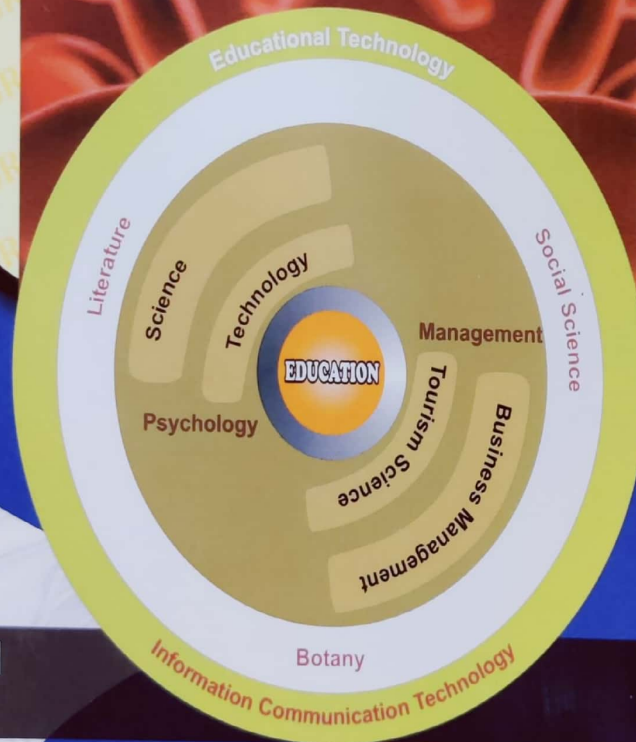
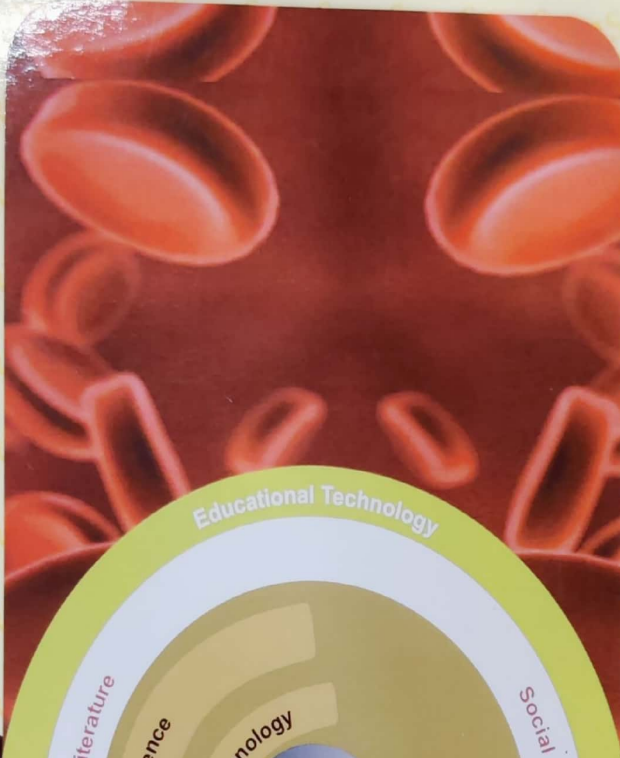




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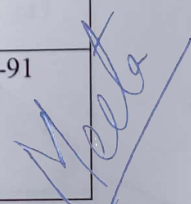
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## A STUDY OF CONSUMER AWARENESS TOWARDS GREEN MARKETING IN THE CURRENT BUSINESS SCENARIO

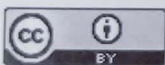
**Ms. Dhanashree Arun Bhute**

Assistant Professor, Patuck-Gala College of Commerce & Management, Santacruz - East, Mumbai, India, E-mail: dhanashree.bhute@patuck.edu.in

### Abstract

Green Marketing is considered an umbrella concept where the role of a consumer is also stated. The consumer has to act with responsibility towards the environment. The consumer should avoid products that are hazardous to himself or others, or the product which deteriorates the quality of environment either through manufacturing of such products, or use or disposal of such products leaves vicious footprints on earth. The manufacturers should not produce products which while manufacturing process consumes excessive unnecessary energy, or if the activities relating to production of the product or the product itself causes harm to any living organism, all of the above mentioned activities causing adverse effects to the environment should be avoided by both the manufacturers and the consumers. Efforts are been made by many corporate to develop and promote ecological products and production practices but there is still a long way to go. Only the business or only the consumer cannot do anything single handed to save the environment. Both the business and the consumer has to come together to extend gratitude to the environment in the form of Green Market. The present paper makes an attempt to create awareness among the consumers & Manufacturers about the degradation of environment due to production and consumption of hazardous products. This paper attempts to study the consumer awareness regarding green products and also stresses on the need and importance of Green Market.

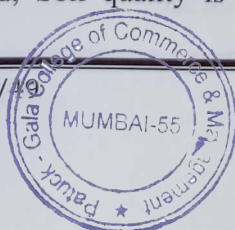
**Key Words:** Green Marketing, Green Products, Green Washing, Marketing Myopia, Eco-labels



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### Introduction:

"Yes" we all need development, but not at the cost of environment. Industries are developing, new products and services are introduced in the market. Every firm is exploiting all the available environmental resources to the fullest. Environmental problems are growing. Constant variations are seen in the climatic conditions, Rivers are turning dead, the water sources are being polluted, Soil quality is degrading leading to soil pollution, and the





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Navigating the Future



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Kamalika Ray

**ABSTRACT**

*The COVID-19 pandemic has wreaked havoc on all spheres of the global economy. It has necessitated the need to rethink the fundamental foundations of the functioning socio-economic and finance systems around the world. The virus has led to more than 5% contraction in global gross domestic product and almost six-year reversal in human development. It has also threatened the livelihoods of an estimated 1.6 billion workers in the informal economy. Timely outreach of financial services to each section of the societies irrespective of its geography is the need of the hour and will help each economy to close the gaps of inequality and bring finance to the most vulnerable. Financial inclusion is one of the cornerstones of any developing economy and one of the most powerful tools the world has right now to fight this pandemic hit situation. Digitalization, which has become a vital necessity in this situation, is the prerequisite to bring about financial inclusion in each country. How can digitalization be a part of the solution to pressing economic volatilities? Based on the recent trends, how can financial inclusion and Digitalization be synchronised to ensure all-round development and impede a socio-ecological transformation? This paper gives a regional outlook of the current state and tries to analyse the possible ways out.*

**Keywords:** *Financial Inclusion, Digitalization*

Ms Kamalika Ray, Mumbai. Email: kamalikaray333@gmail.com

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*Meeta*  
**I/c Principal**  
Patuck - Gala College of  
Commerce & Management  
Santacruz (E), Mumbai-400 055

## INTRODUCTION

### 1.1 Introduction

*“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.”*

*– Franklin D. Roosevelt*

The last year has been a year of sufferings, challenges and unforeseen restrictions. The Covid-19 pandemic has hit the world in unimaginable ways and brought the world economy almost to a standstill. As the toll on health and humans continue, all countries are just coming to terms with the enormity and scale of the economic damage this pandemic has resulted in. However, the novel Covid-19 pandemic challenge has also integrated the world economy in an unprecedented way. Each and every economy is trying to cope up with the same but unique threat in the best possible manner. The world has united in pain.

Despite the ongoing vaccination drive throughout the world, governments of every economy are still struggling with new possibilities of lockdown and measures to tackle the spread of the virus. The lockdowns have had the deepest impact on millions of low-income vulnerable lives. Many of the people coming from these economic strata who rely on daily earnings to survive, had to see their income sharply decrease or even disappear during this time. Without proper savings and access to financial opportunities to fall back on, these are the people who need the most help and should be the target for all financial inclusion programs. Furthermore, the closure of schools and universities may worsen education inequalities by disadvantaging those without access to e-learning. Research shows that college graduates who start their working lives during a recession earn less for at least fifteen years than those who graduate during periods of prosperity (Oyer 2006, Kahn 2010, Wozniak 2010, Oreopoulos et al. 2012). Studies have shown that students graduating during a recession face lifelong probabilities of loss of earnings. Along with many other learnings, the lockdown and this COVID-19 pandemic situation has accelerated the requirement of digital advancements, and opportunities are multiplying at a fast pace. All over the globe, economies are trying to harness the great power of technology to lift businesses up and deal effectively with the finance problems. By using digitization and technology to bring about financial inclusion every economy is trying to uplift the livelihoods of the downtrodden. This is extremely important for financial inclusion, an area where digital transformation creates so many opportunities.

Financial inclusion is defined as the equal availability and opportunity to all people irrespective of their economic backgrounds, to access financial services like banking, loans, insurance and other financial products. Appropriateness, affordability, and timeliness of these financial services to one and all will help each economy to close the gaps of inequality and bring finance to the most vulnerable. Financial inclusion is one of the most powerful tools the world has right now



*Meeta*  
**I/c Principal**  
Patuck - Gala College of  
Commerce & Management  
Santacruz (E), Mumbai-400 055

