wastage of natural resources like water and energy. Green banks make use of sophisticated



technology so they are environmentally friendly. Green banking promotes initiatives to reduce the effect of greenhouse gases by encouraging practices like green infrastructure, green operations, and green strategies. By inception of green products and services Green banks ensure reduction in carbon footprints to achieve ozone free environment. Such banking initiatives are taken note of and being recognized across the globe. Green banking focuses on measures of viability, righteous lending and advancement of energy. Trimming carbon footprints is a paramount under "Go Green" mantra; hence before lending loans these banks scrutinize each project on the parameters such as eco-friendly and its implications on the progenitors.

### OBJECTIVES

The objectives of this research paper are as follows:

1. To analyze motivational factors which attract women entrepreneurs to adopt Green banking practices.
2. To highlight the effect on savings among women entrepreneurs by adopting Green banking practices.
3. To study the relationship between cost of production and Green banking policies.

### HYPOTHESIS

The hypotheses of this research paper are as follows:

1.  $H_0$  : There is no relationship between motivational factors which attract women entrepreneurs to adopt Green banking practices.
2.  $H_0$  : There is no relationship between savings of women entrepreneurs and Green banking practices.
3.  $H_0$  : There is no relationship between cost of production and Green banking practices.

### REVIEW OF LITERATURE

1. **V. Kanchana Naidu and Dr. C. Paramasivan, 2015, A Study On Green Banking Trends In India, Research Explorer, Vol. IV : Issue 10**

The author has analyzed that Green banking concept is gaining popularity now a days leading to change and growth in financial system of the country. Green banking is a captivating effort by financial institutions to create awareness about global warming. The author states that each individual should be responsible and contribute to make our environment clean in order to make the earth a better place to live. The author concludes that the concept of going green will mutually benefit each of us including banks, industries and economy.

2. **Ms. Neetu Sharma, Ms. Sarika K and Dr. R. Gopal, 2016, A study on consumer's awareness on Green Banking initiatives in selected public and private sector banks with special reference to Mumbai, IOSR Journals of Economics and Finance (IOSR-JEF) volume2, PP 28-35**

The main objective of the author was to identify the opinion of bank employees and identify awareness among customers about Green banking concept in private and public sector banks. The researcher wanted to describe the impact of gender on green initiatives taken by banks and lens upon technical and administrative problems faced by them. The researcher had concluded that a huge opportunity in clean, renewable energy technologies, emissions reduction and reduced-carbon transportation can be slowly and steadily be achieved with the cooperation from all sectors of the economy.

3. **Dipika, 2015, Green Banking in India: A Study of Various Strategies Adopt by Banks for Sustainable Development, International Journal of Engineering Research & Technology (IJERT), Volume 3, Issue 10**

This study also covers challenges faced by banks in implementation of Green banking initiatives and the recent developments initiated by Indian banks for sustainable development. The research is based on the secondary data. The researcher concludes, that there is a necessity to create awareness about Green banking initiatives, promote its implementation and follow green banking as





much as feasible in today's business world of dynamic technologies in order to enrich our environment, make it human friendly and sustainable for present and future generations.

4. Nischal Risal, Sanjeev Kumar Joshi, 2018, **Measuring Green Banking Practices on Bank's Environmental Performance: Empirical Evidence from Kathmandu valley, Journal of Business and Social Sciences (JBSS), 2(1): PP 44-46**

The researcher had confirmed statistically positive and significant impact of green banking practices on bank's environmental performance in Nepal. The researcher aims to examine the impact of green banking practices on bank's environmental performance in Kathmandu, Nepal. The research design adopted in the study is casual relational. Stepwise multiple regression analysis has been executed to accomplish the aim of the research.

5. Dr. Bibhu Prasad Sahoo, Amandeep Singh, 2016, **Adoption of Green Banking in India: Challenges and Prospects, International Journal of Science and Research (IJSR), Volume 5 Issue 8**

The researcher has made an attempt to study the relationship between the adoption of green banking products among customers with different educational qualification and different age groups. This research paper explains that young generation is more inclined towards green banking products as compared to middle age and senior age groups. The researcher concludes that there is more of need to undertake awareness generating programs about Green banking products. This shall motivate adoption of Green banking products among the middle and senior age group individuals.

#### **RESEARCH METHODOLOGY**

The research is based on both primary and secondary data analysis. Non probability method of sampling is used in this paper. Primary data is collected through convenient sampling. The data is collected in the form of questionnaire from 47 respondents (women entrepreneurs). The sample belongs to different age groups, working in different areas of entrepreneurship.

Secondary sources include already published research papers, journals etc.

#### **GREEN BANKING AWARENESS AMONG WOMEN ENTREPRENEURS**

Every community is now encouraging women of different ages to turn up as entrepreneurs. Women belonging to high class families to lower income groups all have brighten up their path in entrepreneurship. Women are now taking small steps to preserve their environment by accessing multiple initiatives of Green banking.

In this modern world of globalization and technology advancements, where mankind can access every activity just by clicking on their gadgets, how can women halt back? Women have now come up as entrepreneurs with divergent establishments and demonstrated themselves successfully. They have now started accepting the reforms in banking with earnest devotion without misgiving. They are now availing themselves to the modern banking systems. Women are now accessing multiple efforts under the umbrella of Green banking. The most renowned one is "Online Banking".

Women entrepreneurs are now ratifying their efforts to dwindle carbon footprints from their eco-system by refitting their day- to- day banking operations and processes to conserve the environment. Women entrepreneurs should direct efforts to adopt and promote the "Go Green" mantra, so that this mantra glides across globally. This shall not only give us a good present but will lead to a bright future for coming generations. Economic competence, growth and development of the nation in terms of quantity and quality are bounded by the success of both men and women. Women have come up as entrepreneurs in multiple streams like baking, designing, grooming, tailoring, catering, etc. They are now successfully handling dual responsibilities and posing a tuff competition to male entrepreneurs.

Women entrepreneurs should start adopting green banking products .Commercial banks should initiate efforts to create awareness among women entrepreneurs about Green banking products and



policies. This awareness shall motivate women entrepreneurs to come up with innovative products and ideas which shall contribute to environmental conservation. Women entrepreneurs have now included multiple products in their entrepreneurial operations some of them are:

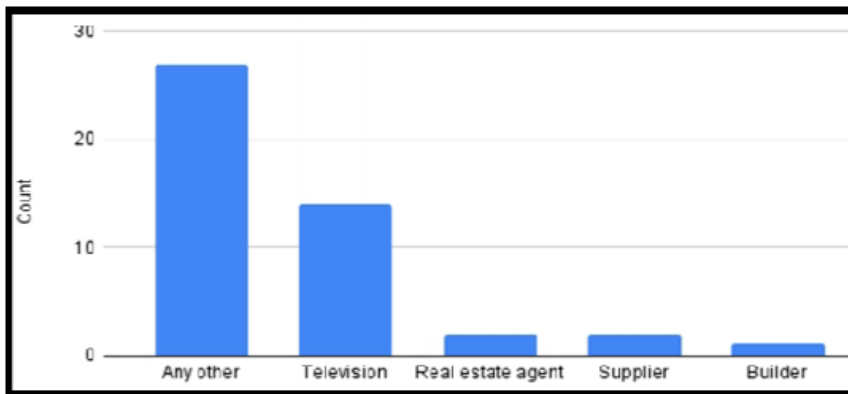
1. Direct Deposits
2. Online Bill Payments
3. Net Banking
4. Debit Cards and Credit Cards
5. Mobile Banking
6. Electronic Fund Transfer

**MEASURES TO REDUCE CARBON FOOT PRINTS**

Women entrepreneurs can promote environmental – friendly practices by reducing the carbon footprints from their banking activities. This can be done in multiple ways, few of them are listed below:

- Women entrepreneurs should start accessing online banking practices instead of branch banking.
- Instead of mailing the bills, they should be paid online.
- Accounts should be opened at online banks, instead of multi-branch banks.
- Supporting those local banks which take initiatives and steps to promote green initiatives.

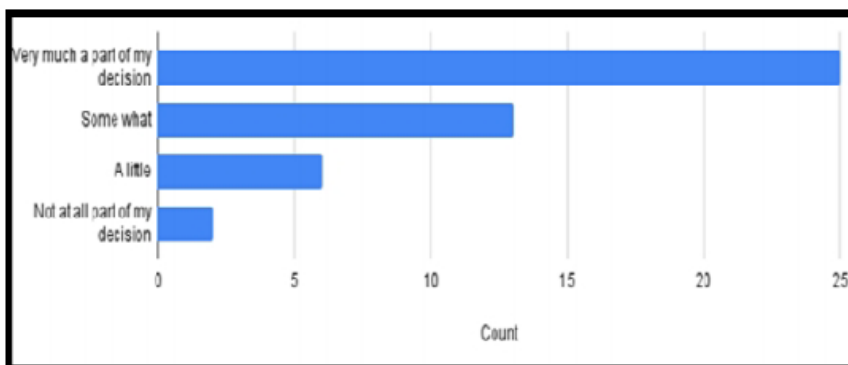
**DATA INTERPRETATION**



**HEARD ANY INFORMATION, ADVERTISEMENT OR ARTICLES ABOUT GREEN BANKING? IF SO, WHERE DID YOU SEE IT?**

**Interpretation:**

Out of 47 samples, 14 samples have gained information about green banking products from television, 4 from suppliers and real estate agents 1 from builders and 18 from other sources like newspapers, magazines etc.

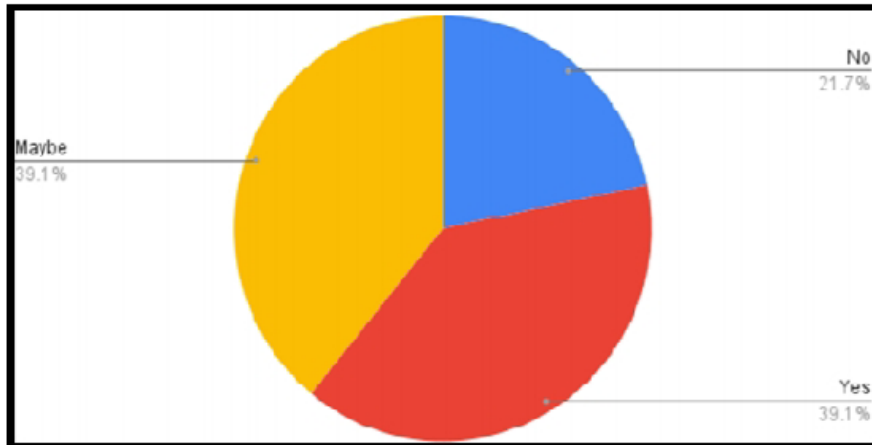




### WHAT EXTENT GREEN BANKING IS USEFUL?

**Interpretation:**

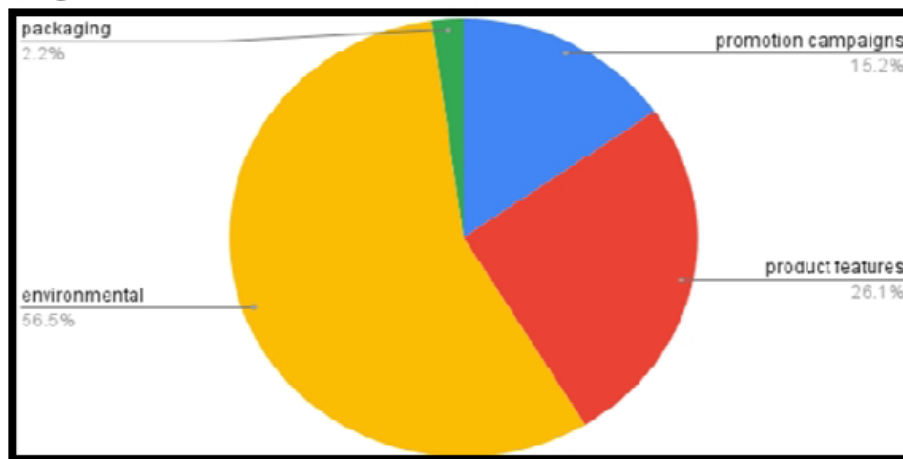
Out of 47 samples 6 respondents feel green banking is little useful in carrying out entrepreneurship. 2 samples don't find it useful at all, 13 respondents think it is what useful but not to a great extent and 25 samples assume it to be a part of their decision.



### GREEN BANKING HAS HELPED YOU TO MINIMISE COST OF PRODUCTS?

**Interpretation:**

39.1% respondents feel that green banking has improved their ability to save, but the same 39.1% of respondents are not sure about the same. Around 21.7% respondents feel that green banking has no impact on savings.



### WHAT MAKES YOU BUY A GREEN PRODUCT?

**Interpretation:**

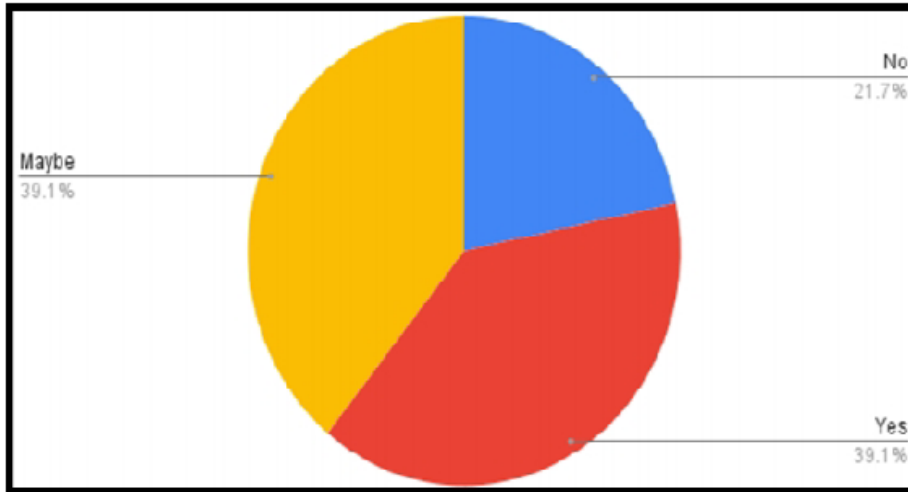
56.5% of respondents buy green products because they believe they will lead to sustainable ecosystem.

26.1% respondents purchase green products because of their features.

15.2% respondents are attracted to use green products through promotional campaigns.

2.22% respondents prefer their recyclable and reusable packaging.





### ACCORDING TO YOU GREEN BANKING HAS BOOSTED YOUR SAVINGS?

#### Interpretation:

39.1% respondents feel green banking products have boosted their saving.

The same 39.1% respondents are not aware of the impact of green banking products on their savings.

21.7% samples don't find any relationship between green banking activities and savings.

#### FEEDBACK AND RECOMMENDATION

Women entrepreneurs are aware about Green banking initiatives and few of them are even executing them widely. Yet there is some portion of insecurity among women entrepreneurs while they implement Green banking practices and access online products. Necessary measures such as seminars should be organized for women entrepreneurs by commercial and private banks to promote Green banking. Women should also be made aware of several benefits they can reap by accessing Green banking practices. Banks and other financial institutions are responsible for degrading the environment which can be curtailed to some extent by extending financial assistance to women entrepreneurs for setting up environmental friendly projects delivering eco-friendly products and services that will directly or indirectly reduce carbon emissions and internal carbon footprints.

#### CONCLUSION

Green banking is one of the popular concepts among women entrepreneurs. This initiative needs to be promoted among women entrepreneurs for ensuring impressive growth in the economic development of the country. Green banking is a good way to generate awareness among women entrepreneurs about global warming. Each women entrepreneur contributes a lot to the environment by accessing Green banking products in order to make this globe a safe and better place to live for the present and future generations. Few years back Green banking practices were not encouraged by traditional banks, neither these banks earlier analyzed environmentally friendly sources and opportunities for investments. On the contrary, almost all cooperative banks small and large including all financial institutions have now adopted the modern methods of banking. Green banking practices and initiatives are now being exercised widely by banks as a promising drive with the mind set of integrating green financial products to mainstream banking.

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