

Study of Business Practices of MSMEs applying 'Green AI' to Achieve 'Sustainability' with Special Reference to Sangli District



Ms. Shilpa S. Shah^{1*}, Dr. Vilas Balgaonkar²

^{1*}Research Scholar, Sanjay Ghodawat University, Kolhapur, E-mail ID: shilpashreyans@gmail.com, Orcid ID: <https://orcid.org/0009-0004-1222-9045>

²Associate Professor, Sanjay Ghodawat University, Kolhapur, E-mail ID: vilas26@gmail.com, Orcid ID: <https://orcid.org/0000-0001-9114-2036>

Abstract-

This research investigates the transformative role of "Green AI" as a strategic driver for the United Nations Sustainable Development Goals (SDGs) within the Micro, Small, and Medium Enterprise (MSME) sector. While MSMEs are pivotal to industrial diversity, they often encounter resource barriers in adopting sustainable frameworks. Through an empirical analysis of 50 MSMEs, this study evaluates how the integration of energy-efficient Artificial Intelligence catalyses progress across a broad spectrum of sustainability targets. The findings reveal that Green AI adoption acts as a "sustainability multiplier," primarily through operational dematerialization and resource optimization. In the environmental domain, AI-driven digital workflows significantly reduced paper consumption (SDG 12 & 15), while the synchronization of Green AI algorithms with solar energy systems maximized renewable yields (SDG 7). Socially, the study observes that AI-powered predictive safety analytics and health monitoring enhanced workplace well-being (SDG 3), and personalized AI-driven learning platforms facilitated continuous employee upskilling (SDG 4). Furthermore, the application of smart sensors improved water-use efficiency (SDG 6), and AI-optimized logistics contributed to reduced urban congestion and emissions (SDG 11). The research concludes that transitioning toward Green AI—focusing on both "Green by AI" applications and "Green in AI" computational efficiency—enables MSMEs to bridge the innovation gap and achieve the 2030 Agenda. These results provide a robust framework for policymakers to incentivize AI-driven sustainability that balances economic growth with social and environmental responsibility.

Keywords: Green AI, MSMEs, Sustainable Development Goals (SDGs), Paperless Industry, Solar Optimization, Workplace Safety (SDG 3), Smart Logistics (SDG 11)

Introduction:

To deal with the serious challenges such as environmental damage, climate change, inequality, health issues, and limited access to basic resources the United Nations introduced the Sustainable Development Goals (SDGs), which aim to create a better, fairer, and more sustainable future for everyone. At the same time, technology—especially Artificial Intelligence (AI)—is becoming a part of everyday business life. However, traditional AI systems often consume large amounts of energy and resources, which can harm the environment. This has led to the emergence of a new and responsible approach known as Green Artificial Intelligence (Green AI).

Green Artificial Intelligence -Definition- "Green Artificial Intelligence (Green AI) regards practices aimed at utilizing AI to mitigate the impact that humans have on the natural environment in terms of natural resources utilized, and/or mitigating the impact that AI itself can have on the natural environment" (Verdecchia et al., 2023), Delft University of Technology 19th Oct, 2025.

The concept of Green AI emphasizes energy-efficient, environmentally sustainable AI development and use, by using Green AI, it can be easy to save energy,

reduces waste and lowers environmental impact by doing business practices. While Green AI helping the businesses to grow and improve in most efficient manner. This approach is especially important for Micro, Small and Medium Enterprises (MSMEs) known as second largest sector after Agriculture in India, plays very crucial role in employment generation, economic development and social stability. So, by adopting sustainable and cost-effective technologies like Green AI can help to MSMEs to remain competitive while also contributing to society and the environment.

The use of Green AI by MSMEs can directly and indirectly support several Sustainable Development Goals. This study especially focuses on 3Ps of Tripple Bottom Line concept which explains how the Green AI can improve health and well-being (SDG 3), by creating safer and healthier workplaces. It can support quality education (SDG 4) through digital training and skill development, and promote gender equality (SDG 5) by encouraging fair and unbiased decision-making in hiring and work allocation. Green AI can also help MSMEs use water more efficiently (SDG 6) and reduce energy consumption by supporting clean and affordable energy solutions (SDG 7). In addition, Green AI helps MSMEs grow

responsibly by improving productivity and supporting decent work and economic growth (SDG 8). It encourages innovation and modern business practices aligned with industry and infrastructure development (SDG 9). By reducing waste, emissions, and inefficient resource use, Green AI also contributes to sustainable cities and communities (SDG 11) and responsible consumption and production (SDG 12). Moreover, environmentally responsible business practices supported by Green AI help protect natural resources and ecosystems, contributing to life on land (SDG 15).

Although Green AI has great potential, there is still limited real-world evidence showing how it actually impacts sustainable development at the MSME level. Many studies remain theoretical, with fewer empirical studies based on business data. This research attempts to fill this gap by conducting an empirical study of 50 MSMEs to examine how the adoption of Green AI influences selected Sustainable Development Goals. The study aims to show that when used responsibly, Green AI can support both business growth and sustainable development in a meaningful and practical way.

Objectives:

- 1) To study the concept of AI and SDGs

- 2) To analyse the role of AI in achieving selected SDGs
- 3) To examine positive and negative impacts of AI on sustainability
- 4) To identify challenges in using AI for sustainable development

Research Methodology-

Research Design-

The present study adopts a descriptive and empirical research design to examine the impact of Green Artificial Intelligence (Green AI) on selected Sustainable Development Goals (SDGs). The study focuses on understanding Green AI practices in MSMEs and impact of these practices on sustainable development outcomes.

Nature of the Study

Thus, study is empirical in nature, for the study purposes primary data collected directly from 100 MSMEs. it aims to examines real- world practices rather than secondary or any theoretical data.

Sample Size and Sampling Technique

The study is based on a sample of 50 Micro, Small, and Medium Enterprises (MSMEs).

Convenient Random Sampling method was used to select MSMEs in Sangli District. In which,

Table No. 1: MSME's in Sangli district

Type of Enterprise	Micro	Small	Medium	Total
No. of units selected in Sangli district	21	17	12	50

has been selected with a focus on efficiency, sustainability, or environmental responsibility. This approach ensured that the selected firms were relevant to the objectives of the study.

Geographical Area of the Study

The research is conducted in Sangli district, India. Sangli was chosen due to strong MSME presence, and increasing emphasis on sustainability and digital transformation.

Data Collection Method

The study uses primary data, collected through a structured questionnaire administered to owners, managers, or senior executives of MSMEs.

To support the analysis, secondary data were also collected from research journals, government reports, UN SDG documents, and published studies related to Green AI and sustainability

Variables of the Study

- Independent Variable: Adoption of Green Artificial Intelligence (Green AI)
- Dependent Variables: Selected Sustainable Development Goals:
 - ✓ SDG 3 (Good Health and Well-being),
 - ✓ SDG 4 (Quality Education),

- ✓ SDG 5 (Gender Equality),
- ✓ SDG 6 (Clean Water and Sanitation),
- ✓ SDG 7 (Affordable and Clean Energy),
- ✓ SDG 8 (Decent Work and Economic Growth),
- ✓ SDG 9 (Industry, Innovation and Infrastructure),
- ✓ SDG 11 (Sustainable Cities and Communities),
- ✓ SDG 12 (Responsible Consumption and Production),
- ✓ SDG 15 (Life on Land).

Tools and Techniques of Analysis

- The data collected were analysed using:
 - Descriptive statistics such as percentages, mean scores, and charts;
 - Reliability testing of the questionnaire
 - Basic inferential techniques (where applicable) to examine relationships between Green AI adoption and SDG outcomes
 - Statistical analysis was carried out using standard data analysis tools.

Period of the Study-

The study covers data collected during the financial year 2024–25.

Limitations of the Study

- The study is limited to a sample of 50 MSMEs in a Sangli District only.
- Findings are based on self-reported responses
- The study focuses on selected SDGs and does not cover all 17 SDGs.
- The present study, examines the SDGs by divides into Tripple Bottom Line’s 3Ps concept of Sustainability Development Goals.

Table No. 2 Three Pillars of Sustainability

Triple Bottom Lines 3Ps	Environmental	Social	Economical
Sustainable Development Goals	SDG 6: Clean Water and Sanitisation SDG 7: Affordable and Solar Energy, SDG 11: Sustainable cities, SDG 12: Reasonable production and consumption, SDG 15: Life on land	SDG 3: Good health and well-being, SDG 4: Quality Education, SDG 5: Gender Equality	SDG 8: Decent work and Economic growth, SDG 9: Industry, Innovation and Infrastructure

Review of literature:

1) Toderas, M. (2025). Artificial Intelligence for Sustainability: A Systematic Review and Critical Analysis of AI Applications, Challenges, and Future Directions. Sustainability.

In this review author wants to explains on how AI supports environmental sustainability and SDGs. Paper clears that efficient use of AI is optimise resource utilisation, reduce emissions, and manage ecosystems more efficiently. The paper also highlights key challenges such as data quality, scalability, and implementation costs, which are barriers to equitable AI adoption. And finally, paper highlighted broad understanding of AI contributions helps sustainability and making it a key reference for research linking AI use and SDG outcomes.

2) Raman et al. (2024). Green and Sustainable AI Research: An Integrated Thematic and Topic Modelling Analysis. This comprehensive review of research paper analysed Green and sustainable AI by identifying three core thematic areas: responsible AI for sustainable development, energy optimisation and data driven socio- environmental impacts. Again, paper supports the view that AI can both mitigate its own environmental footprint and also help to solve sustainability problems, offering insight into how AI research aligns with SDGs such as energy, environment, and socio-economic sustainability.

3) Greif, L., Röckel, F., Kimmig, A., & Ovtcharova, J. (2025). A Systematic Review of Current AI Techniques Used in the Context of the SDGs.

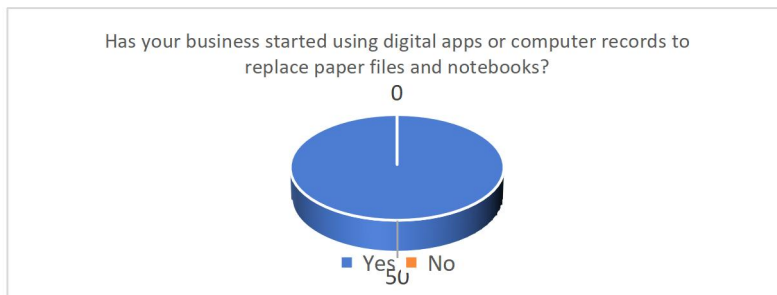
In this review, nearly 200 samples were analysed for the proper and exact outcomes of AI to sustainability.

It categorised the most common AI methods as supervised, unsupervised and reinforcement learning) and identifies trends in their application across SDGs. After the analysis it was noted that use of AI improves resources use optimization and energy efficiency but still there are some ethical and implementation challenges have existed. And finally, paper provides a better level of understanding about how different AI techniques contribute to sustainability outcomes and where gaps remain, particularly in environmental and social SDGs.

4) Verdecchia, R., Sallou, J., & Cruz, L. (2023). This paper majorly traces the developmental of Green AI research showing AI’s carbon footprint, algorithm tuning for energy savings, and model benchmarking. It highlights pattern of Green AI research growth since 2020 and also implementation of sustainable AI tools. And at last, this research is useful for grounding studies of Green AI concept and linking academic foundations with practical sustainable applications.

5) Artificial intelligence in sustainable development research. (2025). Nature Sustainability. This paper finds that AI research has grown rapidly and that AI applications contribute to environmental. Social and economic sustainability. For this study author examines nearly 800 empirical and theoretical studies on AI’s role and SDGs. and also, paper highlights the uneven distribution of AI benefits across SDGs and points out the need for more empirical data.

Data Analysis and Interpretation:



Environmental Sustainability

1.Has your business started using digital apps or computer records to replace paper files and notebooks?

Response	Respondent No	Percentage
Yes	50	100%
No	0	0
Total	50	100%

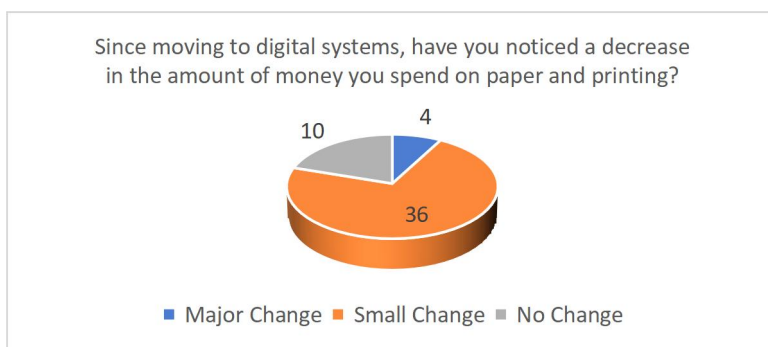


Table 3 and Figure 1

2. Since moving to digital systems, have you noticed a decrease in the amount of money you spend on paper and printing?

Response	Respondents	Percentage
Major Change	4	8%
Small Change	36	72%
No Change	10	20%
Total	50	100%

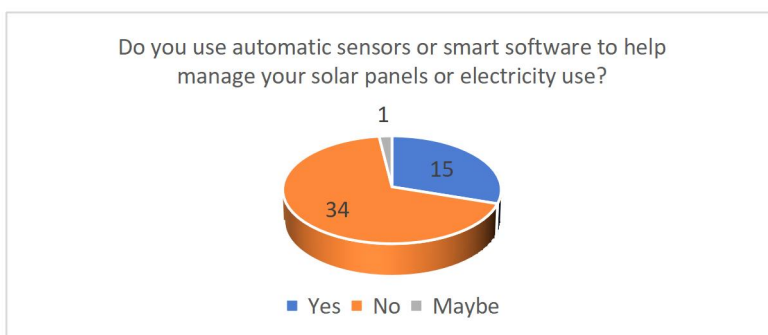


Table 4 and Figure 2

3. Do you use automatic sensors or smart software to help manage your solar panels or electricity use?

Response	Respondent No	Percentage
Yes	15	30%
No	34	68%
Maybe	1	2%
Total	50	100%

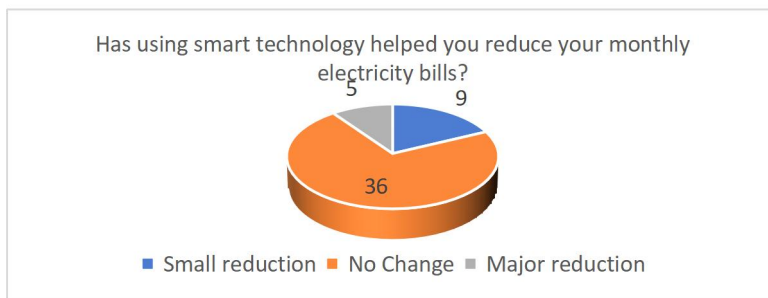


Table 5 and Figure 3

4. Has using smart technology helped you reduce your monthly electricity bills?

Response	Respondents	Percentage
Small reduction	9	18%
No Change	36	72%
Major reduction	5	10%
Total	50	100%

Table 6 and Figure 4

5. Does your business use smart sensors to check for water leaks or to test if your water is clean?

Response	Respondent No	Percentage
Yes	18	36%
No	32	64%
Total	50	100%

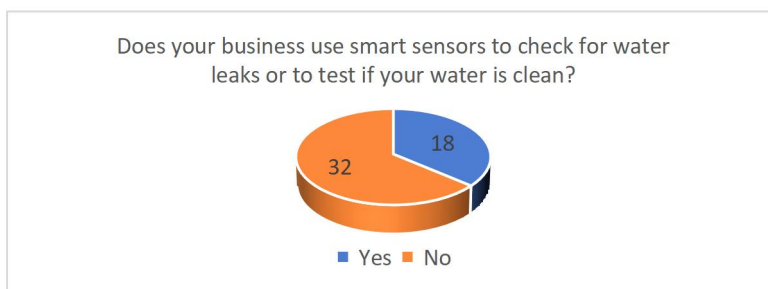


Table 7 and Figure 5

6. Has using automatic water-tracking tools helped your business save water?

Response	Respondent No	Percentage
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Yes	15	30%
No	16	32%
Don't Use	19	38%
Total	50	100%

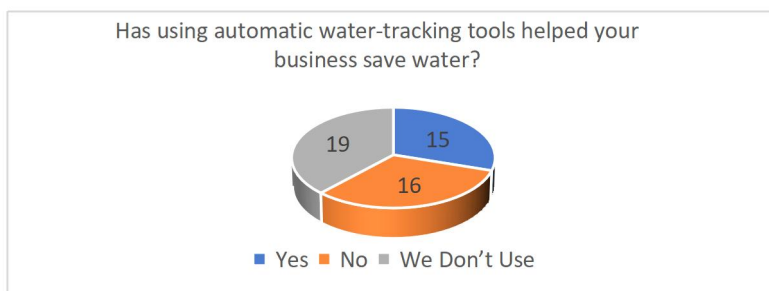
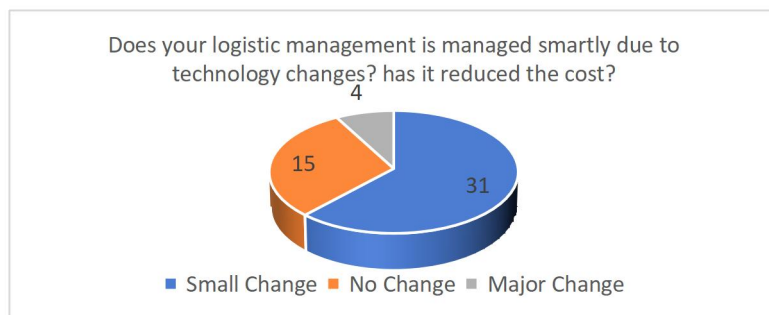


Table 8 and Figure 6



7.Does your logistic management is managed smartly due to technology changes? has it reduced the cost?

Response	Respondents	Percentage
Small Change	31	62%
No Change	15	30%
Major Change	4	8%
Total	50	100%

Table 9 and Figure 7

Above Tables no 3 to 9 and figure no 1 to 7 shows, that Green AI-enabled digital practices have contributed positively to environmental sustainability. The changes are taking place in the district like Sangli. Use of technology supports reduction in the use of paper, usage of water and reduction of pollution as well. Depending upon the type of businesses there are changes taking place and MSME owners accept it positively. In some areas where the changes are small, the need of proper training and facilitation is seen.

- The shift to paperless systems and reduced printing costs strongly supports SDG 12 (Responsible Consumption and Production).
- The use of smart technologies for energy monitoring and efficiency, though at an early stage, has helped reduce electricity consumption, aligning with SDG 7 (Affordable and Clean Energy).
- Adoption of water-monitoring tools has supported better water management, contributing to SDG 6 (Clean Water and Sanitation).
- Improved logistics and smarter operations promote cleaner and more efficient urban business practices, supporting SDG 11 (Sustainable Cities and Communities).
- Collectively, reduced resource use and lower environmental pressure indirectly contribute to ecosystem protection under SDG 15 (Life on Land).

Social Sustainability:

8. Do you use automatic cameras or sensors to make sure workers are safe and to prevent accidents on the job?

Response	Respondent No	Percentage
Yes	43	86%
No	7	14%
Total	50	100%

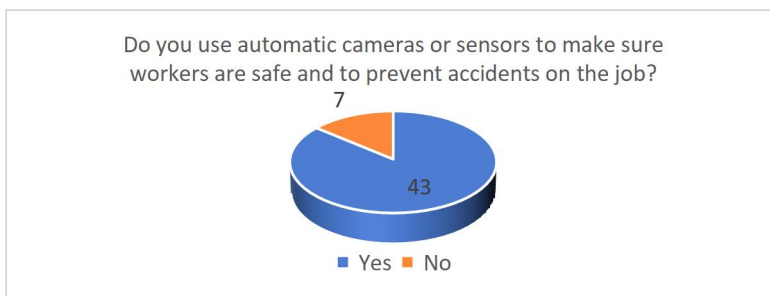


Table 10 and Figure 8

9. Do you use any digital tools that help track the comfort or health of your workers?

Response	Respondent No	Percentage
Yes	27	54%
No	23	46%
Total	50	100%



Table 11 and Figure 9

10. Do you use mobile apps or digital videos that automatically adapt to help your workers learn new skills at their own pace?

Response	Respondent No	Percentage
Yes	34	68%
No	16	32%
Total	50	100%

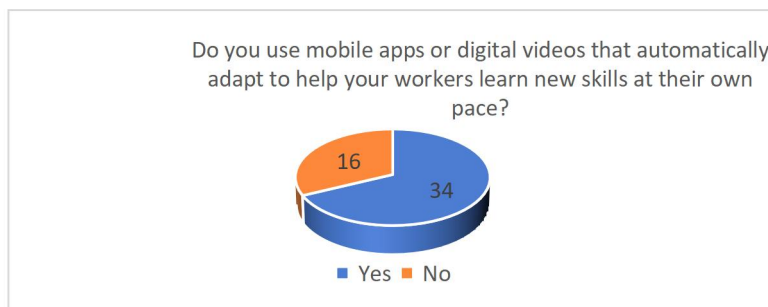


Table 12 and Figure 10

11. Have your workers learned more about using computers or smartphones because of the new tools in your business?

Response	Respondent No	Percentage
Yes	47	94%
No	1	2%
Can't Say	2	4%
Total	50	100%

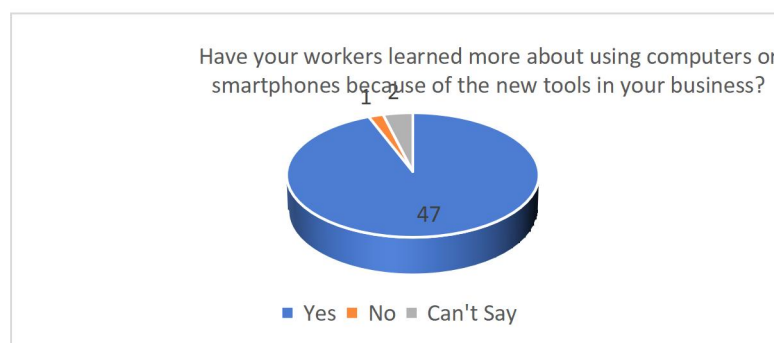
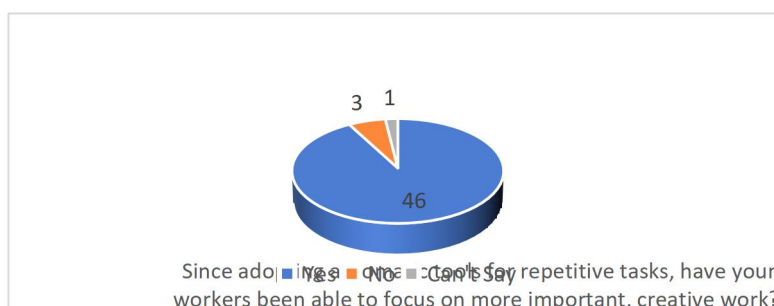


Table 13 and Figure 11

12. Since adopting automatic tools for repetitive tasks, have your workers been able to focus on more important, creative work?

Response	Respondent No	Percentage
Yes	46	92%
No	3	6%
Can't Say	1	2%
Total	50	100%

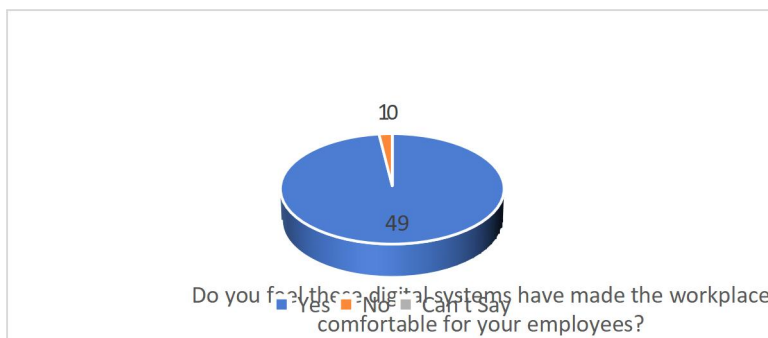


Table 14 and Figure 12

13.Has the use of technology made it easier for all people (e.g., women or youth in rural areas) to be a part of your business?

Response	Respondent No	Percentage
Yes	45	90%
No	2	4%
Can't Say	3	6%
Total	50	100%

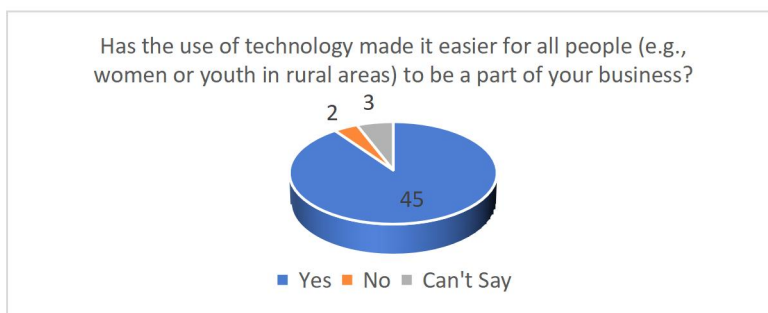


Table 15 and Figure 13

14.Do you feel these digital systems have made the workplace comfortable for your employees?

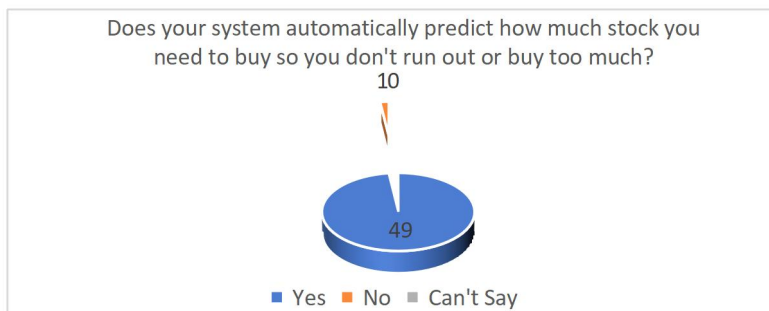
Response	Respondent No	Percentage
Yes	49	98%
No	1	2%
Can't Say	0	0%
Total	50	100%

Table 16 and Figure 14

From the above Table no 10 to 16 and figure no 8 to 14, the status of social sustainability in MSMEs of Sangli District. The responses convey that security, health, employee training, use of new tools, creativity, inclusion of women, and workplace comfort levels are improving and the digitisation and use of technology has played a significant role for the same.

- Green AI and digitalisation make their workplace very comfortable for their workers for women and men both, which can be a fulfilment of Gender Equality (SDG 5).
- Here, owner enabled digitalisation related with their good health and wellbeing (SDG 3), which can on least proportion but still its existed there in MSMEs in Sangli district.

- These owners also arrange Skill development programs and trainings which can be helps to updates their knowledge and achieves Quality Education (SDG 4) goal.



Economical sustainability:

15. Does your system automatically predict how much stock you need to buy so you don't run out or buy too much?

Response	Respondent No	Percentage
Yes	49	98%
No	1	2%
Can't Say	0	0%
Total	50	100%

Table 17 and Figure 15

16. Waste (spoiled goods or trash) are reduced after using technology than before?

Response	Respondent No	Percentage
Yes	35	70%
No	11	22%
Can't Say	4	8%
Total	50	100%

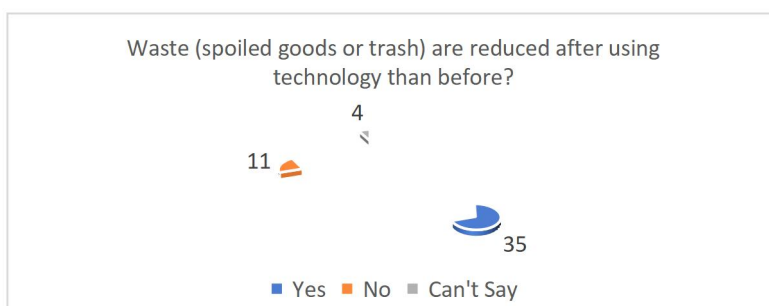


Table 18 and Figure 16

17. Have digital records made it easier for you to show your business's progress to a bank when you need a loan?

Response	Respondent No	Percentage
Yes	49	98%
No	1	2%
Can't Say	0	0%
Total	50	100%

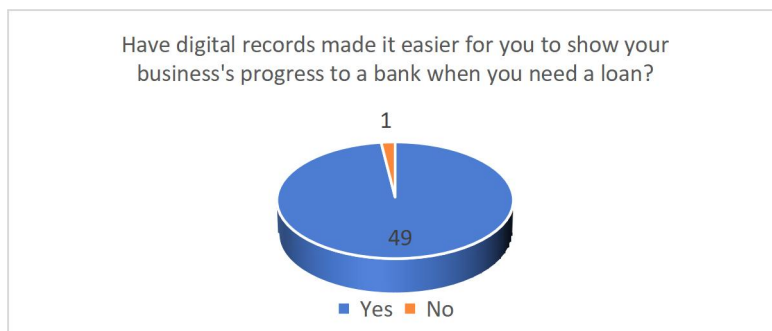


Table 19 and Figure 17

18.Can you serve more customers with technology without increase in cost?

Response	Respondent No	Percentage
Yes	45	90%
No	3	6%
Can't Say	2	4%
Total	50	100%

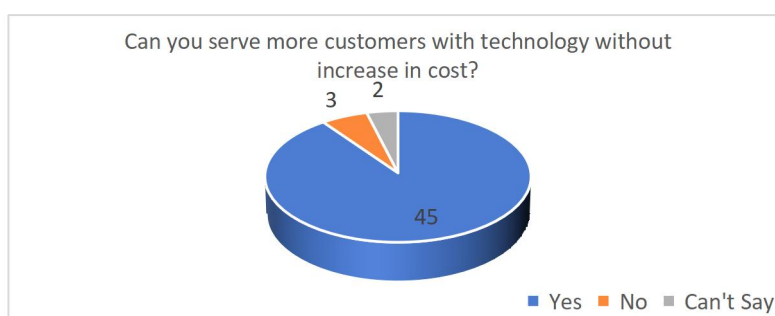


Table 20 and Figure 18

19.Does the technology help you to sustain in competition?

Response	Respondent No	Percentage
Yes	40	80%
No	8	16%
Can't Say	2	4%
Total	50	100%

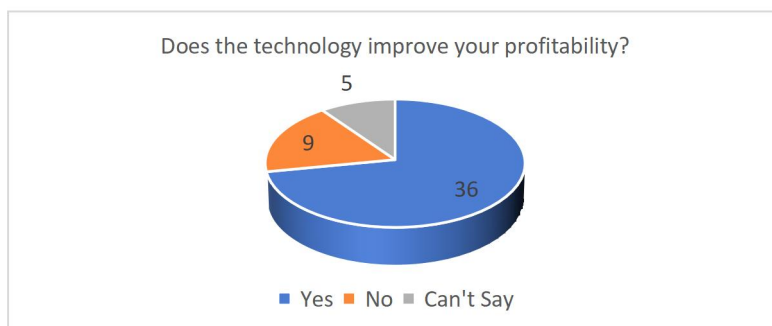
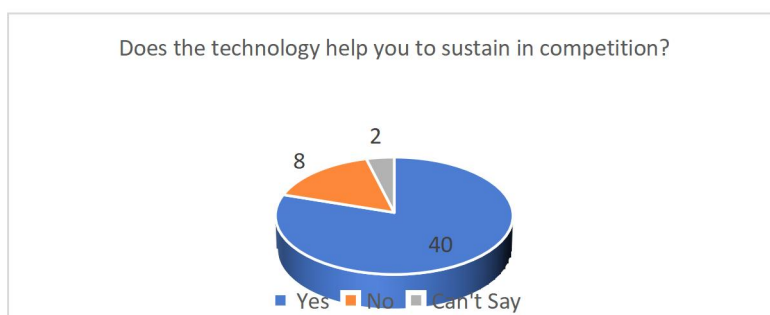


Table 21 and Figure 19

20. Does the technology improve your profitability?

Response	Respondent No	Percentage
Yes	36	72%
No	9	18%
Can't Say	5	10%
Total	50	100%

Table 22 and Figure 20



From the above Table no 17 to 22 and figure no 15 to 20, the economic sustainability of MSMEs in Sangli District can be analysed with specific reference to the achievement of Decent Work and Economic Growth (SDG 8) and Industry, Innovation and Infrastructure (SDG 9). The shift towards digitalisation and AI-enabled practices has supported MSMEs in improving inventory management, reducing operational waste, and controlling costs more efficiently. Adoption of digital banking and technology-driven customer services has enhanced financial efficiency and service quality. Furthermore, the use of smart systems has strengthened market competitiveness and contributed to improved productivity and profitability. Overall, the findings indicate that Green AI adoption plays a constructive role in promoting sustainable economic growth and innovation within MSMEs.

Challenges in Adoption of Green AI and Digitalisation (SDG-wise)

1. High Initial Investment Cost (SDG 8 & SDG 9): Many MSMEs face financial constraints in adopting AI-based and digital technologies due to high setup, software, and maintenance costs, limiting their ability to scale sustainable practices.
2. Limited Technical Skills and Digital Literacy (SDG 4 & SDG 8): Lack of trained personnel and insufficient technical knowledge among owners and workers restrict effective use of AI and digital tools, slowing productivity improvement.
3. Low Awareness of Green AI and Sustainability Benefits (SDG 12 & SDG 13): The data indicate

limited understanding of how Green AI can reduce resource consumption, resulting in partial or delayed adoption of sustainable digital practices.

4. Slow Adoption of Energy and Water Monitoring Technologies (SDG 6 & SDG 7): AI-enabled tools for energy efficiency and water management are still at an early stage, reflecting challenges related to accessibility, affordability, and awareness.
5. Resistance to Change and Traditional Work Culture (SDG 9 & SDG 11): Many MSMEs continue to rely on conventional business methods, showing hesitation toward digital transformation due to fear of complexity and operational disruption.
6. Insufficient Training and Skill Development Programs (SDG 4 & SDG 5): Limited availability of structured training, especially for women workers, affects inclusive digital growth and slows progress toward gender equality.
7. Limited Institutional and Government Support (SDG 9 & SDG 17): Inadequate policy incentives, subsidies, and technical guidance reduce MSMEs' motivation and capacity to adopt Green AI solutions effectively.
8. Data Security and Privacy Concerns (SDG 9 & SDG 16): Concerns related to data protection and digital security discourage MSMEs from fully integrating AI-based systems into their operations.

Findings:

1. The charts show that paperless systems and reduced printing practices are widely adopted, demonstrating strong alignment with SDG 12

(Responsible Consumption and Production) through reduced material usage and waste generation. (Fig. No.1 and 2)

2. A majority of MSMEs reported small to moderate reductions in electricity consumption, suggesting that early-stage adoption of AI-enabled energy monitoring tools contributes to SDG 7 (Affordable and Clean Energy). (Fig No.3 and 4)
3. The findings reveal that water-monitoring and conservation technologies are less widely adopted, yet those MSMEs using such tools have shown improved water management, supporting SDG 6 (Clean Water and Sanitation). (Fig. No. 5 and 6)
4. Improved logistics, inventory control, and smart operational practices enabled by Green AI have contributed to cleaner and more efficient business operations, reinforcing SDG 11 (Sustainable Cities and Communities). (Fig. No. 7)
5. The collective reduction in energy, paper, and resource usage indirectly supports ecosystem preservation, highlighting a positive contribution toward SDG 15 (Life on Land).
6. The social sustainability graphs indicate that digitalisation has improved workplace comfort, flexibility, and safety for both men and women, supporting SDG 5 (Gender Equality). Fig no. 6)
7. A section of MSMEs acknowledged that digital tools helped reduce work stress and improved work-life balance, indicating a limited but visible contribution to SDG 3 (Good Health and Well-being). (Fig No. 7)
8. The data show that several MSMEs conduct skill development and digital training programs, enhancing employee capabilities and supporting SDG 4 (Quality Education) (Fig. No. 8)
9. Economic sustainability charts reveal that Green AI adoption has improved inventory management, cost efficiency, and waste reduction, leading to better financial performance in MSMEs. (Fig No.15 and 16)
10. Increased use of digital banking, AI-supported customer services, and smart systems has enhanced operational efficiency and competitiveness, aligning with SDG 8 (Decent Work and Economic Growth). (Fig. No. 18 and 19)
11. Overall, the findings confirm that Green AI acts as an enabling tool for innovation and infrastructure development, supporting SDG 9 (Industry, Innovation and Infrastructure), though the scale of impact varies across enterprises. (Fig. no. 20).

Conclusion:

This study provides empirical evidence from 50 MSMEs in Sangli District that Green AI and digitalisation play a meaningful role in advancing sustainable development. The adoption of paperless systems, energy-efficient technologies, and water-

monitoring tools has contributed positively to environmental sustainability, supporting SDGs 6, 7, 11, 12, and 15. Socially, Green AI-enabled workplaces have improved comfort, safety, and inclusiveness for both women and men, aligning with SDG 5. Digital systems have also supported better health awareness and well-being at the workplace, contributing to SDG 3, though at a developing stage. Skill development initiatives and technology-based training programs reflect progress toward SDG 4 by enhancing employee knowledge and adaptability. Economically, AI-driven digital practices have improved inventory management, reduced operational costs, strengthened customer services, and enhanced profitability, supporting SDG 8. The increasing use of innovative technologies also reinforces SDG 9 by promoting sustainable industrial growth and infrastructure development. Overall, the findings confirm that Green AI adoption among MSMEs acts as an important driver of balanced and inclusive sustainable development.

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Questionnaire :

MSME SUSTAINABILITY SURVEY (THE 3 PILLARS) for a research paper by Mrs. Shilpa Shreyans Shah and Dr. Ashish Mukund Puranik

Pillar 1: Environmental Sustainability (7 Questions)

Focus: Solar Energy, Water, Waste, and Paper Reduction (SDG 6, 7, 11, 12, 15)

1. Has your business started using digital apps or computer records to replace paper files and notebooks?
Yes/ No

2. Since moving to digital systems, have you noticed a decrease in the amount of money you spend on paper and printing?
No Change / Small Decrease / Drastic Decrease

3. Do you use automatic sensors or smart software to help manage your solar panels or electricity use?
Yes/ No

4. Has using smart technology helped you reduce your monthly electricity bills?
No Change / Small reduction / Drastic reduction

5. Does your business use smart sensors to check for water leaks or to test if your water is clean?
Yes/ No

6. Has using automatic water-tracking tools helped your business save water?
No Change / Small Change / Drastic Change

7. Does your logistic management is managed smartly due to technology changes? has it reduced the cost?
No Change / Small Change / Drastic Change

Pillar 2: Social Sustainability (7 Questions)

Focus: Health, Safety, Education, and Gender/Inclusion (SDG 3, 4, 5)

8. Do you use automatic cameras or sensors to make sure workers are safe and to prevent accidents on the job?
Yes / No / Can't Say

9. Do you use any digital tools that help track the comfort or health of your workers?
Yes / No / Can't Say

10. Do you use mobile apps or digital videos that automatically adapt to help your workers learn new skills at their own pace?
Yes / No / Can't Say

11. Have your workers learned more about using computers or smartphones because of the new tools in your business?
Yes / No / Can't Say

12. Since adopting automatic tools for repetitive tasks, have your workers been able to focus on more important, creative work?
Yes / No / Can't Say

13. Has the use of digital tools made it easier for different types of people (e.g., women or youth in rural areas) to participate in your business?
Yes / No / Can't Say

14. Do you feel these digital systems have made the workplace less stressful for your employees?
Yes / No / Can't Say

Pillar 3: Economic Sustainability (6 Questions)

Focus: Growth, Financial Access, and Efficiency (SDG 8, 9)

15. Does your system automatically predict how much stock you need to buy so you don't run out or buy too much?
Yes / No / Can't Say

16. Waste (spoiled goods or trash) are reduced after using technology than before?
Yes / No / Can't Say

17. Have digital records made it easier for you to show your business's progress to a bank when you need a loan?
Yes / No / Can't Say

18. Can you serve More customers with technology without increase in cost?
Yes / No / Can't Say

19. Does the technology help you to sustain in competition?
Yes / No / Can't Say

20. Does the technology improve your profitability?
Yes / No / Can't Say