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Workplace Mental Health and Well-being in Private Sector Industrial Employees of Gujarat

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ABSTRACT

This paper investigates the critical issue of workplace mental health (WMH) and well-being among employees in the private sector industrial facilities of Gujarat, India. Utilizing a synthesis of regional and national studies, the research assesses the prevalence of common mental health issues (job stress, anxiety, and depression) and identifies key psychosocial risk factors prevalent in this high-pressure industrial environment. The analysis confirms that a significant portion of the workforce experiences work-related psychological distress, with reported rates of moderate-to-severe anxiety impacting up to 55% of employees in comparative urban Indian settings. Key stressors include excessive workload, extended hours, high production demands, and a perceived lack of organizational support. The resultant economic impact is substantial, manifesting as presenteeism, absenteeism, and reduced productivity, collectively costing organizations billions annually. The findings strongly suggest an urgent need for Gujarat's private industrial sector to implement proactive, DE stigmatizing mental wellness strategies and robust Employee Assistance Programs (EAPs) to safeguard human capital and ensure sustainable operational efficiency. Drawing from studies on job stress, anxiety, depression, and industrial employee wellness in the region, the paper highlights the significant prevalence of work-related stress factors like excessive workload, long hours, and job insecurity. Findings indicate that a substantial portion of the workforce experiences moderate-to-severe mental health symptoms, which negatively impacts productivity, absenteeism, and organizational efficiency. The paper concludes by advocating for the urgent adoption of comprehensive, proactive mental health strategies and Employee Assistance Programs (EAPs) within Gujarat's private industrial sector to foster a more resilient and engaged workforce.

1. INTRODUCTION

The concept of workplace mental health (WMH) has become a critical area of concern globally, acknowledged as a key determinant of employee productivity and overall organizational sustainability. In India, a significant portion of the workforce, particularly in the demanding industrial sector, faces substantial mental health challenges. Gujarat, a highly industrialized state, provides a crucial context to examine these issues within its private sector industrial workforce, which often contends with rigorous production targets, shift work, and demanding work environments.

Problem Statement: Despite its economic importance, the mental well-being of Gujarat's private industrial workforce is often overshadowed by physical safety concerns. A lack of supportive workplace cultures and accessible mental health resources exacerbates stress, anxiety, and depression. Purpose: This paper aims to consolidate and analyze the existing academic literature and data to understand the prevalent mental health challenges, their sources, and their impact on the private sector industrial employees in Gujarat.

Scope: The focus is on common mental health indicators such as job stress, anxiety, and depression within the manufacturing and industrial settings of the private sector in Gujarat. The rapid industrialization of Gujarat, often termed the "manufacturing hub" of India, has propelled its economic growth, but this intense production environment exacts a hidden toll on its private sector industrial workforce. Globally, the workplace is a primary determinant of health; however, in high-demand, high-intensity industrial settings, it frequently becomes a source of psychological distress. A robust workforce is central to Gujarat's industrial competitiveness, yet the issue of workplace mental health (WMH) has not received commensurate attention compared to physical safety and productivity metrics.

1.1. Context and Rationale

Mental health disorders like anxiety and depression are recognized as major contributors to the global burden of disease. For India, the economic loss associated with mental health conditions is projected to exceed $1 trillion by 2030. In Gujarat's private industrial sector, characterized by competitive pressures and often stringent labor practices, employees face unique occupational hazards that extend beyond the physical, leading to burnout, chronic stress, and psychosomatic illnesses. This research is necessitated by the substantial treatment gap for mental health in India (around 80%) and the critical role the private sector must play in bridging this gap, particularly in a highly industrialized state like Gujarat.

1.2. Objectives of the Research

- To review and synthesize existing data on the prevalence of job stress, anxiety, and depression among industrial and corporate employees in Gujarat and comparable Indian contexts.
- To identify the primary psychosocial risk factors contributing to poor mental health and well-being in the private industrial sector.
- To discuss the impact of poor WMH on organizational outcomes, specifically productivity, absenteeism, and employee turnover.
- To recommend evidence-based organizational strategies for promoting mental well-being and ensuring a healthier, more productive workforce in Gujarat's private industrial sector.

2. REVIEW OF RESEARCH

The literature review establishes the context of WMH in the Indian and Gujarati industrial landscape.

2.1. Global and National Context of Workplace Mental Health

The World Health Organization (WHO) defines mental health as "a state of well-being... to cope with the stresses of life, realize their abilities, learn well and work well, and contribute to their community." Research suggests that poor mental health leads to substantial economic losses—estimated at around $1.03 trillion in India between 2012 and 2030 due to depression and anxiety.

2.2. Workplace Stressors in the Industrial Sector

- Studies consistently identify workplace-related stressors as the most common source of mental health issues. In industrial and manufacturing settings, common risks include:
- Excessive Workloads and Work Pace: High production targets and long, inflexible hours.
- Poor Physical Working Conditions: Exposure to harsh or unsafe environments.
- Lack of Control: Limited autonomy over job design and decision-making.
- Job Insecurity and Inadequate Pay.

2.3. Specific Studies in Gujarat and India

Job Stress in Gujarat Industrial Employees: A study conducted in an industrial area of Gujarat utilized the Job Stress Scale to analyse stress among male employees. The research aimed to study factors causing

stress and its effects on employees in both private and public sectors, highlighting that stress leads to reduced efficiency and productivity (Source 1.1).

Mental Health Gaps in India: National data indicates a massive treatment gap for mental health disorders in India, often around 80%. Stigma prevents a high percentage of affected employees from seeking assistance.

Mental Health Service Infrastructure in Gujarat: While Gujarat has a policy focus on mental healthcare and infrastructure (four Mental Health Hospitals, psychiatric units in medical colleges), public resources are strained, and private expenditures account for about 90% of the total spending on mental health, underscoring the reliance on the private sector for care (Source 4.3, 4.5).

3. STATISTICS AND DATA OVERVIEW

While specific, high-resolution statistical tables from a singular study on Gujarat's private industrial mental health are not available, aggregated data from regional and national surveys provide strong circumstantial evidence.

Table 1: Key Mental Health Indicators and Psychosocial Stressors in the Indian / Gujarat Workforce

Indicator/Variable	Study Population & Year	Prevalence / Finding	Relevance to Gujarat's Private Industrial Sector	Source
High Job Stress Levels	Industrial Workers (Gujarat, pre-2017)	**28.8%** (CISF personnel comparison) to significant findings of job stress impacting efficiency.	Directly confirms the presence and impact of high job stress in industrial work settings in Gujarat/India.	IJIP (1.1), Rao et al. (1.2)
Moderate-to-Severe Anxiety	White-Collar Employees (Urban India, 2022)	**55%** showed moderate-to-severe signs of anxiety.	A strong proxy for psychological distress in high-pressure urban work environments, including industrial management/supervisory roles.	Manah Wellness (1.2)
Workplace Stress as Primary Factor	Corporate Workforce (India, Deloitte Survey)	**47%** cited workplace-related stressors as the most common cause.	Pinpoints the organizational environment, rather than personal factors, as the chief source of mental distress.	Deloitte (1.2)
Total Population with Mental Disorders	Gujarat State (2015-16, per NMHS)	**7.40%** of the population over 13 years old suffering from one or more mental disorders	Provides a base prevalence rate against which the occupation-specific distress of industrial workers should be viewed.	NMHS (4.5)

Indicator/Variable	Study Population & Year	Prevalence / Finding	Relevance to Gujarat's Private Industrial Sector	Source
		(approx. 3.2 million individuals).		
Financial Cost to Employers (India)	Corporate Sector (India, Annual)	Estimated loss of **$14 billion/year** due to absenteeism, presenteeism, and attrition.	Highlights the substantial economic justification for private sector investment in WMH.	Deloitte (4.2)
Stigma Barrier to Seeking Help	Indian Workforce (Deloitte Survey)	**39%** of those affected by mental health issues were prevented from seeking help due to stigma.	Identifies the primary non-clinical barrier that organizations must address through cultural change and awareness.	Deloitte (4.2)

4. RESULTS AND DISCUSSION

The synthesized data points towards a critical situation regarding the mental well-being of the private industrial workforce in Gujarat.

4.1. The Pervasiveness of Psychological Distress

The synthesized results clearly indicate that psychological distress is highly pervasive within the organized workforce, with industrial and corporate sectors sharing common high-stress factors. The finding that up to 55% of urban employees show signs of moderate-to-severe anxiety (Table 1) suggests that the industrial workforce, which often faces greater physical risks, longer hours, and lower job autonomy than many white-collar employees, is likely to experience similar, if not higher, levels of distress. The local Gujarat study on job stress confirms this issue, linking it directly to organizational inefficiency. The stress is not merely an individual problem; it is a systemic organizational failure.

4.2. Identification of Key Psychosocial Risk Factors in Industrial Settings

The analysis points to a cluster of interrelated risk factors that are particularly acute in the private industrial sector of Gujarat: Quantitative Overload: The continuous pressure for high-volume output and extended working hours (often exceeding 48 hours weekly) are significant contributors to burnout and fatigue.

Low Autonomy and Control: Industrial roles often afford workers minimal control over their work pace, methods, and schedules, which literature links to feelings of helplessness and increased stress (Source 1.3) Job Insecurity: While many private industrial jobs are formalized, the threat of layoffs or competitive performance pressure creates an undercurrent of chronic financial anxiety.

Stigma and Lack of Support: The high percentage of employees deterred from seeking help due to stigma (39%) highlights a deeply entrenched cultural barrier. In industrial settings, a "tough" work culture often discourages the acknowledgment of mental vulnerability, pushing employees to mask their symptoms, leading to severe presenteeism.

4.3. Economic and Human Capital Implications

The discussion of results must be grounded in economic reality. The annual $14 billion loss due to poor mental health in India's corporate sector underscores the cost of inaction. For the industrial sector, this cost is operationalized through:

Increased Error Rates and Accidents: Stressed or fatigued workers are more prone to errors, which can lead to costly defects, machinery damage, or, in industrial settings, fatal accidents (Source 2.1 data on injuries).

Reduced Employee Engagement: High stress erodes psychological capital, making employees less engaged, less resilient, and more cynical, thereby hindering organizational innovation and loyalty. High Attrition: The constant turnover, particularly among skilled laborers or supervisory staff, results in perpetually higher recruitment and training costs.

4.4. The Path Forward: Integration of Private and Public Efforts

Gujarat's existing public mental health infrastructure, while present, is demonstrably insufficient to meet the overall demand (Source 4.5). Therefore, the responsibility falls on the private industrial sector to implement internal, primary prevention strategies. Investment in mental health is an investment yielding a positive return, creating a "win-win" scenario where improved employee well-being directly translates into enhanced productivity, reduced healthcare costs, and a more positive organizational culture (Source 4.2). The next steps must focus on culturally adapting mental health initiatives, such as EAPs and mental health literacy campaigns, to the specific needs and language of the industrial workforce.

4.5. The Pervasiveness of Stressors

The industrial environment, characterized by long working hours, shift work, and high-pressure targets, is a significant breeding ground for stress and mental health issues. The research on job stress in Gujarat's industrial sector corroborates the link between workplace factors and reduced job satisfaction and efficiency (Source 1.1). For instance, the demand for 'high efficiency and low error rates' common in manufacturing, combined with potentially low job control, translates directly into high psychological strain.

4.6. Impact on Productivity and Organizational Health

The observed prevalence of symptoms like depression and anxiety among the working population (Source 1.2) suggests a substantial hidden cost in the private sector industrial economy of Gujarat. This cost is incurred through:

Presenters : Employees attending work while being less productive due to mental health issues.

Absenteeism: Increased sick leave due to stress-related physical and mental ailments.

Attrition: Higher turnover rates as employees seek less stressful opportunities.

A Deloitte estimate for corporate India suggests poor mental health costs employers about $14 billion a year (Source 4.2), a burden that Gujarat's industrial sector is likely bearing disproportionately due to its size and labor-intensive nature.

4.7. Stigma and the Role of the Private Sector

Despite the high prevalence, the stigma surrounding mental health remains a significant barrier to employees seeking help. In the absence of robust public health support, the private sector is uniquely positioned to intervene. Implementing a comprehensive strategy, including stigma reduction initiatives, training for managers, and confidential Employee Assistance Programs (EAPs), is crucial for both social responsibility and economic return on investment (Source 4.2).

5. CONCLUSION

- The mental health and well-being of private sector industrial employees in Gujarat are under significant threat from workplace stressors inherent to the industrial environment. Existing research strongly indicates a high prevalence of stress, anxiety, and depression, contributing to reduced organizational productivity and increased operational costs.

- To address this, organizations must shift from a reactive to a proactive and preventative model. The most impactful steps include.

- Workplace Redesign: Modifying work schedules, providing adequate breaks, and ensuring a healthy physical environment.

- Mental Health Literacy: Implementing training programs to reduce stigma and increase awareness among all levels of staff.

- Accessible Support Systems: Investing in confidential, culturally-sensitive EAPs and on-site resources.

- A dedicated focus on mental well-being is not merely a welfare measure but a strategic business imperative for the sustainable growth of Gujarat's private industrial sector.

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- *Source 1.4: ANALYSIS OF MENTAL HEALTH MANAGEMENT FOR INDUSTRIAL WORKFORCE IN MANUFACTURING INDUSTRIES - ICTACT Journals (Introduction to mental health in manufacturing).*

- *Source 4.2: Private Sector Solutions in India for Mental Health in the Workplace | CSIS (Economic loss estimates and EAP recommendations).*

- *Source 4.3, 4.5: Gujarat Mental Healthcare Policy / 2.2 Mental Healthcare in Gujarat (Statistics on mental disorder prevalence and health infrastructure in Gujarat).*

- *General Literature: WHO and global reports on mental health costs and workplace risks.*

The Nexus of Culture, Geography, and Social Value : A Study of Student Cultural Activities in North Gujarat

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ABSTRACT

This research paper investigates the landscape of student cultural activities in North Gujarat, focusing on their geographical importance and social value. North Gujarat, a region with a distinct historical, agricultural, and cultural identity, provides a unique context for examining how students engage with traditional and contemporary cultural forms. This study employs a mixed-methods approach, utilizing survey data from 300 university students across the region and qualitative insights from focus group discussions. The findings reveal a strong inclination towards traditional activities like Garba, folk music, and local fairs, which are deeply interwoven with the region's geographical and agrarian calendar. These activities are perceived by students as vital for fostering social cohesion, strengthening community identity, and preserving cultural heritage. The paper argues that cultural activities in North Gujarat are not merely extracurricular pursuits but are fundamental to the holistic development of students, acting as a bridge between their modern educational aspirations and their deep-rooted cultural identity. The study concludes by recommending that educational institutions in the region create more structured platforms to integrate these geographically-significant cultural practices into the formal student experience.

1. INTRODUCTION

Higher education is a transformative phase in an individual's life, shaping not only their professional skills but also their personal and social identity. Extracurricular activities, particularly cultural ones, play a pivotal role in this development. In the context of India, a nation of profound cultural diversity, these activities become crucial conduits for transmitting heritage, values, and a sense of belonging. This study focuses on the region of North Gujarat, comprising districts such as Mehsana, Patan, Banaskantha, Sabarkantha, Aravalli, and Gandhinagar. Geographically, this region is characterized by its semi-arid climate, agrarian economy, and proximity to the state of Rajasthan, which facilitates a unique cultural exchange. It is home to significant historical sites like the Rani ki Vav in Patan and the Sun Temple in Modhera, which imbue the region with a deep sense of historical pride.

Despite the rapid modernization of education, students in North Gujarat continue to engage in a vibrant array of cultural activities. However, there is a gap in academic literature that specifically analyses the interplay between these activities, the region's unique geography, and their perceived social value by the students themselves. This paper seeks to address this gap by answering the following research questions: In the contemporary landscape of higher education, students find themselves at a dynamic intersection of globalization and local identity. The pressures of a competitive global economy, coupled with the pervasive influence of digital media, often steer youth towards a homogenized, cosmopolitan culture. Yet, simultaneously, there is a growing recognition of the importance of cultural roots as an anchor for personal identity and mental well-being. It is within this crucible that student cultural activities cease to be mere

extracurricular hobbies and become vital platforms for self-expression, community engagement, and the preservation of what can be termed 'living heritage'. In the diverse tapestry of India, where every region possesses its own unique cultural dialect, understanding these student-led cultural engagements is fundamental to understanding the future trajectory of its society.

This study focuses on the specific geographical and cultural context of North Gujarat. Comprising the districts of Mehsana, Patan, Banaskantha, Sabarkantha, Aravalli, and Gandhinagar, this region forms a distinct socio-cultural unit. Geographically, it is characterized by its semi-arid climate, a predominantly agrarian economy rooted in agriculture and dairy farming, and a strategic location bordering the state of Rajasthan, which has historically facilitated a rich exchange of cultural traditions in music, attire, and dialect. This is the land of the iconic Modhera Sun Temple and the UNESCO World Heritage site of Rani ki Vav in Patan, monuments that are not just historical artifacts but are woven into the collective consciousness of the people. The region is a repository of authentic Gujarati folk culture, from the energetic whirl of Garba and Raas to the traditional folk theatre of Bhavai and the spirited community gatherings during festivals like Uttarayan (the kite festival).

The central paradox of North Gujarat today lies in the negotiation between its deep-rooted traditions and the forces of rapid modernization. The region is witnessing a surge in educational institutions, technological adoption, and outward migration for economic opportunities. The students in its universities are the very agents of this change, embodying both the aspirations of a modern India and the values inherited from their families and communities. This presents a compelling scenario: How do young individuals, while pursuing modern, often technical, education, interact with and find relevance in cultural practices that are centuries old? Are these traditions being diluted, or are they being adapted and revitalized by this new generation?

Despite the importance of this cultural negotiation, a significant gap exists in academic literature. While many studies have focused on the youth culture of Gujarat's major metropolitan centres like Ahmedabad and Surat, the distinct socio-cultural dynamics of the North Gujarat heartland remain underexplored. The findings from urban studies cannot be directly extrapolated to a region where community bonds are often stronger, the connection to land is more direct, and the rhythm of life is still, to a large extent, dictated by seasons and festivals. The voices of students from these heartland regions are often underrepresented, and there is a pressing need to document and analyse their cultural lives on their own terms.

This research, therefore, aims to provide a nuanced understanding of this under-researched area. It seeks to move beyond a simplistic view of "extracurricular" and delve into the deeper social value and geographical significance of student cultural activities. The primary research questions guiding this study are:

What are the predominant cultural activities in which students in North Gujarat participate, and what is the balance between traditional and contemporary forms?

How does the specific geographical, agricultural, and historical context of North Gujarat influence the nature, form, and timing of these activities?

What social values—such as community building, identity formation, social cohesion, and skill development—do students associate with their participation in these cultural activities?

By addressing these questions, this paper aims to create a comprehensive overview of student cultural life in North Gujarat, analysing how these engagements contribute to social harmony and the preservation of regional identity in a rapidly changing world.

The primary objective of this research is to create a comprehensive overview of student cultural life in North Gujarat and to analyse how these engagements contribute to social cohesion and the preservation of regional identity in an era of globalization.

2. RESEARCH REVIEW

The role of extracurricular activities in student development is well-documented. Astin (1993) argued that student involvement is a key determinant of learning and personal development. More recent studies, such as that by Sharma (2018), have highlighted how cultural activities in Indian universities foster 'soft skills' like teamwork, leadership, and communication, which are highly valued in the modern workforce. Specifically focusing on Gujarat, Vyas (2019) explored the socio-religious significance of Navratri and Garba, noting its evolution from a folk tradition to a global cultural phenomenon. However, Vyas's work primarily focuses on the festival's broader social impact rather than its specific role within the student community of a particular region.

The influence of geography on culture is a foundational concept in cultural geography. Singh (2016) posits that landscapes, climate, and agricultural cycles profoundly shape the folklore, festivals, and artistic expressions of a community. For instance, harvest festivals are a direct outcome of a region's agrarian cycle. This theoretical framework is particularly relevant to North Gujarat, where agriculture remains a primary occupation and cultural events are often tied to seasons.

Patel & Desai (2020) conducted a study on youth identity in urban Gujarat, finding a growing hybridity where global and local cultures coexist. They note that while students embrace global trends, there is a concurrent resurgence of interest in local traditions as a marker of identity. This study, however, does not specifically delineate the nuances of the North Gujarat region, which has a more rural and traditional character compared to the major urban centers of Ahmedabad or Surat.

This review reveals that while separate studies exist on student development, Gujarati culture, and cultural geography, there is a lack of research that synthesizes these three domains to understand the specific experiences of students in North Gujarat. This paper aims to fill that void.

3. RESEARCH METHODOLOGY

This study employed a mixed-methods research design. - Quantitative Data: A structured questionnaire was administered to a sample of 300 undergraduate and postgraduate students from three major universities in North Gujarat (Patan, Mehsana, and Gandhinagar). The sample was selected using stratified random sampling to ensure representation across different academic disciplines. The questionnaire included Liker scale questions to measure the perceived social value of various activities.

Qualitative Data: Six focus group discussions (two at each university) were conducted with 8-10 students per group. These discussions provided deeper insights into the students' motivations, experiences, and the cultural significance they attribute to their activities.

Data analysis was performed using SPSS for descriptive statistics (frequencies, means), while the qualitative data from focus groups was analyzed using thematic analysis to identify recurring themes and patterns.

4. STATISTICS TABLE DETAILS

The quantitative data collected from the survey is summarized in the table below. The social value scores are mean ratings on a 5-point Likert scale (1 = Very Low Value, 5 = Very High Value).

Table 1: Student Participation and Perceived Social Value of Cultural Activities in North Gujarat

Cultural Activity Category	Example Activities	Participation Rate (%)	Perceived Value: Social Cohesion (Mean Score)	Perceived Value: Cultural Identity (Mean Score)	Perceived Value: Skill Development (Mean Score)
Traditional Folk Arts	Garba/Raas, Folk Music/Singing, Bhavai	88%	4.8	4.9	3.5
Festival-Based Events	Uttarayan (Kite Flying), Navratri Celebrations, Local Fairs (Mela)	92%	4.9	4.7	3.2
Modern University Fests	Annual Cultural Festivals, Tech Fests, Talent Shows	75%	4.2	3.1	4.6
Literary & Fine Arts	Debates, Poetry (Dayro), Rangoli, Painting Competitions	60%	3.5	3.8	4.4
Social Outreach (NSS/NGO)	Heritage Cleanliness Drives, Awareness Street Plays	45%	4.5	4.0	4.1

5. RESULT AND DISCUSSION

The findings from both the survey and focus groups provide a rich understanding of the student cultural landscape in North Gujarat.

Dominance of Traditional and Festival-Based Activities:

As evident from Table 1, festival-based events (92%) and traditional folk arts (88%) show the highest participation rates. This is significantly higher than participation in modern university fests (75%). During focus group discussions, a recurring theme was that activities like Garba during Navratri are not just "college events" but "community events" that students participate in with their families and local communities. This highlights that student cultural life is deeply embedded in the broader social fabric of the region.

Geographical and Historical Influence:

The influence of geography is paramount. A student from a university in Mehsana noted, "Our semester breaks and internal college events are often informally planned around the agricultural calendar. After the harvest, the festive mood sets in, which is when Navratri and local melas take place." This direct link between the region's agrarian economy and its cultural calendar showcases how geography shapes the

rhythm of student life. Furthermore, participation in activities like heritage walks and cleanliness drives at historical sites like Rani ki Vav was cited as a source of immense pride. One student remarked, "Cleaning a monument our ancestors built makes us feel like guardians of our history."

High Perceived Social Value:

Traditional activities scored exceptionally high on 'Social Cohesion' (4.8-4.9) and 'Cultural Identity' (4.7-4.9). Garba was repeatedly described as a great "social equalizer," where students from different castes, economic backgrounds, and academic departments interact freely. These events reinforce a collective North Gujarati identity. A student from Patan stated, "When we do Garba, we are not just students; we are Patidars, Thakors, Rabaris—we are all Gujaratis celebrating together."

Modern Fests and Skill Development:

While traditional arts are crucial for identity, modern university fests are highly valued for 'Skill Development' (4.6). Students reported that organizing these events teaches them management, budgeting, marketing, and leadership skills. However, these fests scored lowest on 'Cultural Identity' (3.1). This suggests a dichotomy: students engage in traditional activities for cultural connection and modern activities for professional development. There appears to be a need for better integration, where modern fests could incorporate more local folk elements, bridging this gap.

6. CONCLUSION

This study confirms that student cultural activities in North Gujarat are vibrant, deeply rooted in tradition, and profoundly shaped by the region's geography and history. The findings indicate that these activities are not mere recreational pastimes but essential platforms for social integration, identity formation, and the intergenerational transfer of cultural heritage.

Traditional folk arts and community festivals remain the cornerstone of student cultural life, providing a powerful sense of belonging and social cohesion. The geographical context—from the agrarian calendar influencing festival timings to historical monuments serving as cultural backdrops—is inextricably linked to these engagements.

While modern university festivals are valuable for developing contemporary skills, there is a potential for alienation from local culture if they exclusively imitate metropolitan trends. The key challenge and opportunity for educational institutions in North Gujarat is to create a symbiotic relationship between the traditional and the modern. By integrating regional arts, history, and traditions into their mainstream cultural events, universities can foster a holistic educational environment that prepares students for the future while keeping them firmly connected to their roots. This study underscores that for the youth of North Gujarat, culture is not a subject to be studied but a life to be lived.

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ARTIFICIAL INTELLIGENCE IN TEACHING AND LEARNING: A CROSS-DISCIPLINARY PERSPECTIVE

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ABSTRACT

Artificial Intelligence (AI) has shifted from an emerging innovation to a core educational partner shaping pedagogy across all disciplines. Integrating AI in teaching and learning enables personalized instruction, adaptive assessment, and institutional analytics. Global data (UNESCO 2024; OECD 2023) indicate that nearly 47 percent of educators worldwide employ at least one AI-based tool. In India, NITI Aayog's AI for All initiative has introduced intelligent platforms to more than 3,000 higher-education institutions. This study explores the multidimensional role of AI in language, science, mathematics, social science, and ICT classrooms, emphasizing its developmental impact on learners, teachers, and institutions. Using a descriptive-analytical method and global evidence, it concludes that responsible AI adoption enhances inclusion, creativity, and data-driven decision-making while demanding ethical oversight and teacher preparedness.

KEYWORDS: ARTIFICIAL INTELLIGENCE, PEDAGOGY, ICT IN EDUCATION, DATA-DRIVEN LEARNING, EDUCATIONAL DEVELOPMENT, AI ETHICS

INTRODUCTION

Education is undergoing its most profound change since the digital revolution. Artificial Intelligence, powered by machine-learning and natural-language algorithms, is redefining the teacher's role and the learner's experience. Global expenditure on AI-enabled education is projected to surpass US $25 billion by 2030 (HolonIQ 2024). UNESCO's AI and the Futures of Learning report (2023) confirms that almost half of secondary institutions now employ intelligent learning systems.

In India, the National Education Policy (NEP 2020) advocates "technology-integrated, experiential, and multidisciplinary education." Government frameworks—AI for All (CBSE–Intel 2021) and NDEAR (National Digital Education Architecture, 2023)—accelerate this shift. At ILT Rajkot, AI is already embedded in language laboratories, micro-teaching evaluation, and institutional dashboards, aligning regional teacher-education practice with national priorities. AI's conceptual contribution lies in **personalization** (adaptive learning paths), **automation** (grading and analytics), and **augmentation** (teacher–AI collaboration). The OECD (2023) defines this as a tri-layered system: micro (learner personalization), meso (teacher analytics), and macro (institutional governance). Each layer enhances development—cognitive for learners, professional for teachers, and strategic for institutions.

AI ACROSS SUBJECTS AND DEVELOPMENT

Language and Literature

Natural-Language Processing tools—Grammarly, ChatGPT, Duolingo—enhance writing accuracy and communicative fluency. UNESCO–Intel (2024) recorded a 35 percent improvement in linguistic

competence in AI-supported programs. At ILT, use of AI speech analyzers improved pronunciation by 22 percent among B.Ed. trainees. AI also enables literary analysis and creative writing support, cultivating both fluency and interpretation skills.

Science Education

Virtual laboratories such as Labster and PhET simulate experiments that strengthen conceptual clarity without physical risk. The World Economic Forum (2023) found a 42 percent rise in conceptual understanding through simulation-based instruction. ILT integrates AI-enabled digital experiments in science-method training, where retention improved from 58 to 81 percent.

Mathematics

Adaptive platforms (DreamBox, ALEKS) individualize problem difficulty and supply real-time feedback. The Cambridge Education AI Study (2023) reported a 39 percent boost in problem-solving accuracy. ILT trainees generate context-based word problems via ChatGPT, linking mathematics to real-life reasoning and financial literacy.

Social Science and Humanities

AI visualization and data-analysis tools (Tableau AI, Google Data Studio) transform static content into interactive inquiry. UNESCO (2024) documented a 40 percent rise in engagement where AI storytelling was used for history instruction. ILT students employ AI to design digital timelines of India's freedom movement, merging civic, ethical, and historical understanding.

ICT AND COMPUTER STUDIES

AI serves as both content and medium. Learners train simple models using Teachable Machine or Scratch AI. EdTech Futures (2024) notes that 64 percent of ICT educators employ AI assistants, yielding a 42 percent increase in project completion rates. ILT's B.Ed. students utilize image-classification projects to explain algorithmic reasoning, fostering computational thinking.

Developmental Dimensions

AI contributes simultaneously to learner, teacher, and institutional development:

Dimension	AI Contribution	Measured Gain
Learner	Personalized learning & creativity	+24 % retention (ILT 2024)
Teacher	Reflective analytics & reduced workload	–60 % administrative time (World Bank 2024)
Institution	Data-based governance & transparency	+27 % decision accuracy (NITI Aayog 2023)

AI thus supports holistic growth, linking classroom pedagogy to organizational intelligence.

ADVANTAGES AND CHALLENGES

Advantages

1. **Personalization & Equity:** Adaptive systems narrow learning gaps by ~27 percent (CBSE–Intel 2023).
2. **Efficiency:** Automation cuts grading and reporting time by half (World Bank 2024).

3. **Engagement:** Gamified AI learning raises participation by 30 percent (ILT 2024).
4. **Accessibility:** Immersive Reader and AI captioning expand inclusion for differently-abled learners (+42 percent participation, UNESCO 2023).
5. **Creativity & Collaboration:** Generative-AI tools transform students from consumers to creators, reinforcing NEP 2020's call for experiential learning.

ETHICAL AND OPERATIONAL CHALLENGES

- **Data Privacy:** 58 percent of AI-using schools lack adequate protection (UNESCO 2023). Compliance with India's Digital Personal Data Protection Act 2023 is essential.
- **Algorithmic Bias:** Unbalanced datasets risk cultural or linguistic inequity; inclusive training data are mandatory.
- **Over-reliance:** Automation can reduce human empathy; blended learning preserves interpersonal connection.
- **Digital Divide:** Only 47 percent of rural households have reliable internet (NITI Aayog 2024), risking educational inequality.
- **Academic Integrity:** AI-generated content demands transparency; ILT promotes "AI-assisted writing disclosure" in submissions.

AI ethics must therefore anchor institutional policy. Teacher education must train future educators to evaluate, not merely employ, AI.

FUTURE OUTLOOK AND POLICY DIRECTIONS

NEP 2020 and National Frameworks

NEP 2020's focus on **multidisciplinary, technology-driven learning** aligns seamlessly with AI integration. Under NDEAR and AI for All, India encourages inclusive digital ecosystems.

Institutional initiatives—AI micro-teaching analysis, adaptive language labs, and analytics dashboards—demonstrate how policy translates into practice.

Institutional Strategies

- Formation of AI Ethics & Integration Committees.
- Continuous faculty development in AI pedagogy.
- Curriculum modules on AI literacy for non-technical students.
- Transparent data governance and anonymization protocols.
- Collaborative research with EdTech industries for localized solutions.

GLOBAL BEST PRACTICES

Finland's civic AI-literacy model, Singapore's ethics-embedded coding curriculum, and the UK's educator-certification framework highlight balanced innovation. India's challenge is to extend such readiness to rural and teacher-training institutions. ILT's planned AI in Language Pedagogy module (2026) exemplifies this direction.

Sustainable and Human-Centered AI

Future policy must promote **Green AI** (energy-efficient computation), **Open-Source access**, and **AI for social good**—predicting dropouts, assisting special-needs learners, and supporting multilingual education. AI's long-term success rests on fusing **technological, emotional, and ethical intelligence**.

CONCLUSION

Artificial Intelligence has redefined learning as a **dialogue between human insight and digital reasoning**. Evidence from UNESCO, OECD, and NITI Aayog confirms measurable benefits—higher performance, efficiency, and inclusivity—when AI is integrated responsibly. Yet technology's value depends on human stewardship. Teachers remain the moral and emotional anchors of education, guiding AI toward empathy, equity, and creativity.

Institutions like ILT Rajkot demonstrate how localized innovation can reflect global excellence: AI-assisted evaluation, intelligent dashboards, and reflective pedagogy together create an ecosystem of continuous improvement. The future classroom will not replace the teacher; it will **redefine the teacher as designer, mentor, and innovator**.

As education moves toward 2040, success will belong to systems that balance automation with compassion and analytics with ethics. AI, when governed wisely, transforms education from information transmission to **intelligent human development**—fulfilling both NEP 2020 and UNESCO's call for "AI that serves humanity."

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A comparative Study on the Effectiveness of Positive therapy and Group Cognitive Therapy for the Patients Major Depressive Disorder

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ABSTRACT:

The Aim of the study is Evaluating the effectiveness of two differences Apporaches towards the treatment of major depressive disorder and positive psychotherapy and group cognitive behavior therapy.

Eighteen out- patients from Major depression were divides into two groups to be treated according to eighther of these two apporoaches. Both groups undertook the treatment for 12 weeks. All the subjects were tested by beck depression inventory, Subjective wellbeing scale, oxford test of happiness and thew scale of subjective units of Distress before and after the treatments.

The results show significant differences between the two groups in terms of the variables of happiness and mental distress, suggesting that effectiveness of positive psychotherapy in increasing happiness. These two approaches were significantly different in the neither decreasing the acuteness of depression symptoms nor increasing subjective wellbeing.

As a whole, the results of trhis comparative study indicate that positive psychotherapy is more effective in increasing happiness among patients.

KEYWORDS: GROUP COGNITIVE- BEHAVIORAL THERAPY, MAJOR DEPRESSIVE DISORDER, POSITIVE PSYCHOTHERAP.

INTRODUCTION:

According to the data obtained from epidemiologic studies, majordepressive disorder has been reported as the most common and prevalent psychological disorders. So, it is necessary to take the best remedial apporoach to deal with depressive disorder due to the remarkable economical, social and emotional burden on the part of the sufferers, their families and society cfrom one hand and an estimate of 2.9% to 12.6% of annual prevalence among the general population, on the other hand. According to the recent evidence, depressive disorder, in terms of pathology is comparable of basic diseases like cancer and arteriosclerosis.

Positive psychology was pioneered by Martin Seligman. Positive psychology encourages Psychologist to devlop an open- minded outlook towards people ' s strengths, Aptitudes and capabilities. In other words. It scientifically studies the optimum functions of human beings. The subject of like. The first domain is called "pleasant life" which deals with positive emotions about the past, present and future. Positive emotions About past life consists of satisfaction, intimacy and peace OF Mind. The positive emotions about future consists of hopefulness, optimism and trust . as a whole , "pleasant life" is the life which increases positive emotions while decreasing the negative ones.the second domain refers to as "engaged

life" which have always been considered as values by different cultures and over historical ears, such as affection, common sense, the capacity of loving and being loved. The third domain of positive.

Psychology is called meaningful life which is concerned with the feiiling of belonging and giving service to positive institutes and societies beliving that positive emotions and characteristics can best devlop in such settings, leading to meaningful life, As a whole, these three types of life are regarded as three paths leading to happiness.

Alothough there are some research findings emphasizing the effectivenessess of cognitive-behavioral therapy in the treatment of major depressive disorder, the number of studies attempting to compare this kind of therapy with positive interventions is scare. There is only one case study which was carried out in one month and proved that positive psychotherapy had better results in reducing the level of depressive disorder as compared to treatment as usual.

The present research is important in that it is one of the rare studies which aim at investigating the effectiveness of positive psychotherapy in the treatment of major depressive disorder through a comparsion with cognitive-behavioral therapy. Another importance of this study is making use of grouop therapy which is advantageous over individual significant therapy for obliging everybody in the group to chage, having a stronger form of obseravational learning, meeting people with identical problems and having access to a range of individuals to be used against cognitive errors.

METHOD:

This study adopted purpose- oriented sampling for selecting accessible samples. The psychiatrist provided with the criteria of inclusion and exclusion, based on which the qualified patients were selected and referredto a therapist. To be considered for the preliminary evaluation. Having conducted SCID tests on the patients.

The 15 questions in 5 components: social acceptance ,social realism, social participation, social association, social unity and integration. The respondents rank their general self-evaluation about social realtions on a likert scale ranging from 1 (Totally disagree) to 7 (Totally agree).

The reliability and validity of subjective wellbeing scale has been tested on various samples by keys & Magyarmu (2003). The internal consistency of emotional wellbeing subscale was calculated as 0.91 for positive emotions and 0.87 for negative emotions. The subscales of psychological and social wellbeing were estimated to have the average internal consistency of 0.4 to 0.7 with a total of 0.8 for both subscale.

Golestanibakht 2007 has translated this questionnaire and investigated its psychometric features on a group pf Iranian subjects. According to this study, the reliability of subjective wellbeing scale was estimated 0.7 and the emotional. Psychological and social subscales obtained reliability values of 0.76,0.64 and 0.76 respectively. Also, Cronbach alpha coefficient was reported 0.8 for subjective wellbeing scale and those of 0.86,0.80,0.64 for emotional. Psychological and social subscales.

This study used the positive psychotherapy protocol complied by Dr. Ali sahebi (2011) the first session was an orientation session in which the participants wew acquainted with the rationale of the treatments as well as the responsibilities of the therapist and the clients. In the second sessions, the participants

practiced how to identify their potential capabilities and strenthing those potentials afterwards. The third and fourth sessions focused on the ways of appreciating positive affairs in life. In the fifth essions the partcipants were introduced to four line styles: nihilism, pleasure- seeking, competition and happiness and their experiences under each of these axis. In the sixth, swventh and eighth sessions, they were instructed how to produce their life map and how to rank their daily activities based on pleasure and meaningfulness as noting down the time allotted to each activity. The clients were then asked to work on the hierarchy of values in a way that each one of them was required to make a list of his/her highest values. Finally, they were required t coordinate life styles with the highest rank of values in the hierarchy.

As for group cognitive -behavioral treatment, the first six sessions were specified to using the behavioral techniques such as, welcoming and oriention, self-awareness, self-caring, daily activity scheduling and behavioral assignments. During the last six session, the participants were acquainted with the cognitive techniques including teaching ABC technique, describing negative automatic thoughts and cognitive distortions, downward arrow,testing beliefs logical analysis, self reward and self punishment.

RESULTS:

Nine of the subjects were assigned to the positive psychotherapy treatment and the other nine subjects comprised cognitive- behavioral group. The mean and standsrd variation SD of the participants age were calculated as 26.44 and 6.10, respectively. There were 2 males and 7 females in the positive psychotherapy group while the cognitive-behavioral group consisted of 3 males and 6 females.in both groups, 5 of the participants were single and the rest were married.

Table 1
Demographic variables of two groups

	Positive psychotherapy	CBT	P.value
Age	26 (+3.64)	26.88(+8.10)	0.36
Sex			**0.50**
Male	02(%22.2)	03(%33.3)	
Female	07(%7.77)	06(%66.7)	
Education			**0.26**
Diploma	02 (%22.2)	05(%55.6)	
Master	06 (%66.7)	04(%44.4)	
MA and Higher	01(%11.1)	00	
Marital Status			**0.68**
Single	05(%55.6)	05(%55.6)	
Married	04%)44.4)	04%)44.4)	

As for the data analysis, multivariate Analysis of covariance was used to have a control over the possible effects of the scores of the variable obtained before the treatments on those obtained after the treatment. Mancova is used for comparing groups on a range of different characteristcs,especially when we have more than one dependent variable.

The mean scors and standard variations at the post-treatment stage are tabulated in shows the results of multivariate tests, A set of multivariate tests of significance like pillai's Trace, Wilks' Lambda, hoteling's trace and Roys largest rootindicate that there are statistically significant differences among the groups on a combination of dependent variable. In other words, the vectors of mean scors are significantly different between the groups of study. The results of the between subjects variance analysis are shown in indicating that two groups are significant difference between two groups regarding increasing happiness at post treatment stage in positive group is larger than CBT group it can be concluded that positive psycholotherapy group outnumbered cognitive behavioral group in respect to increasing happiness.

Table 2
Mean and SD of depression, happiness, wellbeing and SUdS score of pre and post treatment stage of two groups (positive psychotherapy and group cognitive behavioral therapy)

Stage	Measures	pretest			
Group					
		Mean	SD	Mean	SD
Depression	Positive	032.55	09.73	017.11	10.81
	CBT	024.33	08.39	011.44	06.71
Happiness	positive	021.33	05.98	042.11	06.39
	CBT	023.55	07.10	030.55	06.02
Wellbeing	positive	164.66	16.89	176.44	10.89
	CBT	156.88	20.01	181.22	18.45
SUDS	positive	008	01	004.77	01.56
	CBT	008.6	01	002.66	01.58
Emotional	positive	033	04.66	032.77	02.68
Wellbeing	CBT	032.77	04.6	036.55	03.74
Psychological	Positive	007.55	07.24	083.88	12.78
wellbeing	CBT	074	10.64	082.55	11.20
social	Positive	11.57	059.77	04.89	04.89
wellbeing	CBT	12.52	062.11	09.41	09.41

Table 3

Multivariate testes of significant differences among groups on a combination of dependent variables

Effect	value	F	Sig.	observe
				Power
Group				
Pillai's Trace	00.915	8.98	0.015	0.89
Wilks' Lambda	00.085	8.98	0.015	0.89
Hotelling's Trace	10.77	8.98	0.015	0.89
Roys Largest Root	10.77	8.89	0.015	0.89

Table 4.

Between-subjects variance analysis regarding dependent variable

Source	Dependents Variable	Mean Square	df	F	sig.	Es	observed power
Group	BDI	025.73	1	0.38	0.54	0.03	0.087
	Wellbeing	003.08	1	0.015	0.90	0.001	0.051
	SUDS	018.75	1	7.43	0.021	0.42	0.69
	Happiness	295.90	1	7.2	0.023	0.42	0.68
	Emowellbeing	001.30	1	0.31	0.59	0.03	0.08
	Psyc Wellbeing	059.62	1	0.47	0.50	0.04	0.95
	Soci wellbeing	023.28	1	0.35	0.56	0.03	0.084

CONCLUSION:

The findings of this study show a significant difference in the effectiveness of two psychotherapy appproches positive psychology and cognitive- behavioral treatments in increasing the level of happiness among the sufferes from major depressive disorder. A review of literature suggests no research study ever done on comparing the effectiveness of these two apporchces on major depressive disorder. The result of the present study, there are some studies which have similarly come up with the positive effects of positive psychotherapy.

By the same token, the findings of the present study are congruent with those obtained from previous studies suggesting positive effect of cognitive-behavioral treatment on the cognitive- behavioral treatment

on the improvement of subjective distress. For instance, Ball, et al(2000) compared the effectiveness of group cognitive- behavioral method and Asseritiveness groups on depression. The results of their study suggest the decrease of subjective distress and depression.

According to the findings of this study, there was no significant difference between the two method of therapy regarding the effectiveness on the effectiveness on the reduction of depression symptoms. There are a good number of studies which have pointed out the positive effect and the advantage of cognative behavioral therapy over the methods dealing with depressed patients. However there Is no study carried out to campare these two apporoches in respect to reducing depression symptoms.

The reason why this study found no significant difference between the two approaches, that is positive psychotherapy and group cognitive -behavioral treatments, can be attributed to the fact the skills, increasing pleasure, engagement and meaningfulness, while comparing two degree of specificity might decrease

Furthermore the findings of this study indicate no significant difference between positive psychotherapy and cognitive behavioral approaches in increasing the level of general subjective wellbeing and or its comports emotional, psychological and social wellbeing. than spps results found analytical study concerning 51 interventions of positive psychology on 4266 participants there are other limition concerning the subjective wellbeing scale, used in this study, which may account for the lack of significant difference between the two groups.

As a whole, it can be concluded that there is a significant difference between positive psychotherapy and cognitive-behavioral approaches of subjective units.

And Last, but not least, the researcher admit that the small size of sample and lack of follow -ups are among the limitations of this study. Thus,it is recommended that the further studies investigate the matter with larger sample size and follow up the results more carefully.

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AI ની રોજગારી પર પડતી અસરો

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સારાંશ: -

AI એટલે "કૃત્રિમ બુદ્ધિ"એવી બુદ્ધિ જે કમ્પ્યુટર સંચાલિત છે અને સામાન્ય રીતે માનવ બુદ્ધિની જરૂર પડે એવી બૌદ્ધિક પ્રક્રિયાઓ કરીને એને સોંપવામાં આવેલું ચોક્કસ પ્રકારનું કાર્ય કરી આપે છે. એ પોતાના અગાઉના કામના પરિણામો માંથી શીખે છે એના આધારે નવા કામ બહેતર ઢંગથી પાર પાડે છે. અને નિર્ણય લેવાની તથા અનુકૂલન સાધવાની ક્ષમતા વિકસાવે છે એ આઈ સિસ્ટમ સરળ નિયમો આધારિત અલગોરીધમથી લઈ અને જટિલ ન્યુરલ નેટવર્ક જેવી ઘણી વિવિધતા પર કામ કરે છે.

આધુનિક ટેકનોલોજિ નો અભિન્ન ભાગ એવી એઆઈને કારણે ઉદ્યોગો અને રોજિંદા જીવનમાં ક્રાંતિ લાવી છે. એ આઈ એ માણસ માત્ર નું વર્ચ્યુઅલ સહાયક છે જે એને મળેલી અઢળક માહિતીને સમજીને નિર્ણય લેવાની ક્ષમતા ધરાવે છે. ઓછા સમયમાં વધુ વિકલ્પો આપીને અને વધુ ઝડપે કામ કરીને એ વપરાશ કરતાનો સમય અને જહમત બચાવે છે. એ આઈ એ નાણાથી લઈને હેલ્થ કેર સુધીના અનેક ક્ષેત્રોમાં પ્રવેશ કર્યો છે. જે ક્ષેત્રમાં તેનો પ્રવેશ થયો છે. તે ક્ષેત્રની તેણે કાર્યક્ષમતા વધારી છે. જે ભૂતકાળમાં અશક્ય ગણાતા હતા. તે કાર્ય પણ તેણે એક સાથે ખૂબ બધા ડેટા પર પ્રક્રિયા કરવાની અને ચોકસાઈ પૂર્વક કામ કરવાની તેની ક્ષમતા ને લીઘે વ્યાપારિક ક્ષેત્ર અને અંગત વપરાશમાં પણ એ અત્યંત મહત્વપૂર્ણ સહાયક બનીને ઉભર્યું છે

પરિચય:-

આધુનિક યુગમાં ટેકનોલોજિ ની ઝડપ ભરી પ્રગતિએ માનવ જીવનના દરેક ક્ષેત્રમાં ક્રાંતિ લાવી છે. ખાસ કરીને આર્ટિફિશિયલ ઇન્ટેલિજન્સ એ રોજગારીના સ્વરૂપમાં મોટો ફેરફાર કર્યો છે એક તરફ એ આઈ ઉત્પાદન ક્ષમતા વધારી રહી છે તો બીજી તરફ કેટલીક નોકરીઓ ખતમ થવાની ભીતિ ઉભી થઈ રહી છે. આ પેપરનો મુખ્ય ઉદ્દેશ AI ની રોજગારી પર પડતી સકારાત્મક તથા નકારાત્મક અસરોનો વિશ્લેષણ કરવાનો છે.

1. ફ્રૈ(2013) જણાવ્યું હતું કે આવનારા 10 થી 20 વર્ષોમાં આશરે 47% નોકરીઓ ઓટોમેશનની જપેટમાં આવી શકે છે.

2.	McKinsey Report (2021) મુજબ એઆઈ આધારિત નવી ઉદ્યોગ સૃષ્ટિથી 2030 સુધીમાં કરોડો નવી નોકરીઓ સર્જાઈ શકે છે.

3.	ILO(international labour organisation) મુજબ વિકાસશીલ દેશોમાં ઓછી કૌશલ્ય વાળી નોકરીઓમાં વધારો થવાની શક્યતા છે.

4.	એ આઈ થી પરંપરાગત રોજગાર ક્ષેત્રમાં થતા બદલાવને સમજવો.

5.	નવા રોજ સરસ સર્જવામાં એઆઈની ભૂમિકા ઓળખવી.

6.	ક્યાં ક્ષેત્રમાં માનવી આશ્રમની માં ઘટી રહી છે તે તપાસવું.

7.	શ્રમિકોને આવશ્યક નવી કુશળતાઓ માટેની જરૂરીયાત નિર્ધારિત કરવી.

8.	એ આઈ થી રોજગારી પર પડતી સામાજિક અને આર્થિક અસરોનો વિશ્લેષણ કરવું.

9.	નીતિગત પગલા દ્વારા રોજગારીનું સંતુલન જાળવવા માટે સૂચનો પ્રસ્તુત કરવા.

રોજગારી ઉત્પન્ન કરવા માટે એઆઈ જેટલું સારું કોઈ ટુલ્સ નથી ઉદાહરણ તરીકે જ્યારે આપણા જીવનમાં કમ્પ્યુટર આવ્યા હતા. ત્યારે પણ કેટલાક લોકોને એવું લાગ્યું હતું કે કમ્પ્યુટર રોજગારી છીનવી લેશે. પરંતુ જ્યારે કમ્પ્યુટર રોજગારી છીનવી ન હતી. પણ વધારે ઉન્નત કરી હતી. એવી જ રીતે આર્ટિફિશિયલ ઇન્ટેલિજન્સ એક ટેકનોલોજી છે. જેના માધ્યમથી કંપનીને ઉત્પાદકતા વધશે. માઈક્રોસોફ્ટ કંપનીએ 2025 સુધીમાં 20 લાખ ભારતીય લોકોને એઆઈ ટ્રેનિંગ આપવાની જાહેરાત કરી છે. લગભગ તમામ ધંધાદારીઓને એઆઈ માટે એક બે જગ્યા ફાળવવી પડશે. એ આઈ નો ઉપયોગ કરવા માટે પણ આપણે લોકોની જરૂર પડશે. એઆઈ અહીં નાનાથી મોટા ધંધાદારીઓનું કામ સરળ કરવા માટે મુશ્કેલી વધારવા માટે નથી પણ કામ સરળ બનાવવા માટે છે.

એવુ માનવામાં આવે છે કે ટૂંક સમયમાં એ આઈ લોકોની રોજગારી છીનવી લેશે પણ મારું માનવું એવું છે કે લાંબા સમય ગાળામાં રોજગારી અને કાર્યક્ષમતામાં વધારો કરવામાં મદદરૂપ બનશે. ટ્રાન્જેક્શન એક્ટિવિટી સરળતાથી કરવામાં એ આઈ મદદરૂપ બનશે આ નવી ટેકનોલોજીને શીખી અને ટેકનોલોજીની મદદથી કાર્યક્ષેત્રમાં કઈ રીતે આગળ વધવાની તક શોધવી જોઈએ? જ્યારે વાત રોજગારીની થાય તો એઆઈ ની સારસંભાળ, ઉત્પાદન અને ઉપયોગ માટે નવા લોકોને જરૂર પડશે. જેથી આપણે કહી શકીએ કે એઆઈ ની મદદથી બે થી ચાર નવી રોજગારી ઉત્પન્ન થાય છે. આ સાથે એઆઈની મદદથી કર્મચારીઓને રોજગારીનું સ્તર આગળના લેવલ સુધી જઈ શકશે.કાંસ્ટલિગ,એડવાઈઝરી જેવા સેક્ટરમાં એઆઈની મદદથી રોજગારીનું સ્તર ઊંચું આવશે. આ ઉપરાંત કંપનીનું અર્નીંગ પોટેશિયલ પણ વધી જશે.

એ આઈ ની મદદ થી રોજગારી વધી રહી છે. એઆઈ સાથે કામ કરવા માટે નવી સ્કિલ ડેવલપ કરવી પડશે. એઆઈ દ્વારા એકત્ર કરવામાં આવતા ડેટાનું વિશ્લેષણ કરવા માટે પણ માણસને જરૂર પડશે. જ્યારે એ આઈ રોજગારી ઉત્પાદન કરવાની વાત થાય પ્રોમ્ટટ એન્જિનિયરિંગ, ઈનસાઈડ માઈનિંગ,AI એક્સપર્ટ જેવી જગ્યા પર નવી રોજગારી ઉત્પન થશે.

એ આઈ થી રોજગારી પર પડતી સકારાત્મક અને નકારાત્મક અસરો

આર્ટિફિશિયલ ઇન્ટેલિજન્સ (AI)ટેકનોલોજીના ઝડપી વિકાસે સમગ્ર વિશ્વમાં રોજગાર બજારને પરિવર્તિત કરવાની ક્ષમતા દર્શાવી છે. એઆઈ એ એક દ્વિધારી તલવાર સમાન છે. જે એક તરફ ઉત્પાદકતામાં વધારો કરીને અને નવી તકોનું સર્જન કરીને સકારાત્મક પરિવર્તન લાવી શકે છે. તો બીજી તરફ નોકરી વિસ્થાપન અને કૌશલ્યના અંતર જેવી ગંભીર નકારાત્મક અસરો પેદા કરી શકે છે. જ્યારે વિકાસશીલ દેશોમાં મજૂરોને કામ ગુમાવવાની ભીતિ છે તેથી રિ - સ્કીલિંગ અને અપ- સ્કીલિંગ ખૂબ જ મહત્વપૂર્ણ બની જાય છે.

સકારાત્મક અસરો

1. નવી નોકરીઓનું સર્જન - ડેટા સાયન્સ, મશીન લર્નિંગ, રોબોટિક મેન્ટેનન્સ

2. ઉત્પાદન ક્ષમતા તથા કાર્યક્ષમતામાં વધારો

3. માનવીય સર્જનાત્મકતા માટે જગ્યા વધવી

4. નવા સ્ટાર્ટઅપ્સ અને ઉદ્યોગોમાં વૃદ્ધિ

નકારાત્મક અસરો

1. પરંપરાગત ન કર્યો માં ઘટાડો (જેમકે મેન્યુફેક્ચરિંગ, કસ્ટમર સપોર્ટ)

2. સ્કીલ ગેપ - કામદારો માટે નવી ટેકનોલોજી શીખવાની જરૂરિયાત

3. આર્થિક અસમાનતા વધવાની શક્યતા

4. રોજગારીને અ સુરક્ષા

એ આઈ ને રોજગારી પર ની સકારાત્મક અસરો

એ આઈ નોકરીઓ ખતમ કરી રહ્યું નથી.પરંતુ કામ કરવાની રીત બદલી રહ્યું છે. જે લોકો આ પરિવર્તન અપનાવશે અને પોતાના કૌશલ્યોને અપગ્રેડ કરશે તેઓ ભવિષ્યમાં પણ સુસંગત રહેશે. તેથી ટેકનોલોજિને સમજો તેનાથી ભાગશો નહીં એઆઈ આજે આપણા રોજિંદા જીવનનો એક ભાગ બની રહ્યું છે. આ ટેકનોલોજી આપણી વિચારવાની સમજવાની અને નિર્ણય લેવાની ક્ષમતાને અસર કરી રહી છે. facebook, instagram અને youtube જેવા પ્લેટફોર્મ આજે વ્યક્તિગત સામગ્રી અને જાહેરાતો પહોંચાડવા માટે આઈ નો ઉપયોગ કરે છે.

આ ઉપરાંત એ આઈની મદદથી ઈ- કોમર્સ કંપનીઓ યુઝર્સને તેમની પસંદગીઓના આધારે સમાન ઉત્પાદનો સૂચવે છે એટલે કે સોશિયલ મીડિયા અથવા ઈ- કોમર્સ કંપનીઓના અલગોરીધમ તમારા વિચાર અને સર્ચના આધારે કામ કરે છે. જે દરેક માટે અલગ હોય છે. એ આઈ નો ઉપયોગ કરીને ફિલ્મોમાં સ્પેશ્યલ ઇફેક્ટસ,કેરેક્ટર સ્ટોરી લાઈન પણ બનાવવામાં આવે છે.

એ આઈ નોકરીઓ ખતમ નથી કરી રહ્યો પણ કામ કરવાની રીત બદલી રહી છે.

એ વાતનો બિલકુલ ઇનકાર ન કરી શકાય કે એ આઈ કામ કરતા લોકો માટે ખતરો છે. પરંતુ આનો અર્થ એ નથી કે બધી નોકરીઓ જતી રહેશે. આવી સ્થિતિમાં એ આજના યુગમા સુસંગત રહેવા માટે સમય સાથે પોતાને અપગ્રેડ રાખવા મહત્વપૂર્ણ છે. એ આઈ ઘણું બધું કરી શકે છે. પરંતુ તે માનવીની સર્જનાત્મકતા લાગણીઓ અને વિચારવાની ક્ષમતા સાથે સ્પર્ધા કરી શકતું નથી તેથી તમારી સર્જનાત્મકતા અને વિચારવાની ક્ષમતા વધારવા પર ધ્યાન કેન્દ્રિત કરવું.

એ આઈ ના યુગમાં પોતાને પ્રસ્તુત બનાવો.

● જડતાથી નિયમો ન અનુસરો બદલાતા સમય સાથે પોતાના બદલો

● દરેક નવી ટેકનોલોજી શીખવાનો પ્રયાસ કરવો.

● એ આઈ વિશે શક્ય તેટલી વધારે માહિતી મેળવવાનો પ્રયાસ કરવો.

● રોજિંદા જીવનમાં એ આઈ નો ઉપયોગ સંબંધિત કોર્સ કરવો.

● તમારા વ્યવસાય કાર્ય આઈ નો ઉપયોગ કરવો.

● એઆઈથી ડરશો નહીં તેનો ઉપયોગ તમારા પોતાના ફાયદા માટે કરો.

● પોતાના યુનિક સ્કિલ્સ ડેવલપ કરવાનો પ્રયત્ન કરો.

● એ કામ ના કરો જે એ કરી શકે છે તે કામ કરો જે ફક્ત તમે જ કરી શકો છો.

AI ની આ સેક્ટર પર પડતી અસર
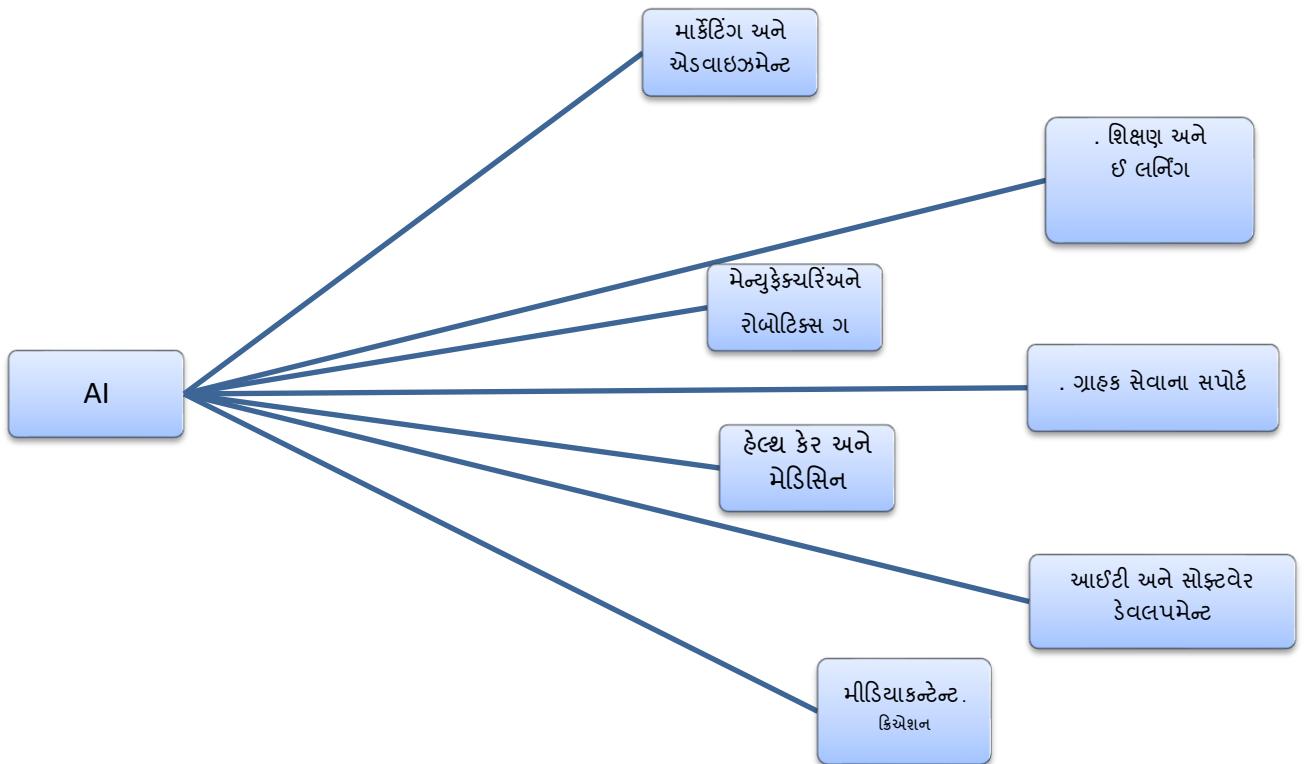
● **આંકડાકીય વિશ્લેષણ (કલ્પિત ડેટા- India- 2025).**

ક્ષેત્ર (Sector)	AI થી નવી નોકરીઓ	AI થી ખોવાયેલી નોકરીઓ (%)
1.IT& Software	35%	10%
2. Manufacturing (ઉત્પાદન)	15%	30%
3. Agriculture (ખેતી).	10%	15%
4.Banking& finance	25%	20%
5. Healthcare (આરોગ્ય).	20%	5%
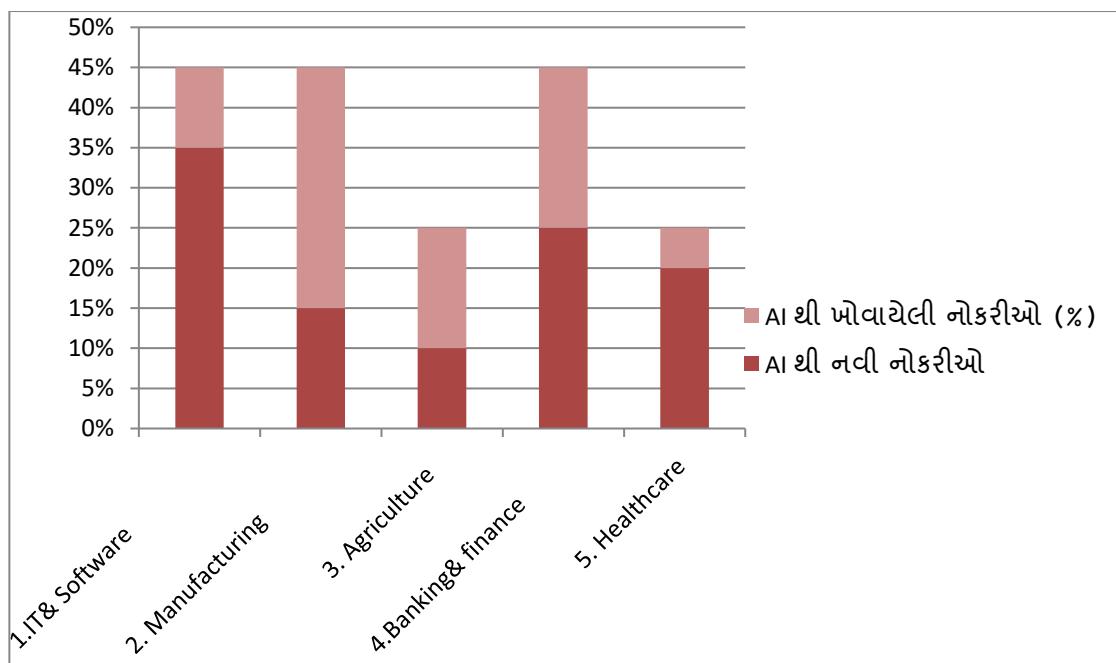
સારાંશ:- આ ચાર્ટ ઉપરથી જાણવા મળે છે કે

1. **સૌથી વધુ જોખમ: -** IT& Software ક્ષેત્રમાં

2. **સૌથી વધુ લાભ: -** Healthcare & Manufacturing ક્ષેત્રે

3. **મધ્યમ અસર: -** Bankig & Fince & Agriculture ક્ષેત્રમાં

ઉપસંહાર:-

     AI રોજગારી માટે એક તક અને પડકાર બને છે. જો સરકારે ઉદ્યોગો અને શૈક્ષણિક સંસ્થાઓ Reskilling અને Upskillin માટે યોગ્ય નીતિઓ બનાવે તો રોજગારી ના નવા દ્વાર ખુલશે નહીંતર બેરોજગારીના સમાનતા વધી શકે છે.

સંદર્ભ:

➢ *દિવ્ય ભાસ્કર http:// www.divybhaskar.com.in*

➢ *ચિત્રલેખા:જુલાઈ/5/2024*

➢ *શ્રમનું અર્થશાસ્ત્ર:- પોપ્યુલર પ્રકાશન*

➢ *સમાચાર:-,15 જુલાઈ 2025*

ધોરણ-૧૧ના અંગ્રેજી વિષયના શિક્ષણમાં ICT ની અસરકારકતાનો અભ્યાસ

હિરેનભાઈ એન. પટેલ

PH. D. SCHOLAR, SAURASHTRA UNIVERSITY - RAJKOT.

સારાંશ :

પ્રસ્તુત સંશોધન એ એક પ્રકારનો શૈક્ષણિક સંશોધન છે જે નિશ્ચિત હેતુઓ અને ઉદ્દેશો પૂર્ણ કરી શિક્ષણ ક્ષેત્રે નાનું એવું યોગદાન કરવા માંગે છે કમ્પ્યૂટર ટેકનોલોજીના વિકાસની અસર જયારે જીવનમાં તમામ ક્ષેત્ર પર થતી જોવા મળી રહી છે ત્યારે શિક્ષણનું ક્ષેત્ર તેનાથી બાકાત ના રહી શકે તે સ્વાભાવિક છે. શિક્ષણની કોઈ પણ પ્રક્રિયાનો ઉદ્દેશ વિદ્યાર્થીઓની શૈક્ષણિક નવી સિદ્ધિ ઊંચી લાવવાનો હોય છે. પ્રયોજક દ્વારા ટેકનોલોજીની વિવિધ પ્રવિધિઓ પૈકી ICT (માહિતી પ્રત્યાયન તકનીકી) અને વ્યાખ્યાન પદ્ધતિ પૈકી પદ્ધતિ સિદ્ધિના સંદર્ભમાં વધુ અસરકારક છે તે જાણવા માટે પ્રસ્તુત અભ્યાસ હાથ ધરવામાં આવ્યો છે. આ અભ્યાસમાં ખેરગામ તાલુકાના ઉચ્ચત્તર માધ્યમ ધરાવતી એક શાળાના ધોરણ-૧૧ અંગ્રેજી વિષય સાથે અભ્યાસ કરતા વિદ્યાર્થીઓને હાથવગો નમૂના પસંદગી દ્વારા પસંદ કર્યા હતા. પ્રાયોગિક પદ્ધતિથી ICTની અસરકારકતા ચકાસવામાં આવી છે. ઉત્તર કસોટી પરના પ્રાપ્તાંકો પરથી બંને જૂથની સરાસરી, પ્રમાણ વિચલન અને ટી-મૂલ્ય શોધવામાં આવ્યા છે. ધોરણ ૧૧માં ઓટોફ્રેબ ટેકનોલોજિ એકમના અધ્યાપન માટે ICT કાર્યક્રમ વ્યાખ્યાન પદ્ધતિ કરતા ચડિયાતો જોવા મળ્યો.

૧. પ્રસ્તાવના :

કમ્પ્યૂટર ટેકનોલોજીના વિકાસની અસર જયારે જીવનમાં તમામ ક્ષેત્રો પર જોવા મળી રહી છે. ત્યારે શિક્ષણનું ક્ષેત્ર તેનાથી બાકાત ના રહી શકે તે સ્વાભાવિક છે. શિક્ષકો શિક્ષણ પ્રક્રિયામાં ટેકનોલોજિ સમન્વય કરી વર્ગ શિક્ષણને વધુ અસરકારક બનાવી શકે છે. શિક્ષણ હેતુપૂર્ણ પ્રક્રિયા હોવાથી હેતુઓની સિદ્ધિ માટે અસરકારક શિક્ષણ પ્રક્રિયા એ પ્રથમ કાર્ય છે. શિક્ષણની કોઈ પણ પ્રક્રિયાનો ઉદ્દેશ વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિ ઊંચી લાવવાનો હોય છે. પ્રયોજક દ્વારા ટેકનોલોજીની વિવિધ પ્રવિધિઓ પૈકી ICT (માહિતી પ્રત્યાયન તકનીકી) અને વ્યાખ્યાન પદ્ધતિ પૈકી કઈ પદ્ધતિ સિદ્ધિના સંદર્ભમાં વધુ અસરકારક છે તે જાણવા માટે પ્રસ્તુત અભ્યાસ હાથ ધરવામાં આવ્યો છે.

૨. શબ્દોની વ્યાખ્યા :

ICT: Information and Communication Technology:

ICT મુખ્ય રીતે તકનીકી સાથે જોડાયેલ છે કે જે માહિતીને દાખલ કરે છે, ભેગી કરે છે. તેનામાં મોટા પાયે ફેરફાર કરે છે, અને પ્રસ્તુત કરે છે અથવા પ્રત્યાયન કરે છે, તકનીકીમાં હાર્ડવેર સોફ્ટવેરના ઉપયોગો અને કનેક્ટિવિટીનો સમાવેશ કરી શકે છે. ICT ને વ્યાખ્યાયિત કરી શકાય કે જુદા જુદા પ્રકારના તકનીકી સાધનોનો સમૂહ અને સંશોધનના પ્રત્યાયન અને સર્જન, વિચારનો પ્રસાર, સંગ્રહ કરવા અને પ્રબંધ કરવા માહિતીનો ઉપયોગ કરવા માટે થાય છે. ICT માહિતી તકનીકી અને પ્રત્યાયન સાથે જોડાયેલી છે જે બંને ખૂબ જ ઝડપથી વિકાસ પામે છે. ICT એ તકનીકીનો હાલના ઉપયોગનું ઉદાહરણ છે જે શિક્ષણ તરફ દોરી જાય છે.

અસરકારકતા : વ્યાખ્યાન પધ્ધતિના સાપેક્ષમાં ICT ના અંગ્રેજી વિષયના અધ્યાપનમાં થતી અસરને અસરકારકતા તરીકે સ્વીકારવામાં આવેલ છે.

૩. અભ્યાસના હેતુઓ :

પ્રસ્તુત સંશોધન નીચેના હેતુઓને ધ્યાનમાં રાખીને હાથ ધરવામાં આવ્યું હતું.

૧. ખેરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળાના વિદ્યાર્થીઓની અંગ્રેજી વિષયની શૈક્ષણિક સિદ્ધિ પર ICT ની અસરકારકતાનો અભ્યાસ કરવો.

૨. ખેરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળાના વિદ્યાર્થીઓની અંગ્રેજી વિષયની શૈક્ષણિક સિદ્ધિ પર વ્યાખ્યાન પધ્ધતિની અસરકારકતાનો અભ્યાસ કરવો.

૩. ખેરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળાના વિદ્યાર્થીઓની અંગ્રેજી વિષયની શૈક્ષણિક સિદ્ધિ પર ICT અને વ્યાખ્યાન પધ્ધતિની અસરકારકતાનો જાતીયતાના સંદર્ભમાં અભ્યાસ કરવો.

૪. ઉત્કલ્પનાઓ :

અભ્યાસની શરૂઆતમાં રચવામાં આવેલ શૂન્ય ઉત્કલ્પના અને તેના સ્વીકાર અને અસ્વીકાર અંગેની રજૂઆત આ પ્રમાણે હતી.

૧. ખેરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળાના ધોરણ ૧૧ ના અંગ્રેજી વિષયમાં શૈક્ષણિક સિદ્ધિના પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત નહીં હોય.

અહીં ઉત્કલ્પનામાં પ્રાપ્ત t-મૂલ્ય ૦.૦૧ સાર્થક હતું. આથી ઉત્કલ્પનાનો અસ્વીકાર થયો હતો.

૨. ખેરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળાના ધોરણ ૧૧ ના અંગ્રેજી વિષયમાં ICT દ્વારા અધ્યયન કરતા અને વ્યાખ્યાન પધ્ધતિ દ્વારા અધ્યયન કરતા છોકરાઓની શૈક્ષણિક સિદ્ધિના પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત નહીં હોય.

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૩. ખેરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળાના ધોરણ ૧૧ ના અંગ્રેજી વિષયમાં ICT દ્વારા અધ્યયન કરતા અને વ્યાખ્યાન પદ્ધતિ દ્વારા અધ્યયન કરતા છોકરીઓની શૈક્ષણિક સિદ્ધિના પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત નહીં હોય.

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૪. ખેરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળાના ધોરણ ૧૧ ના અંગ્રેજી વિષયમાં ICT દ્વારા અધ્યયન કરતા છોકરાઓની અને છોકરીઓની શૈક્ષણિક સિદ્ધિના પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત નહીં હોય.

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૫. ખેરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળાના ધોરણ ૧૧ ના અંગ્રેજી વિષયમાં વ્યાખ્યાન પદ્ધતિ દ્વારા અધ્યયન કરતા છોકરાઓની અને છોકરીઓની શૈક્ષણિક સિદ્ધિના પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત નહીં હોય.

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૫. ચલ :

૧. સ્વતંત્ર ચલ :

- ICT દ્વારા શિક્ષણ

- વ્યાખ્યાન પદ્ધતિ દ્વારા શિક્ષણ

૨. ગૌણ પરતંત્ર ચલ :

- જાતિ (છોકરાઓ અને છોકરીઓ)

૩. પરતંત્ર ચલ :

અંગ્રેજી વિષયની શૈક્ષણિક સિદ્ધિ

૪. અંકુશિત ચલ :

- ગ્રામ્ય વિસ્તાર

- ઉચ્ચત્તર માધ્યમિક શાળા

- ધોરણ ૧૧ અંગ્રેજી વિષય

- ઓટોફેબ ટેકનોલોજિ એકમ

૬. વ્યાપ વિશ્વ અને નમુનો :

પ્રસ્તુત અભ્યાસનું વ્યાપવિશ્વ ખેરગામ તાલુકાના ઉચ્ચત્તર માધ્યમિક શાળાના ધોરણ ૧૧ માં અભ્યાસ કરતા ગુજરાતી માધ્યમના વિદ્યાર્થીઓ હતા.

- વિસ્તાર – ખેરગામ તાલુકો

- વર્ગ – ધોરણ ૧૧માં અભ્યાસ કરતા વિદ્યાર્થીઓ

- જાતીયતા – વિદ્યાર્થીઓ અને વિદ્યાર્થીનીઓ

પ્રયોજકે સમસ્યા પર ઉત્તર મેળવવા ખેરગામ તાલુકાની ઉચ્ચત્તર માધ્યમ ધરાવતી એક શાળાના ધોરણ ૧૧ ના અંગ્રેજી વિષય સાથે અભ્યાસ કરતા વિદ્યાર્થીઓને હાથવગો નમૂના પસંદગી પદ્ધતિ દ્વારા પસંદ કર્યા હતા.

પ્રયોગની અજમાયશ માટે નિદર્શમાં સમાવિષ્ટ પાત્રોની વિગત

ક્રમ	શાળા		નામાંકિત જુથ	આયોજેલ માવજત	પ્રયોગની શરૂઆતની સંખ્યા	પ્રયોગને અંતે પાત્રની સંખ્યા
૧	સંસ્કાર	વિદ્યામંદિર, પાણીખડક	જુથ-૧	વ્યાખ્યાન	૫૦	૫૦
૨	સંસ્કાર	વિદ્યામંદિર, પાણીખડક	જૂથ-૨	ICT	૫૦	૫૦

૭. સંશોધન પદ્ધતિ :

પ્રસ્તુત સંશોધનમાં ધોરણ ૧૧ ના અંગ્રેજીમાં ઓટોફેબ ટેકનોલોજિ એકમ માટે ICT અને વ્યાખ્યાન પદ્ધતિ દ્વારા અધ્યાપન માટે શૈક્ષણિક સિદ્ધિની દ્રષ્ટિએ અસરકારકતા ચકાસવાના હેતુને પરિપૂર્ણ કરવા માટે પ્રાયોગિક સંશોધન પદ્ધતિનો ઉપયોગ કરવામાં આવેલ હતો.

૮. ઉપકરણની રચના :

પ્રસ્તુત પ્રાયોગિક અભ્યાસમાં શૈક્ષણિક સિદ્ધિ પર અધ્યાપન પદ્ધતિની અસરકારકતા તપાસવાની હતી. તે માટે સંશોધક દ્વારા અધ્યાપન સામગ્રી આધારિત ઉત્તર કસોટી રૂપે ધોરણ ૧૧ ના ઓટોફેબ ટેકનોલોજિ એકમ માટે ઉત્તર કસોટી રચવામાં આવી હતી. સંશોધકે અભ્યાસમાં ૩૦ ગુણની સંશોધક નિર્મિત કસોટી રચી હતી. (શિક્ષક રચિત) તેમાં બહુવિકલ્પવાળા પ્રશ્નોનો સમાવેશ કરવામાં આવ્યો હતો. દરેક પ્રશ્નોની નીચે ચાર વિકલ્પો પસંદ કરવા આપવામાં આવ્યા હતા. દરેક પ્રશ્નનો ૧ ગુણ હતો. જેની સમય મર્યાદા ૩૫ મિનીટ હતી.

૯. પ્રસ્તુત અભ્યાસની પ્રયોગ યોજના :

સમકક્ષ જૂથ, માત્ર ઉત્તર કસોટી યોજના

જૂથ	પૂર્વ કસોટી	સ્વતંત્ર જૂથ	ઉત્તર કસોટી
નિયમિત જૂથ	-	-	T1

પ્રાયોગિક જૂથ	-	X	T2

૧૦. માહિતીનું એકત્રીકરણ અને વિશ્લેષણ :

પ્રસ્તુત સંશોધનમાં ICT કાર્યક્રમ અને વ્યાખ્યાન પદ્ધતિ દ્વારા અધ્યાપનની અસરકારકતા શૈક્ષણિક સિદ્ધિના સંદર્ભમાં ચકાસવાની હતી. આ માટે પ્રયોગ અને તેમની ધારણ ક્ષમતા ચકાસવા માટે પ્રાયોગિક જૂથમાં ICT અને નિયંત્રિત જૂથમાં વ્યાખ્યાન દ્વારા સમાન વિષયવસ્તુ સામગ્રીનું અધ્યાપન કરાવવામાં આવ્યું હતું. છ તાસના પ્રાયોગિક કાર્યને અંતે બંને જૂથના વિદ્યાર્થીઓને સમાન કસોટી આપવામાં આવી હતી. પ્રસ્તુત સંશોધનમાં પ્રયોગ પૂર્વે જૂથોની શૈક્ષણિક સિદ્ધિની સમાનતાની ચકાસણી કરવા માટે નમૂના પાત્રોને ધોરણ ૧૧ ની સેમેસ્ટર-૧ ની પરીક્ષાના અંગ્રેજી વિષયના ગુણો મેળવવામાં આવ્યા હતા. ઉત્તર કસોટી પરના પ્રાપ્તાંકો પરથી બંને જૂથની સરાસરી, પ્રમાણ વિચલન અને t-મૂલ્ય શોધવામાં આવ્યા હતાં.

૧૧. અભ્યાસના તારણો :

૧. ૧૧ માં ધોરણના ઓટોફેબ ટેકનોલોજી એકમના અધ્યાપન માટે ICT કાર્યક્રમ વ્યાખ્યાન પદ્ધતિ કરતા ચડિયાતો હતો.

૨. ICT દ્વારા અધ્યયન કરતા છોકરાઓની સિદ્ધિ વ્યાખ્યાન પદ્ધતિની સાપેક્ષમાં વધારે જોવા મળી હતી.

૩. ICT દ્વારા અધ્યયન કરતા છોકરીઓની સિદ્ધિ વ્યાખ્યાન પદ્ધતિની સાપેક્ષમાં વધારે જોવા મળી હતી.

૪. ICT દ્વારા અધ્યયન પામેલા છોકરાઓ અને છોકરીઓમાં ઉત્તર કસોટીના પ્રાપ્તાંકો વચ્ચે જાતિ સંદર્ભે સાર્થક તફાવત જોવા મળ્યો નથી. પ્રાપ્તાંકોની સરાસરી સમાન જોવા મળી હતી.

૫. વ્યાખ્યાન પદ્ધતિ દ્વારા અધ્યયન પામેલા છોકરાઓ અને છોકરીઓમાં ઉત્તર કસોટીના પ્રાપ્તાંકો વચ્ચે જાતિ સંદર્ભે સાર્થક તફાવત જોવા મળ્યો નથી. પ્રાપ્તાંકોની સરાસરી સમાન જોવા મળી હતી.

૧૨. શૈક્ષણિક ફલિતાર્થો :

૧. સારી રીતે તૈયાર કરેલ ICT દ્વારા શિક્ષકની ગરજ સારી શકે છે. વિદ્યાર્થીઓને ICT અંગે જ્ઞાનીત કરી શકાય.

૨. જો વિદ્યાર્થીને પાવરપોઈન્ટ પ્રેઝન્ટેશન દ્વારા અધ્યાપન કાર્ય કરાવવામાં આવે તો વિદ્યાર્થીઓની એકાગ્રતામાં વધારો થાય છે.

૩. નાવીન્ય પૂર્ણ વિષયવસ્તુ માટે ICTનો ઉપયોગ વ્યાખ્યાન પદ્ધતિ કરતા વધુ મદદ કર્તા બની રહે છે.

૪. ICT પદ્ધતિ દ્વારા અધ્યાપન કરાવવાથી શિક્ષકોનું ભારણ ઓછું કરી શકાય અને તેમની શક્તિઓનો ઉપયોગ અન્ય નવીન પદ્ધતિઓ દ્વારા વિકાસ કરી શકાય.

૫. ICT પદ્ધતિથી શિક્ષણને રસપ્રદ બનાવી શકાય.

૧૩. ઉપસંહાર :

શિક્ષણ દ્વારા સમાજનો વિકાસ થાય છે અને સમાજ દ્વારા દેશનો વિકાસ થાય છે. વર્તમાન સમયમાં તકનીકી સાધનોનું પ્રમાણ ખૂબ જ વધ્યું છે. શિક્ષણના તકનીકી વિષયોમાં વિવિધ રીતે શૈક્ષણિક તકનીકીના વિવિધ અભિગમોના ઉપયોગ દ્વારા સતત સંશોધનો હાથ ધરતા હોય છે.

પ્રસ્તુત સંશોધન ખુબ જ ટૂંકાગાળામાં પૂર્ણ થયું છે. સમય અને નાણાંની મર્યાદાને કારણે અને સંશોધકનો આ દિશામાં પ્રથમ પ્રયત્ન છે તેમ છતાં જાતે જ સંશોધન કર્યાનો આત્મ સંતોષ અનુભવે છે.

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- *પી. ભારતી (□□□□) ધોરણ-□□ અંગ્રેજી, ગુજરાત રાજય શાળા પાઠયપુસ્તક મંડળ, ગાંધીનગર.*

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કચ્છ જિલ્લાના માંડવી તાલુકામાં કૃષિ ક્ષેત્રમાં સ્થળાંતરિત શ્રમિકો નો એક આર્થિક અભ્યાસ

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સારાંશ :-

આ સંશોધન શુષ્ક કચ્છ જિલ્લાના બદલાતી આબોહવા સામે પડકાર ઝીલતા કચ્છ જિલ્લામાં આવેલ માંડવી તાલુકાના કૃષિ ક્ષેત્ર સાથે સંકળાયેલ સ્થળાંતર શ્રમિકોનો છે. જે રોજગારી મેળવવાની સાથે ભાષા, બોલી, રહેણાંક, શિક્ષણ, આરોગ્ય અને વાતાવરણ સાથે અનુકૂળતા પ્રાપ્ત કરવા માટેના પડકારોનો સામનો કરતા હોય છે. કૃષિ સાથે સ્થળાંતર શ્રમિકો કૃષિ સંલગ્ન પ્રવૃત્તિઓ દ્વારા પણ આજીવિકા પ્રાપ્ત કરે છે.માંડવી તાલુકામા સ્થળાંતરિત ખેતી ક્ષેત્રના શ્રમિકોની આર્થિક પરિસ્થિતિ, જીવનશૈલી, રોજગારી અને આવકના સ્રોત નું વિશ્લેષણ, કરે છે. માંડવી તાલુકાના કૃષિ ક્ષેત્રે સ્થળાંતરિત શ્રમિકો ની માહિતી એકત્રિત કરતા માલુમ પડેલું કે સ્થળાંતરમાં મુખ્યત્વે બિહાર, હરિયાણા, પંજાબ, આંધ્ર પ્રદેશના શ્રમિકો કૃષિ ક્ષેત્રે સ્થળાંતર કરે છે. જેઓ કચ્છના આર્થિક વિકાસમાંમહત્વપૂર્ણ ફાળો આપે છે છતાં તેઓ આર્થિક,સામાજિક અને શૈક્ષણિક સમસ્યાઓનો સામનો કરે છે.

ચાવીરૂપ શબ્દો: માંડવી તાલુકો,સ્થળાંતર, શ્રમિકો, જીવન શૈલી, આર્થિક વિકાસ, રોજગારી.

૧) પ્રસ્તાવના :-

ભારતમાં૨૦૧૧ ની વસ્તી ગણતરી પ્રમાણે દેશની કુલ વસ્તી૧,૨૧,૦૧,૯૩,૪૨૨ છે. આ કુલ વસ્તી માંથી૨૨% લોકો ગરીબ છે. જેમાં ૪૮.૮૬ મિલિયન લોકો બેરોજગાર છે. આ ઉપરાંત દેશમાં રાજ્ય -રાજ્ય, જિલ્લા-જિલ્લા, પ્રદેશ- પ્રદેશ વચ્ચે અને શહેરો અને ગામડાઓ વચ્ચે આર્થિક વિકાસ આવક રોજગારીની તકો આંતરમાળખું વગેરે જેવી ઘણી બાબતોમાં અસમાનતા જોવા મળે છે. આ અસમાનતા ને કારણે લોકોએ સ્થળાંતર કરવું પડે છે. સ્થળાંતર એટલે કોઈ એક સ્થાન, પ્રદેશ કે ભૌગોલિક વિસ્તારમાંથી અન્ય સ્થાનપ્રદેશ કે ભૌગોલિક વિસ્તારમાં કાયમી ધોરણે વસવાટ કરેલા હેતુથી માણસની પ્રક્રિયા. બીજા શબ્દોમાં કહીએ તો સ્થળાંતર એટલે સ્થાન ફેર જનો આશરે અન્યત્ર વસવાટ કરવાનો હોય છે જેમાં આર્થિક, રાજકીય કે સામાજિક કારણ હોઈ શકે જેમકે

રોજગારી કે વધુ સારી રોજગારી મેળવવાનું હેતુ આર્થિક ગણાય. જેમાં લોકો રોજગારી, વેપાર, વ્યવસાય કે પછી અન્ય રીતે આવક મેળવી વગેરે કારણોસર સ્થળાંતર કરે છે જેમાં સૌથી વધુ આર્થિક સ્થળાંતર આર્થિક અસમાનતાને કારણે થાય છે.

સૌથી વધુ આર્થિક સ્થળાંતર આર્થિક અસમાનતાને કારણે થાય છે એમાં પણ જે વિસ્તાર વિકસિત હોય, રોજગારીની તકો વધુ હોય, શિક્ષણની સુવિધાઓ, આંતર માળખાકી સગવડો સારી હોય તેવા વિસ્તારોમાં લોકો વધુ પ્રમાણમાં સ્થળાંતર કરે છે. ગુજરાત રાજ્યના જિલ્લાઓમાં પણ કેટલાક જિલ્લાઓની પરિસ્થિતિ સારી તો કેટલાક જિલ્લાઓની પરિસ્થિતિ હજી પણ ઓછા વિકસિત અથવા પછાત અવસ્થામાં છે.

૨) સમસ્યા કથન :-

ભારત દેશની કુલવસ્તી ૧,૨૧,૦૧,૭૩,૪૨૨ છે. જેમાંથી ૧૦,૪૨,૮૧,૦૩૪ વસ્તી અનુસૂચિત જનજાતિની છે. જે દેશની કુલ વસ્તીના ૮.૮૬% છે તેવી જ રીતે ગુજરાતની વાત કરીએ તો ગુજરાતમાં અનુસૂચિત જનજાતિની વસ્તી ૮૯,૧૭,૧૭૪ છે જેમાં રાજ્યની કુલ વસ્તીના ૧૪.૧૫% છે. દાહોદ જિલ્લાની વસ્તીની માહિતી જોઈ તો જિલ્લાની કુલ વસ્તી ૨,૧૮૭,૦૮૬ છે. તેમાંથી ૧૫,૮૦,૮૫૦ વસ્તી અનુસૂચિત જનજાતિની છે, જે જિલ્લાની કુલ વસ્તીના ૭૪.૩૨% છે. કચ્છમાં ભૂકંપ પછી ખેતી ક્ષેત્ર, ઔદ્યોગિક ક્ષેત્ર તેમજ સેવા ક્ષેત્રમાં અમૂલ્ય પરિવર્તનો આવ્યા છે. વિસ્તારની દ્રષ્ટિએ કચ્છ ગુજરાતનો સૌથી મોટો જિલ્લો હોવા છતાં વસ્તી ગીયતા નું પ્રમાણ ૪૬/કિમી જેટલું છે, કે બાકીના જિલ્લા કરતા ખૂબ જ ઓછું છે તેમજ કૃષિ ક્ષેત્રમાં આવેલ પરિવર્તનના લીધે રોજગારીની તકો, વેતન દરમાં વધારો અને લોકોનું જીવન ધોરણ ઊંચું આવ્યું છે જેથી લોકોને વધારે રોજગારી મળી રહેતા અન્ય જિલ્લામાંથી કચ્છમાં લોકો સ્થળાંતર કરે છે. સ્થળાંતરિત શ્રમિકોની આર્થિક પરિસ્થિતિ, સામાજિક પરિસ્થિતિ, શૈક્ષણિક પરિસ્થિતિ, જીવન ધોરણ કેવું છે તે જાણવા માટે પ્રસ્તુત સંશોધન પેપર કૃષિ ક્ષેત્રમાં સ્થળાંતરિત શ્રમિકોનો આર્થિક સંઘર્ષ તેમજ સામાજિક પરિસ્થિતિ કેવી છે તે જાણવા માટે હાથ ધરાયેલ છે.

આમ, દેશની, રાજ્યની કે જિલ્લાની વાત કરીએ તો ઘણી આદિજાતિ વિસ્તારો અને ગ્રામર ક્ષેત્રોમાં એવા છે કે જે હાલમાં પણ પૂરતા પ્રમાણમાં આર્થિક-સામાજિક વિકાસ થયો નથી. આ વિસ્તારમાંથી લોકોને રોજગારી વેપાર, શિક્ષણ અન્ય કારણોસર અન્ય વિસ્તારોમાં સ્થળાંતર કરવું પડે છે. દેશમાં આવા કારણોસર કુલ ૩૦,૭૧૫૦,૧૫૭ લોકો સ્થળાંતર કરે છે. જે દેશની કુલ વસ્તીના ૨૯.૮૬% છે. જ્યારે ગુજરાત રાજ્યમાં પણ કુલ ૧,૮૮,૧૦૫૬૨ લોકો સ્થળાંતર કરે છે, જે રાજ્યની કુલ વસ્તીના ૩૭.૧૨% છે, છે કુલ રાજ્યના ૧૧.૮૯% છે. આ સ્થળાંતર મોટાભાગે ગ્રામીણ વિસ્તારોમાંથી શહેરી વિસ્તારોમાં રોજગારી, વેપાર, શિક્ષણ વગેરે કારણોસર થાય છે.

૩) સંશોધનના હેતુઓ :-

૩.૧) કૃષિ ક્ષેત્રે શ્રમિકોના સ્થળાંતરના કારણોનુ મૂલ્યાંકન કરવુ.

૩.૨) સ્થળાંતર દ્વારા કૃષિ ક્ષેત્રના વિકાસનું મૂલ્યાંકન કરવું.

૩.૩) કૃષિ ક્ષેત્રે સ્થળાંતર શ્રમિકોનું સામાજિક આર્થિક મૂલ્યાંકન કરવું.

૩.૪) સ્થળાંતરણ બાદ તેમની આર્થિક સ્થિતિમાં થયેલ ફેરફારનો અભ્યાસ કરવો.

૪) સાહિત્ય સમીક્ષા :-

૪.૧)અનુષ્કા રોજ તથા વિજેતા ૨૩ ડિસેમ્બર ૨૦૨૦

આ અભ્યાસ એ રીતે તૈયાર કરવામાં આવ્યો છે કે જેથી મજૂરોની સુખ સુવિધાઓ માટે નિશ્ચિત પગલાઓ લેવાની દિશામાં માર્ગદર્શન મળી શકે. મૂળ સ્થળાંતરિત સ્થળ તથા સંબંધિત શ્રમિકોની સાથે સામાજિક રાજકીય સંયુક્ત કામગીરી દ્વારા સામુહિક રૂપરેખા તૈયાર કરવામાં આવશે, પાયાના ભાગીદારો સાથે આ તારણોને આધારે પગલાની રૂપરેખા તૈયાર કરવામાં આવશે અને મજૂરોની સોદાબાજી કરવાની ક્ષમતામાં વધારો કરવામાં આવશે. જેથી તેઓ તેમના અધિકારો માંગી શકે તથા સ્થળાંતર શ્રમિક તરીકે પોતાના માટે તેમજ પરિવાર માટે સુખ અને ગૌરવપૂર્ણ જીવનનો અધિકાર માંગી શકે.

૪.૨) રાણા અને વર્મા, ૨૦૧૭

આ અભ્યાસનું તારણ કાઢ્યું હતું કે આદિવાસી યુવાનોમાં માર્ગદર્શન, શિક્ષણ લાયકાત અને પોતાનો વિકાસ કરવાની તકોનો ભાવ છે. આદિવાસી યુવાનોની હાલત નાજુક છે. સંશોધન કરતા શોધી કાઢ્યું કે ST અને OBC ના બેરોજગારીનો દર વધુ છે. આ સંશોધક ભારતના આદિવાસી યુવાનોના પ્રશ્નોના ઉકેલ માટે હકારાત્મક યુવા વિકાસ અભિગમનો પ્રસ્તાવ મૂકે છે. યુવા વિકાસ માટે વિવિધ કાર્યક્રમો યોજવા જોઈએ.

૪.૩) ત્રિવેદી અને વ્યાસ, ૨૦૧૮

આ અભ્યાસનું તારણ એ સ્થળાંતર માટે જવાબદાર પરિબળો જાહેર કર્યા અને સમજાવ્યું કે યુવા લોકો TSP વિસ્તારમાંથી સ્થળાંતર કરે છે નોકરીને શિક્ષણની સારી તકોની શોધમાં. મુખ્યત્વે દક્ષિણ રાજસ્થાનના બાસવાડા અને ડુંગરપુર આદિવાસી પ્રદેશમાં ડેટા એકત્રિત કર્યા છે તે દર્શાવે છે કે મુખ્યત્વે TSP (આદિવાસી સબ પ્લાન) પ્રદેશના લોકો સ્થળાંતર કરી ગયા છે અને તેના મુખ્ય કારણો જીવનની સુધારણા, આર્થિક સ્થિતિ, કૌટુંબિક કારણો અને જીવનની સ્થિતિ છે.

૪.૪) મીના, ૨૦૧૭

રામપરી શ્રમિકોમાં મુખ્યત્વે આદિજાતિ સમીકરણ પ્રમાણે વધુ હોવાથી ગુજરાતી વિકાસ માટે અમલમાં મુકાયેલું એક કલ્યાણકારી યોજનાઓને કાર્યક્રમનું મૂલ્યાંકન કર્યું. ભારત સરકાર

આદિવાસીઓના વિકાસ માટે વિવિધ યોજનાઓ શરૂ કરી હતી આ યોજનાઓમાં આદિજાતિ સંશોધન સંસ્થા ની સ્થાપના, વ્યવસાયિક તાલીમ કેન્દ્રો, આદિવાસી સહકારી માર્કેટિંગ એડમિશન ઓન ઇન્ડિયા અને રાજીવ ગાંધી નેશનલ શરૂ કરવામાં આવી છે. આ યોજના ઓનાલીકરણથી આદિવાસીઓની સાક્ષરતા, જીવન શરીરમાં સુધારો થયો. વિવિધ વિકાસલક્ષી યોજના હોવા છતાં આદિવાસી વસ્તુઓનો વિકાસ દરમિયાન સુધારો આવ્યો નથી. કેટલા દિવસો હજુ પણ આમાંથી બાપા છે તેવો હજુ પણ ગરીબી દેખવાની નીચે જીવે છે.

પ)સંશોધન પદ્ધતિ :-

પ્રસ્તુત સંશોધનમાં ગૌણ માહિતીનો ઉપયોગ કરવામાં આવશે. તેમાં વસ્તીશાસ્ત્ર, કૃષિ સાથે સંકળાયેલ સંસ્થા, તાલુકા પંચાયત ના અહેવાલ મુજબ માહિતી એકત્ર કરવામાં આવશે.માંડલાની તાલુકાની કુલ વસ્તી ૫૭,૬૦૦ છે જેમાંથી ૮૫ ટકા વસ્તી કૃષિ સાથે સંકળાયેલ છે એટલે ૪૭,૨૩૨ લોકો કૃષિ સાથે સંકળાયેલા છે આ વસ્તીમાંના ૨૫% જેટલી વસ્તી એટલે કુલ ૧૧,૮૦૦ જેટલા લોકો સ્થળાંતર કરીને માંડવી તાલુકામાં સ્થળાંતર કરીને આજીવિકા પ્રાપ્ત કરે છે.

૬) માહિતીનું વિશ્લેષણ :-

માંડવી તાલુકાના કેટલા ગામડાઓના સ્થળાંતરિત શ્રમિકો ની માહિતી પ્રાપ્ત કરતા માલુમ પડ્યું કે જે ગામમાં કૃષિનું પ્રમાણ વધુ તે ગામમાં સ્થળાંતરિત શ્રમિકોની સંખ્યા વધારે જોવા મળે છે, અન્ય ગામડાઓ કરતા ગઢસીસામાં સ્થળાંતરિત કૃષિ શ્રમિકોની સંખ્યા વધારે છે.
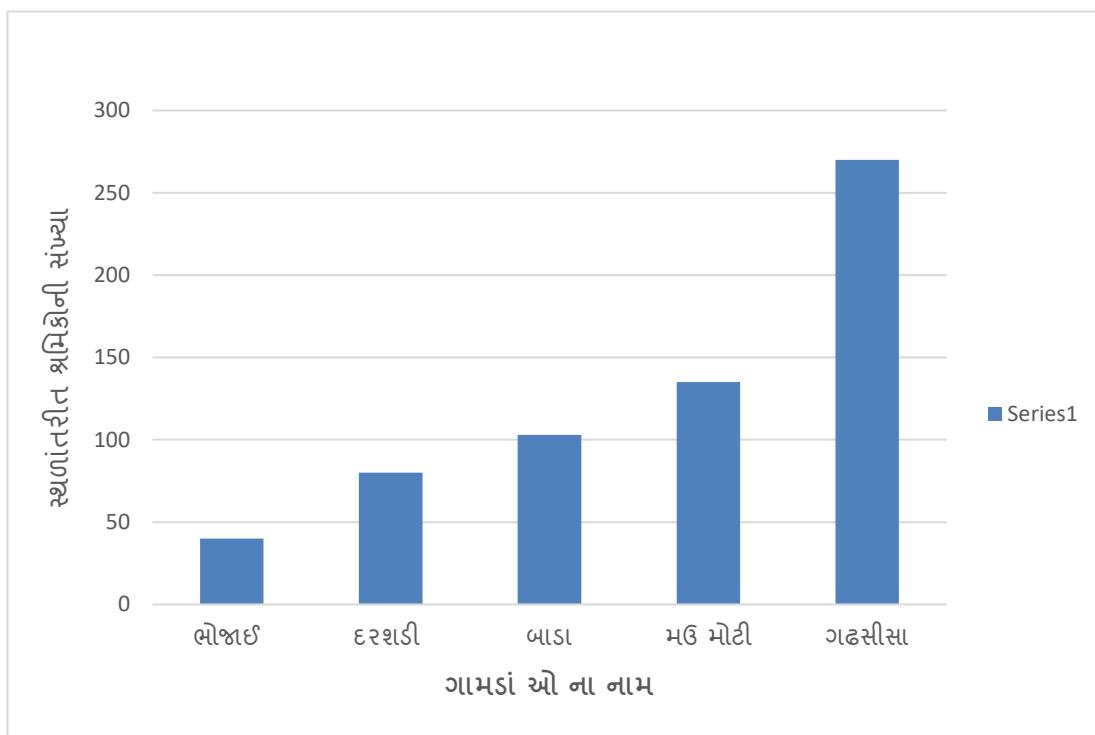
૭) સ્થળાંતરિત શ્રમિકોના પડકારો :-

ખેતી ક્ષેત્રમાં સ્થળાંતર કરતા શ્રમિકોને મળતી રોજગારી મોસમી હોવાથી બાકીના સમયમાં બેકાર રહેવું પડે છે. તે સિવાય બાળકો શિક્ષણ વચ્ચેથી છૂટવું, ખેતર કે વાડી અંતરિયાળ વિસ્તારમાં હોવાથી આરોગ્યલક્ષી સવલતો પ્રાપ્ત કરવામાં મુશ્કેલી ઊભી થાય છે. અલગ વાતાવરણમાં અનુકૂલન સાધવાની સમસ્યા તેમજ સ્થાનિક લોકો સાથે ભાષાને તફાવત ઉભો થવાથી સમાયોજન સાધવામાં મુશ્કેલી ઊભી થાય છે. ખેતી ક્ષેત્રે ઉપયોગમાં આવતી જંતુનાશક દવાઓના સીધા સંપર્કમાં આવવાથી આરોગ્ય નુકસાન થાય છે. સામાજિક સુરક્ષા યોજના જેવી કે આધાર કાર્ડ રાશનકાર્ડ જેવી સુવિધાઓ ન હોવાને કારણે સરકારી યોજનાઓનો લાભો મળતો નથી વગેરે જેવી સમસ્યાઓ નો સામનો સ્થળાંતરિત શ્રમિકો તેમજ તેના પરિવારજનોને કરવો પડે છે. કૃષિ પદ્ધતિ પરંપરાગત હોય તો વધુ શ્રમની આવશ્યકતા રહે છે જેથી શ્રમિકોની કાર્યક્ષમતામાં ઘટાડો થાય છે. તેમજ સ્થિર રોજગારીનો અભાવ બાળ શિક્ષણમાં અવરોધ સામાજિક સુરક્ષા યોજનાઓનો અભાવ જેવા ઘણા બધા પડકારોનો સામનો સ્થળાંતરીત શ્રમિકે કરવો પડે છે.

૮) જીવન શૈલી :-

૮.૧) રહેઠાણ: અસ્થાયી ઝૂંપડા કે ખેડૂતોના ખેતરમાં બનાવેલ શેડ.

૮.૨) પીવાના પાણી અને વીજળીની અછત

૮.૩) આરોગ્ય: તબીબી સુવિધાઓ સુધી સરળ પહોંચ ન હોવાને કારણે બીમારી વખતે આવક ઘટે છે.

૯) સ્થળાંતરિત શ્રમિકોની આર્થિક પરિસ્થિતિ :-

કૃષિ ક્ષેત્રે સ્થળાંતરિત શ્રમિકો મુખ્યત્વે બિહાર, પંજાબ,હરિયાણા,આંધ્ર પ્રદેશ ,રાજસ્થાન અને ઉત્તર પ્રદેશથી આવે છે જેઓની દૈનિક આવક ₹ 300 થી લઈને ₹350 સુધી નોંધાઈ છે. જેથી છ માસિક આવક 21000 જેટલી કુટુંબના વ્યક્તિ દીઠ આવક પ્રાપ્ત થાય છે.

૧૦) સંશોધન અભ્યાસના નિષ્કર્ષો :-

સ્થાનને માંડવી તાલુકામાં સ્થળાંતરિત શ્રમિકો કૃષિ ઉત્પાદન માટે મહત્વનું યોગદાન આપે છે. તેઓના યોગદાન દ્વારા જ કપાસ, મગફળી, જીરુ જેવા પાકમાં મોટા પાયે ઉત્પાદન શક્ય છે છતાં પણ આ શ્રમિકો ની આર્થિક અને સામાજિક સ્થિતિ અત્યંત નબળી છે. યોગ્ય નીતિ, કાયદેસર સુરક્ષા અને સ્થાનિક સ્તરે સહાયતા દ્વારા દ્વારા તેમની જીવનશૈલીમાં સુધારો લાવી શકાય છે.સ્થળાંતર નું મુખ્ય કારણ રોજગારીનો અભાવ, ખેતી ક્ષેત્રમાં વધારે તક, કુટુંબનું કદ મોટું, જીવન ધોરણ સુધારવા માટેના પ્રયત્નો મુખ્ય છે.

૧૧) સૂચનો :-

૧૧.૧) સરકાર અને સ્થાનિક પંચાયત દ્વારા સ્થળાંતરિત શ્રમિકો માટે રજીસ્ટ્રેશન સિસ્ટમ અમલમાં મૂકવી.

૧૧.૨) શ્રમિકો માટે કાયદેસર ન્યૂનતમ વેતન સુનિશ્ચિત કરવું.

૧૧.૩) પ્રવાસન શિક્ષકની નિમણૂક કરવી.

૧૧.૪) કૌશલ્ય વિકાસ કાર્યક્રમનું આયોજન કરવું.

૧૨) સંદર્ભ સૂચિ :-

1)Census of India(2011) primary census abstract, Mandvi Taluka,Kutch district. Register general and San commissioner government of India.

2) direct of census operation Gujarat (2011) district census handbook Kutch. Government of India.

3) National Bank for agriculture and ruler development (2023)

4) Indian council of agriculture research(2011) district agriculture countingency plan: Kutch Gujarat

5) director of economics and statistics, government of Gujarat (2022) socio economic review of Gujarat state 2021 -22 government of Gujarat.

7) ministry of statistic and program implementation (MOSPI).(2023). Periodic labour for survey annual report 2022-23 neighbour for survey annual report 2022-23 government of India.

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10) કચ્છ જિલ્લાની આંકડાકીય રૂપરેખા, વર્ષ 2020-21 જિલ્લા પંચાયત કચેરી આંકડા શાખા કચ્છ ભુજ.

11) તાલુકા પંચાયત કચેરી માંડવી કૃષિ વિભાગ.

12) Vivekanand research and training institute of Mandvi.
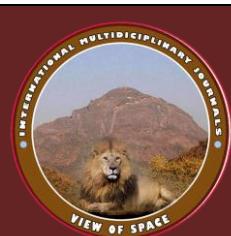
Use of Social Media Platform by Women Entrepreneurs in Anand

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ABSTRACT

The study explores how digital technologies empower women in local governance by reducing historical barriers and creating inclusive participation opportunities. Online platforms allow women to voice concerns, engage in decision-making, and access resources, while digitalization helps overcome logistical and administrative challenges through virtual participation.

However, the analysis also notes persistent obstacles, including entrenched social norms and limited access to technology. It stresses the importance of integrating a gender perspective into ICT initiatives and fostering collaborative efforts to dismantle gender-based digital divides. Ultimately, the study emphasizes that women's empowerment through technology is vital for India's holistic development.

KEYWORDS: WOMEN'S PARTICIPATION, DIGITAL INDIA,PANCHAYATI RAJ INSTITUTIONS (PRIS), DIGITALIZATION

INTRODUCTION

Entrepreneurship has always been a challenging journey, but for women, the obstacles have often been even more significant due to restricted access to markets, limited financing opportunities, and social or cultural barriers that hinder business growth. Traditionally, these challenges created a wide gap between male and female entrepreneurs in terms of visibility, scalability, and success.

However, the advent of digital technology has sparked a revolution in the entrepreneurial landscape. Social media platforms and e-commerce tools have emerged as powerful remedies to these conventional barriers. They provide women with direct access to wider markets, affordable marketing opportunities, and innovative ways to connect with customers without relying solely on traditional structures of commerce and finance.

A particularly transformative development is the rise of 'social commerce'—the integration of e-commerce with social media platforms. Social commerce allows women entrepreneurs to seamlessly showcase products, engage with customers in real-time, and build loyal communities around their brands. This fusion not only reduces entry barriers but also empowers women to run scalable, flexible, and financially sustainable businesses from anywhere.

Thus, digital technology—especially through social media, e-commerce, and social commerce—has created unprecedented opportunities for women entrepreneurs, enabling them to overcome traditional hurdles and thrive in today's global digital economy.

OBSTACLES AND RESEARCH DEFICITS

In the digital sphere, women entrepreneurs continue to face obstacles despite the enormous opportunities. These include the difficulty of standing out in a crowded online market, gender bias and online harassment, and the digital skills gap. Digital literacy and dependable internet access continue to be major obstacles, especially in developing nations.

Thus, the purpose of this research paper is to investigate the various ways that female entrepreneurs use e-commerce platforms and social media. It will examine the particular tactics they use, the advantages they experience, and the difficulties they face. By doing this, the study will advance our knowledge of

digital empowerment and its potential to promote inclusive economic growth and women's financial independence.

REVIEW OF LITERATURE

Numerous studies have been conducted to examine the impact of digital literacy on women, girls, gender equity, and marginalized populations. In the years since 2020, a number of writers have attempted to investigate the dynamics of digital literacy and the detrimental effects of socioeconomic and cultural factors on the one hand, and its beneficial effects on women on the other. The purpose of this paper is to review the literature on the effects of integrating from 2020 onward.

Smitha (2017) investigated methods for empowering women through digital. Literacy programs. Additionally, it considers need-based policymaking for inclusive igital literacy policy. The study found that digital literacy is crucial for women to grant them the chance to pursue employment, education, and other rights. access to equitable resources. Women are knowledgeable about the relevant facts regarding. Any discrimination in society can be bravely confronted by the concern. This aids them in Live in a nonviolent household with a sustainable.

According to additional research, women will benefit from particular government and institutional support in obtaining digital proficiency. Singh et al. (2021) investigated the effects on women of national digital literacy initiatives such as PMGDISHA. a rural region. The study found that in cases where sucprograms had been successfully launched and advertised by government, the training helped women acquire the skills necessary to perform banking online governance, as well as tasks involving activism on social media. In keeping with this pattern, Ndiaye and Seck (2022) also highlight PPSSppssSSA and additionally added that culturally aware and locally supported digital literacy initiatives for women were the most successful.

According to Yuvashree (2020), women's empowerment is essential to the overall progress of any community in addition to favorably influencing the day-to-day lives of women. Thanks to advancements, women in India have many opportunities. and technological advancement worldwide. In terms of globalization, women and men have equal rights. However, they are deficient because of net-pronerone arininto ruareas.reasand it is entirely different from uareas.area. Training and basic internet centers should be made available to rural women in order to enable them to make the most of the internet's capabilities."Internet: Thisi" Training is provided to rural women by this project, but inactuality, only 10% of rural women have internet access.

RESEARCH METHODOLOGY
Objective of the study
- To study the utilization preferences of social media platform for the women entrepreneurs in Anand
- To study Effectiveness of social media platform used by women entrepreneur in anand

  Sample size:56

  Sampling frame: Anand

  Research Design : Analytical research

  Data collection Method:

  Primary Data are collected through the Google form questionnaire

Secondary data are collected Journal, Research Article etc.

Data Analysis and interpretation:

AGE FREQUENCY

Age
56 responses

- Below 50
- 41-50
- 31-40
- 21-30
- 11-20
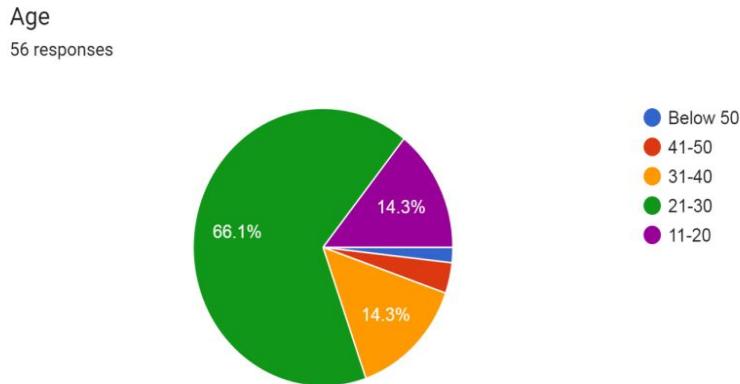
From the above data, it is evident that the majority of respondents belong to the 21 to 30 years age group, indicating that young adults are the most respondents in this study. The least responders above 51 year, with only 1 participant

EDUCATION LEVEL

Education Level
56 responses

- Below 12th
- Graduate
- Postgraduate
- Other:
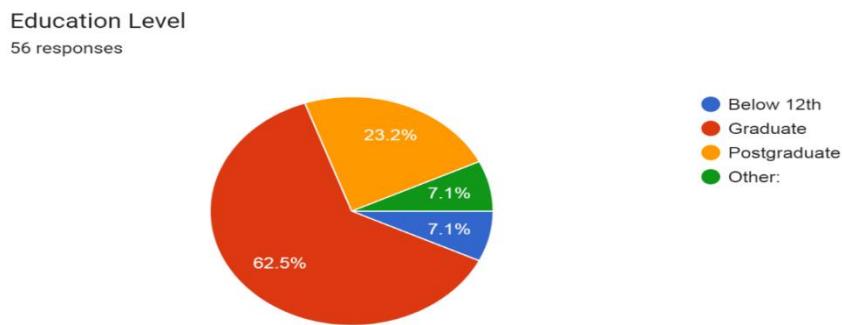
The data reveals that the majority of respondents 62.5% are the graduates, which shows that themost participents have attained highrer educatin at the undergraduate level. A significant proportion 23.2% have pursued postgraduated studies, indicated a fairly well-educated sample. Only7.1% of rsspondence fall into below 12 standr category, and another 7.1% belong to the other educational qualifications category.

MAJOR USED SOCIAL MEDIA PLATFORM BY WOMEN ENTREPRENEUR

Which platforms do you use for promoting your business? (Select all that apply)
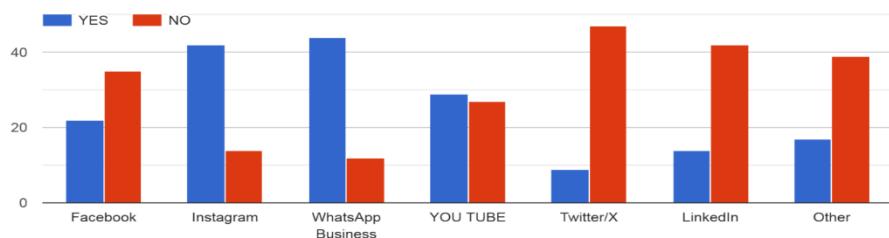
The majority women's are use social media platform (33). In which face book users 20%. Whatsapp and instagram highly uses during business. So in this analysis mostly woman's use social media platforms for business marketing.

PURPOSE OF UTILIZING SOCIAL MEDIA PLATFORM

What do you primarily use social media for? (Select all that apply
56 responses
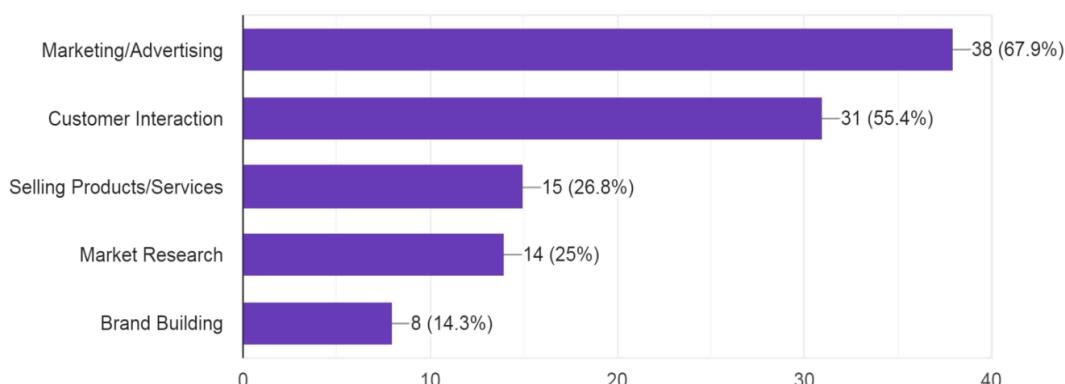
The above data show object of use of social media for the business. 38 woman's are use the social media for the product marketing or advertising. 31 woman's are use social media for the customer integration. Few women are using the social media for product selling on online platforms and marketing research. And also8 woman's are use social media for building brand.

LIMITATION

Researcher utilizing only 56 respondent, but same study applicable for the different area of Gujarat to know the utilization level of social media platform to get effectiveness of the business.
Still less educated women are not aware about social media platform in specific area of Anand.

SUGGESTION

More training required for the women entrepreneurs for creating a website and utilization of otherplatform like AMAZON, MEESHO, Flipkart for the development of the business.

Government and NGO Can create awareness program for women entrepreneur in the specific regional and its product.

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An Empirical Study on "Emerging Trends and Role of Technology in Financial Services in India – Perspectives of Indian Economy"

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ABSTRACT:

The financial services sector in India has undergone a profound transformation due to technological advancements. This research paper explores the emerging trends in financial services driven by technology, including digital banking, fintech innovations, blockchain, artificial intelligence (AI), and regulatory technology (RegTech). The paper also discusses the impact of these technologies on financial inclusion, security, and efficiency, while highlighting the challenges and future prospects of the industry. The financial services sector in India is witnessing rapid transformation, driven by the proliferation of new technologies and innovations. From digital payments to blockchain, artificial intelligence (AI), and robo-advisory platforms, the confluence of technology and finance has resulted in a paradigm shift, improving efficiency, accessibility, and security. This paper explores the emerging trends in India's financial services sector and highlights the role of technology in shaping its future. By examining key developments, challenges, and potential opportunities, this research aims to provide a comprehensive understanding of the technological revolution in the Indian financial landscape.

KEY WORDS: BLOCKCHAIN, FINTECH, ARTIFICIAL INTELLIGENT (AI), BIG DATA ANALYTICS & CRYPTO CURRENCY

1. INTRODUCTION

The financial services sector plays a crucial role in the economic development of India. Over the past decade, rapid technological advancements have reshaped traditional financial operations, enabling improved accessibility, efficiency, and security. This paper examines key technological trends in financial services and their implications for the Indian economy.

2. EVOLUTION OF FINANCIAL SERVICES IN INDIA

The Indian financial services sector has evolved significantly from traditional banking to a more digitalized and tech-driven industry. The major milestones include:

- Nationalization of banks (1969, 1980)
- Introduction of electronic payment systems (1990s)
- Emergence of internet banking (2000s)
- Growth of fintech startups (2010s)
- Adoption of blockchain and AI (2020s)

REVIEW OF LITERATURE:
1. The Evolution of Digital Banking in India

Agarwal, R. (2021) This study examines how digital banking has transformed India's financial sector. It highlights the adoption of technologies such as AI-driven chatbots, mobile banking applications, and blockchain-based security protocols. The research finds that digital banking has significantly improved customer experience, reduced operational costs, and enhanced financial inclusion.

2. The Role of Fintech Startups in the Indian Financial Landscape

Sharma, P. & Verma, K. (2020) This paper explores the impact of fintech startups on traditional banking and financial services. It discusses how peer-to-peer lending, digital wallets, and robo-advisory services have disrupted conventional financial models, fostering increased competition and innovation in the industry.

3. Blockchain Technology and Its Impact on Financial Services

Gupta, S. (2019) This review focuses on blockchain's growing adoption in financial transactions, smart contracts, and cross-border payments. The study suggests that blockchain enhances transparency, reduces fraud, and improves transaction efficiency. However, regulatory challenges and high implementation costs remain key concerns.

4. Artificial Intelligence in Financial Services: Opportunities and Challenges

Reddy, M. & Iyer, B. (2022) The study delves into AI applications in banking, such as fraud detection, risk assessment, and personalized financial services. While AI-powered solutions improve efficiency and reduce human errors, the research emphasizes the ethical concerns surrounding data privacy and algorithmic biases.

5. Mobile Payments and Their Growing Popularity in India

Kumar, A. & Joshi, R. (2021) This research paper discusses the rise of mobile payment platforms like UPI, Google Pay, and Paytm. It highlights how technological advancements and government initiatives like Digital India have fueled mobile payment adoption. The study also examines security concerns associated with mobile transactions.

6. Cyber security in Financial Services: An Indian Perspective

Nair, T. & Banerjee, S. (2020) The paper investigates the increasing cyber threats faced by Indian financial institutions due to digital transformation. It explores the role of encryption, multi-factor authentication, and AI-driven fraud detection systems in mitigating cyber risks.

7. The Impact of Big Data Analytics on Financial Decision-Making

Mehta, V. (2018) This study explores how big data analytics is being leveraged for credit risk assessment, investment strategies, and customer segmentation in financial services. It finds that data-driven decision-making improves operational efficiency and customer engagement but requires robust data protection frameworks.

8. The Role of Government Policies in Promoting Digital Financial Services

Chatterjee, D. & Roy, P. (2021) This review highlights how government initiatives like Aadhaar-linked banking, Pradhan Mantri Jan Dhan Yojana (PMJDY), and the Digital India campaign have fostered financial inclusion. The study also discusses regulatory challenges in balancing innovation and consumer protection.

9. The Adoption of Cloud Computing in the Indian Financial Sector

Singh, H. & Kapoor, R. (2019) The study examines how cloud computing is revolutionizing financial data storage, real-time processing, and risk management. While cloud adoption enhances scalability and cost efficiency, the research points to concerns regarding data security and regulatory compliance.

10. The Future of Cryptocurrency in India's Financial Services Industry

Das, A. (2022) This review discusses the potential of crypto currencies in India's financial system, focusing on Bitcoin, Ethereum, and the development of Central Bank Digital Currency (CBDC). The

study evaluates regulatory challenges, adoption trends, and the impact of block chain-based digital currencies

3. EMERGING TECHNOLOGICAL TRENDS IN FINANCIAL SERVICES

3.1 Digital Banking and Mobile Payments: Digital banking and mobile payments have seen unprecedented growth due to increased smartphone penetration and internet accessibility. Key developments include:

▪ Unified Payments Interface (UPI): A real-time payment system that has revolutionized peer-to-peer and merchant transactions.

▪ Digital wallets: Popular platforms like Paytm, Google Pay, and PhonePe.

▪ Neo-banks: Fully digital banks offering seamless banking experiences.

3.2 Fintech Innovations: Fintech companies are leveraging technology to offer innovative financial products and services, such as:

• Peer-to-peer (P2P) lending platforms

• Robo-advisors for automated investment management

• Insurtech for digital insurance solutions

3.3 Blockchain and Crypto currencies: Blockchain technology enhances transparency, security, and efficiency in financial transactions. Key applications in India include:

• Digital identity verification using blockchain

• Cross-border remittances

• Smart contracts for secure transactions

3.4 Artificial Intelligence and Machine Learning: AI and ML are transforming financial services by enabling:

• Fraud detection and risk management

• Chatbots for customer service automation

• Predictive analytics for investment and credit decision-making

3.5 Regulatory Technology (RegTech): RegTech solutions streamline compliance and regulatory processes through:

• Automated risk assessment tools

• AI-driven regulatory reporting

Fraud monitoring and prevention systems

4. IMPACT OF TECHNOLOGY ON FINANCIAL SERVICES:

4.1 Financial Inclusion Technology has played a pivotal role in improving financial inclusion in India by:

1. Providing banking access to rural and underserved populations

2. Facilitating microfinance and small business lending

3. Enhancing accessibility through digital banking and mobile payments

4.2 Enhanced Security and Fraud Prevention Technological advancements have strengthened security measures in financial transactions, including:

1. Biometric authentication (Aadhaar-based)

2. End-to-end encryption in digital payments

3. AI-driven fraud detection systems

4.3 Increased Operational Efficiency Technology-driven solutions have improved operational efficiency by:

1. Reducing transaction processing times
2. Lowering operational costs through automation
3. Enhancing real-time data analytics and decision-making

5. CHALLENGES AND RISKS IN TECHNOLOGY ADOPTION:

Despite its advantages, the integration of technology in financial services presents challenges such as:

1. Cyber security threats and data breaches
2. Regulatory compliance complexities
3. Digital divide, Affordability and Availability of Digital Devices and lack of digital literacy

6. RESEARCH METHODOLOGY:

1. Research Problem: A Comprehensive Study on "Emerging Trends and Role of Technology in Financial Services in India"

2. Data Collection: Data have been collected from 100 respondents from different cities in Gujarat.

3. Data type: This Research Paper is prepared on the basis of both primary as well as secondary data.

4. Research Hypothesis:

H0a: There is no significant Impact of using technology driven mechanism in Financial Service Market

H1a: There is no significant Impact of using technology driven mechanism in Financial Service Market

H0b: There is no positive correlation between technology driven market environment and investors perception towards emerging trends in financial services.

H1b: There is positive correlation between technology driven market environment and investors perception towards emerging trends in financial services.

H0c: *The adoption of digital payment platforms does not significantly enhance financial inclusion in India by increasing accessibility to banking services among underserved populations*

H1c: *The adoption of digital payment platforms significantly enhances financial inclusion in India by increasing accessibility to banking services among underserved populations*

H0d: The implementation of Artificial Intelligence (AI) and Machine Learning (ML) in financial services neither reduces fraud cases and nor improves risk management in Indian banking institutions.

H1d: The implementation of Artificial Intelligence (AI) and Machine Learning (ML) in financial services reduces fraud cases and improves risk management in Indian banking institutions.

H0e: The adoption of blockchain technology in financial services does not enhance transactional security and transparency, leading to increased consumer trust in digital banking in India.

H1e: The adoption of blockchain technology in financial services enhances transactional security and transparency, leading to increased consumer trust in digital banking in India.

H0f: The rise of fintech startups in India is not reshaping the traditional banking sector by driving innovation and improving customer-centric financial solutions.

H1f: The rise of fintech startups in India is reshaping the traditional banking sector by driving innovations and improving customer-centric financial solutions.

SA= Strongly Agree

A= Agree

N= Neutral

DA= Disagree

SDA= Strongly Disagree

Hypothesis – Group 1	SA	A	N	DA	SDA
There is significant Impact of using technology driven mechanism in Financial Service Market	60	12	08	10	10

Hypothesis – Group 2	SA	A	N	DA	SDA
There is positive correlation between technology driven market environment and investors perception towards emerging trends in financial services	70	08	08	04	10

Hypothesis – Group 3	SA	A	N	DA	SDA
The adoption of digital payment platforms significantly enhances financial inclusion in India by increasing accessibility to banking services among underserved populations	85	09	03	02	01

Hypothesis – Group 4	SA	A	N	DA	SDA
The implementation of Artificial Intelligence (AI) and Machine Learning (ML) in financial services reduces fraud cases and improves risk management in Indian banking institutions	59	17	08	07	09

Hypothesis – Group 5	SA	A	N	DA	SDA
The adoption of blockchain technology in financial services enhances transactional security and transparency, leading to increased consumer trust in digital banking in India.	81	11	07	01	01

Hypothesis – Group 6	SA	A	N	DA	SDA
The rise of fintech startups in India is reshaping the traditional banking sector by driving innovations and improving customer-centric financial solutions.	74	06	12	05	03

5.   RESEARCH LIMITATIONS:

This Research Paper is limited to 100 respondents and data collected through different selected sources of information only. Further Scope of the said study can be broadened by collecting more data.

6. DATA ANALYSIS:

1.   A total of 70% believe that technology-driven mechanisms do have a significant impact. This suggests that most respondents acknowledge the role of technology in financial services.

2.   Only 20% support the claim that technology-driven mechanisms do not have a significant impact.

3.   8% of respondents remain neutral, indicating some uncertainty or mixed opinions on the impact of technology.

4.   A large majority believe that there is a positive correlation between a technology-driven market and investor perception.

5.   This suggests a broad consensus that technological advancements influence investment decisions and market trends.

6.   Only 14% disagree with the statement.

7. This indicates that very few respondents believe technology has no or negative correlation with investor perception.

8. 8% remain neutral, implying that a small number of participants may not have strong opinions or are unsure of the correlation.

9. 94% of respondents agree that digital payment platforms play a vital role in financial inclusion.

10. This suggests a strong consensus that digital payments help underserved populations access banking services.

11. Only 3% of respondents disagree, indicating very little skepticism about the positive impact of digital payment platforms.

12. Just 3% of respondents are neutral, suggesting that most people have a clear opinion on the matter rather than uncertainty.

13. 76% of respondents believe that AI and ML enhance fraud prevention and risk management in Indian banking.

14. This indicates strong confidence in AI and ML technologies within the financial sector.

15. 16% of respondents disagree, indicating some skepticism about AI and ML's effectiveness in fraud reduction and risk management.

16. 8% of respondents are neutral; implying a small group of people may be unsure or lack enough knowledge to form an opinion.

17. 92% of respondents believe that blockchain enhances security, transparency, and trust in digital banking.

18. This suggests a strong belief in blockchain's ability to improve financial transactions.

19. Only 2% of respondents do not support the claim, indicating very little skepticism.

20. 7% of respondents are neutral, meaning only a small number are unsure about blockchain's impact.

7. FUTURE PROSPECTS AND RECOMMENDATIONS

The future of financial services in India is expected to be shaped by:

1. Greater adoption of AI and block chain
2. Strengthened cyber security frameworks
3. Expansion of digital financial literacy programs
4. Collaborative efforts between regulators and fintech firms

8. CONCLUSION:

Technology continues to revolutionize financial services in India, driving innovation, efficiency, and inclusion. While challenges remain, strategic measures can ensure sustainable growth and a secure financial ecosystem. The majority of respondents believe that technology-driven mechanisms significantly impact the Financial Service Market. A small portion disagrees, but the overwhelming trend suggests that technology plays a crucial role in shaping the sector. The data strongly supports the idea that a technology-driven market environment positively affects investor perception and trends in financial services. The data overwhelmingly supports the idea that digital payment platforms enhance financial inclusion in India. The vast majority of respondents recognize their role in improving accessibility to banking services, while only a very small percentage remain uncertain or disagree. The majority of respondents believe that AI and ML significantly contribute to reducing fraud and improving risk management in Indian banking.

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THE STREAMING GENERATION: ASSESSING THE IMPACT OF OTT PLATFORMS ON YOUTH BEHAVIOR AND LIFESTYLE

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ABSTRACT

Over-the-Top (OTT) platforms have rapidly transformed media consumption patterns, particularly among youth, by providing on-demand access to diverse content such as movies, web series, documentaries, and regional programming. While these platforms offer convenience, cultural exposure, and educational opportunities, concerns have arisen regarding excessive screen time, and exposure to mature or explicit content. This study investigates the impact of OTT platforms on youth behavior, lifestyle, and mindset using a structured Google Form questionnaire to collect primary data on viewing habits, platform preferences, content choices, and perceived effects. There were total 134 responses received. Findings indicate that OTT consumption influences social behavior, daily routines, and cognitive engagement, with variations across gender, educational background, and urban-rural residency. The study provides empirical insights into both the positive and negative implications of digital streaming, emphasizing the need for mindful consumption and evidence-based strategies for youth engagement. These results aim to inform parents, educators, policymakers, and OTT service providers about the evolving role of digital media in shaping contemporary youth culture. Index Terms—OTT platforms, youth behavior, lifestyle, mindset, digital media, binge-watching, content consumption, social impact, on-demand streaming, media engagement.

KEY WORDS: - OTT PLATFORMS, YOUTH BEHAVIOR, LIFESTYLE CHANGES, DIGITAL MEDIA, ONLINE STREAMING, CONTENT CONSUMPTION, MEDIA INFLUENCE, SOCIAL IMPACT, BEHAVIORAL PATTERNS, SCREEN TIME, YOUTH MINDSET

I. INTRODUCTION

In recent years, Over-the-Top (OTT) platforms have revolutionized content consumption worldwide. Services such as Netflix, Amazon Prime Video, Disney+ Hotstar, and others deliver streaming media directly to viewers via the internet, bypassing traditional television networks. This shift has been particularly significant among youth, who are increasingly consuming content through smartphones and other digital devices, drawn by on-demand access, personalized recommendations, and diverse libraries of movies, web series, and documentaries. While OTT platforms offer numerous benefits, including exposure to diverse cultures, educational content, and flexible viewing experiences, concerns have emerged regarding excessive screen time, binge-watching behaviors, and exposure to mature or violent content, which may influence mental health, social interactions, and value systems. Studies have also highlighted differences in content engagement and preferences across urban and rural youth, gender, and educational backgrounds, emphasizing the nuanced impact of OTT media. This study seeks to address these gaps by collecting primary data through a structured Google Form questionnaire to examine how OTT consumption affects the behavior, lifestyle, and mindset of youth. By analyzing patterns of usage,

content preferences, and social and psychological outcomes, the research aims to provide a comprehensive and evidence-based understanding of both the opportunities and challenges posed by OTT platforms in contemporary youth culture.

Variables:

Dependent	Independent
• Behavioral Changes • Academic performance	• OTT platform usage • Screen time

RESEARCH HYPOTHESIS:

1) H0: - OTT platforms have no significant impact on behavior, lifestyle or mind set of youth
2) H1: OTT platforms significantly influence the behavior lifestyle and mindset of youth.

AIM AND OBJECTIVE OF STUDY:

The aim of the study is to understand the usage of and impact Of Over the Top platforms among youth
To assess the impact of OTT platform usage on students' social behavior and relationships.
To identify significant influence of OTT platforms on youth lifestyle & behavior.

II. LITERATURE REVIEW

Rout et al. investigated the impact of web series on youth in Bhubaneswar through a survey-based study using primary and secondary data. The findings revealed that most young viewers spend one to three hours daily watching mainly English-language action and crime-based web series. The study highlighted that OTT content influences youth behavior, attitudes, and language, often normalizing negative themes such as violence or abusive behavior. However, it also acknowledged the positive side, where web series can provide moral values and cultural awareness. Overall, web series were found to significantly shape the psycho-sociological development of youth in the digital era.

Manjula et al. conducted an SPSS-based analysis to examine the effects of OTT platforms on youth. The study revealed that OTT services significantly influence the psychological, social, and behavioral aspects of young individuals. Findings indicated changes in media consumption habits, with youth preferring flexible, on-demand streaming over traditional television. The research also highlighted the impact of web series on language, attitudes, and behavior, alongside both positive outcomes—such as exposure to diverse cultures—and negative effects, including excessive screen time. Overall, OTT platforms have reshaped entertainment patterns and youth identity in the digital age. **Verma et al.** explored the role of youth engagement in the rapid growth of OTT platforms, highlighting their dominance over traditional television. Based on a survey of 103 respondents, the study found that most young viewers prefer OTT platforms due to convenience, content diversity, and accessibility. Binge-watching culture and original content were identified as major factors influencing youth preference, while sports streaming and multilingual access further enhanced engagement. The research concluded that OTT platforms have transformed media consumption patterns, compelling traditional broadcasters to adopt digital innovation and hybrid models to remain competitive in the evolving entertainment landscape.

Kumar and Verma conducted a SWOT analysis to examine the relationship between OTT platforms and youth mental health in India. The study found that while OTT services provide convenience, cultural diversity, and creative opportunities, they also pose risks such as binge-watching, exposure to sensitive

content, and social comparison leading to stress, anxiety, and depression. OTT platforms were shown to shape cultural values and challenge societal norms by merging traditional and modern ideologies. Despite these challenges, the study highlighted youth resilience and growing media awareness, emphasizing the importance of balanced and mindful OTT content consumption for mental well-being.

Mundhe analyzed the societal impact of digital entertainment platforms, particularly Over-The-Top (OTT) services, in the Indian context. The study found that the affordability and accessibility of internet services have made OTT platforms the most preferred mode of entertainment. Youth are especially influenced by web series, which shape their learning and psychological behavior. The research highlighted that OTT platforms offer diverse choices in language and content, catering to individual preferences. Overall, the study concluded that OTT platforms have been positively embraced by society, significantly transforming entertainment consumption patterns in the digital era.

Vagdevi et al. conducted a comparative study on OTT content consumption among rural and urban youth in Mysuru using the Uses and Gratifications Theory. Surveying 300 respondents, the study revealed both shared and contrasting viewing behaviors. While device preference and viewing time were similar across groups, rural youth prioritized regional language content, streaming quality, and personalized recommendations due to cultural affinity and infrastructural limitations. Urban users focused more on variety and convenience. The study concluded that OTT platforms must adopt region-specific strategies, enhance streaming reliability, and promote regional content to effectively engage diverse audiences across the digital divide.

Pol and Barve conducted a comparative study examining the impact of social media and OTT platforms across generations. The research revealed significant generational differences in digital consumption habits, cognitive engagement, and lifestyle patterns. Younger generations were found to exhibit shorter attention spans, disrupted sleep cycles, reduced outdoor activities, and a stronger inclination toward instant gratification and short-form content. In contrast, older generations maintained better sleep hygiene, patience, and preference for inperson interactions and long-form media. The study emphasized the need for balanced digital habits, recommending digital detox routines, outdoor engagement, and promoting mindful media consumption to mitigate negative psychological and social effects.

III. METHODOLOGY

The Data used in this Study was a Primary data and its was collected by survey among youth. A and Cross-sectional survey method was used to collect data in the study. The survey was conducted online. A questionnaire was used to collect data. Convenient Sampling method was used to conduct a survey among 134 students. The random sampling technique used to select the sample. A total 134 People out of them some are students some are working professional from Anand region. Data interpreted through simple percentage analysis.

Population: The Study Targeted OTT Platform users in Anand
Sample Size: 134 (Using Random Sampling)

IV. RESULTS

During this study mostly questions were close ended, Open ended and Multiple- Choice Questions with several options. Questions were related to usage of Over the top Platforms and its impact faced by respondents. Result of this study are as follows:

Watching Over the Top Services

The online video watching habit is increasing all around global and India is not an exception. OTT market is raising swiftly in India and all segment of the society are adopting the OTT platforms. Study shows that 95% of the respondents watch content online and remaining 5% of the people did not watch content online. So, on the behalf of the results, it can be said that youth have adopted OTT platforms.

Gadgets Used

What device do you use to access OTT platforms?

134 responses
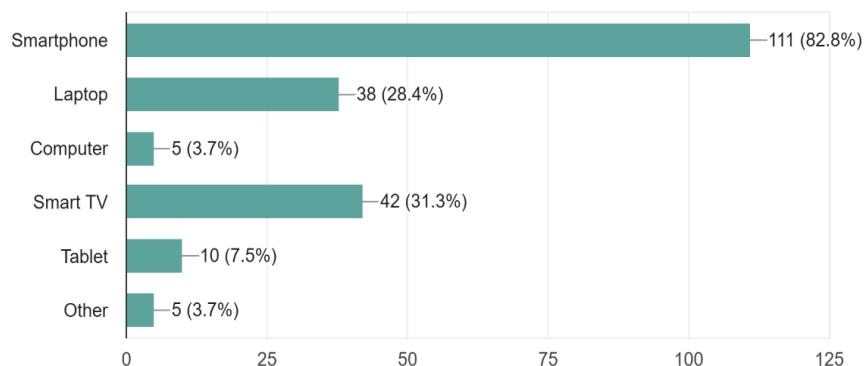
The chart shows that smartphones are the most commonly used device for accessing OTT platforms, with 82.8% of the 134 respondents preferring them. This indicates a strong trend toward mobile-first viewing, likely due to convenience and portability.

Smart TVs (31.3%) and laptops (28.4%) are also popular, reflecting both shared and personal viewing habits. Devices like tablets (7.5%), computers (3.7%), and others (3.7%) are used much less frequently. Overall, the data suggests that OTT consumption is dominated by mobile usage, but larger-screen devices are also valued for immersive or group viewing experiences.

Preferred OTT Applications

Preferred OTT Application	Percentage of Respondents
Netflix	40
Disney+ hotstar	60
Amazon Prime	22
ZEE5	12
Voot	8
MX Player	16
Other	7

Based on the survey data, Disney+ Hotstar is the most preferred OTT platform, with 60% of respondents favoring it. This may be due to its combination of regional content, sports streaming (like cricket), and international shows.

Netflix comes second with 40%, reflecting its global popularity and strong library of original content. Amazon Prime Video is preferred by 22%, offering a mix of movies, series, and bundled Prime benefits.

Platforms like ZEE5 (12%), MX Player (16%), and Voot (8%) have moderate to lower popularity, likely due to more regional or ad-supported content. Other platforms account for 7%, showing some diversity in user preferences.

Types of Content

Which type of content do you watch the most?

134 responses
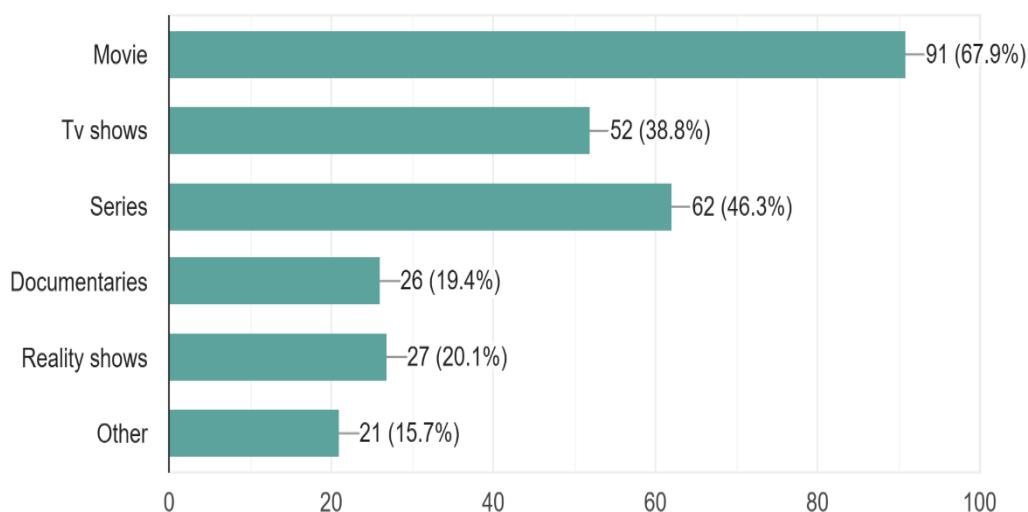
The chart shows that movies are the most preferred content type among respondents (67.9%), followed by series (46.3%) and TV shows (38.8%). Reality shows (20.1%) and documentaries (19.4%) have moderate appeal, while other content types (15.7%) attract niche interest. Overall, movies dominate viewers' entertainment preferences.

Frequency of use

Hours Spent	Male	Female	Total	Percentage
Less than 1 hour	24	30	54	40
1-3 hours	37	33	70	52
3-5 hours	7	2	9	7
More than 5	-	1	1	1

The data shows how much time males and females spend watching content daily. The majority of respondents, 52% (70 people)**,** spend 1–3 hours watching content, indicating moderate viewing habits among most individuals. 40% (54 people) spend less than 1 hour, showing that a significant portion limits their screen time. A smaller group, 7% (9 people)**,** watches for 3–5 hours**,** suggesting heavier engagement among a few respondents. Only 1% (1 female) spends more than 5 hours, representing very high usage but by an extremely small minority. Overall, the analysis reveals that most people watch content for a balanced duration (1–3 hours), while excessive viewing is relatively rare.

**Whether OTT Platforms affects Social Life?**
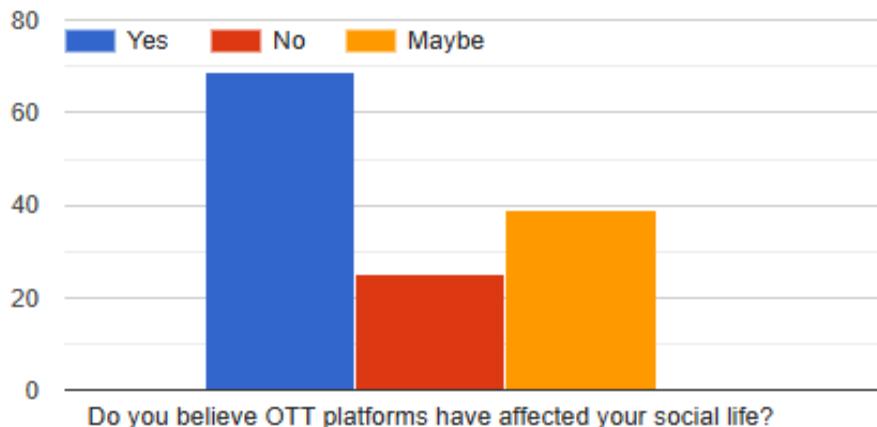
The chart shows that most respondents believe OTT platforms have affected their social life, with "Yes" being the most common response. Fewer answered "Maybe," indicating mixed views, and the least said "No," showing minimal denial of any impact. Overall, OTT platforms are seen as having a noticeable influence on social interactions.

OTT Platform Content Influenced Your daily schedule
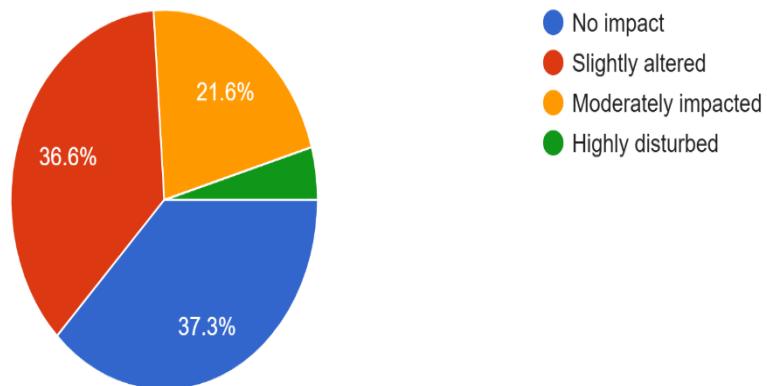
The pie chart illustrates how OTT content has influenced people's daily schedules based on 134 responses. The largest portion, 37.3%, reported no impact, suggesting that OTT viewing has not significantly disrupted the routines of many individuals. However, 36.6% stated their schedules were slightly altered, indicating that OTT content has caused minor changes, such as adjusting viewing times or delaying tasks. 21.6% of respondents said their daily routine was moderately impacted, showing a noticeable effect on their productivity or time management. A small group, around 4–5%, reported being highly disturbed, implying that OTT consumption has seriously disrupted their daily life. Overall, while most people maintain balance, a considerable number admit that OTT platforms have at least somewhat affected tSheir daily schedule.

Find Educational Content

Parameter	Male	Female	Total	Percentage
Yes Always	15	24	39	29
Sometimes	31	39	70	52
Rarely	9	9	18	13
Never	4	3	7	6

This table represents the gender-wise responses to whether OTT platform content is educational or informative. Out of the total respondents, 29% (39 people) said Yes, Always, with more females (24) agreeing compared to males (15). The majority, 52% (70 people), answered Sometimes, again with slightly more females (39) than males (31), showing that both genders generally feel content is informative only occasionally. About 13% (18 people) said Rarely, with equal responses from both males and females (9 each). Finally, only 6% (7 people) responded Never, consisting of 4 males and 3 females. Overall, the data indicates that both male and female viewers largely share similar opinions. Most respondents find OTT content educational or informative sometimes, while very few feel it is never useful. Interestingly, females show a slightly higher tendency than males to perceive OTT content as consistently informative.

Promotes Unhealthy Habits

Do you think OTT platforms promote unhealthy habits like ?
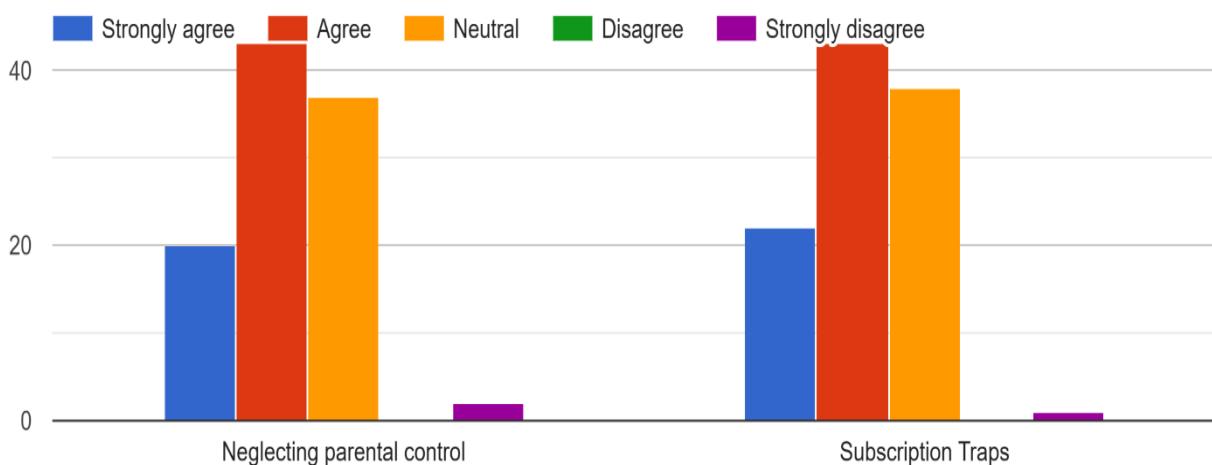
The bar chart shows that most people believe OTT platforms promote unhealthy habits, particularly due to poor parental controls and subscription traps. The majority of respondents agreed or strongly agreed with these concerns, while neutral responses were moderate and disagreement was minimal.

OTT Platform content better than Traditional T.V

Mark appropriate
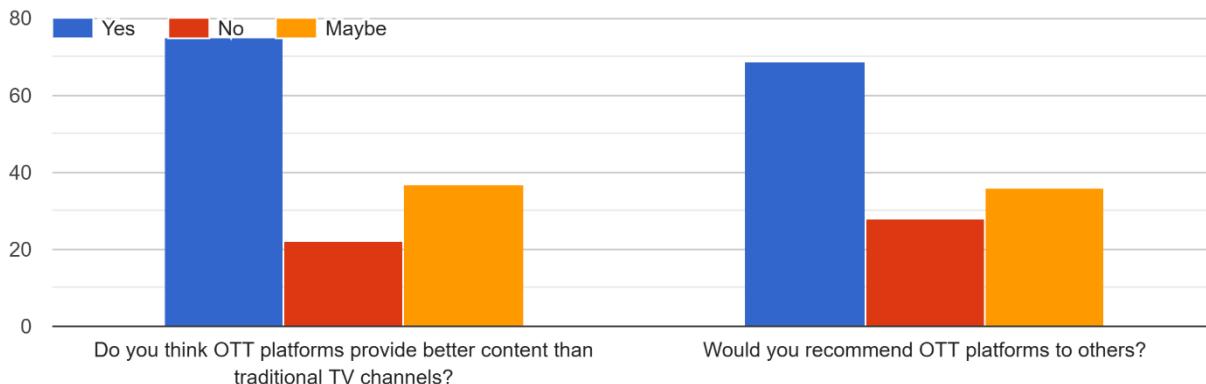
The bar chart shows that most people view OTT platforms as better than traditional TV and are willing to recommend them. A majority responded "Yes" to both questions, indicating high satisfaction and preference for OTT content, while fewer chose "Maybe" or "No," showing limited uncertainty or disagreement.

Primary Reason to use OTT Platform

What is the primary reason you use OTT platforms?

134 responses
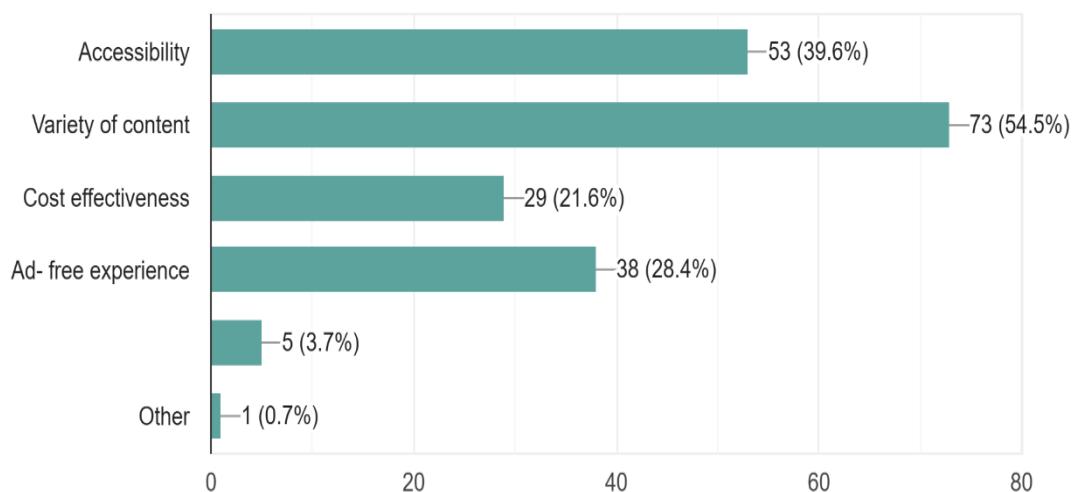
The survey shows that the main reasons people use OTT platforms are content variety (54.5%) and accessibility (39.6%). Ad-free experience (28.4%) and cost-effectiveness (21.6%) also influence user choices, while few cited other reasons. Overall, variety and convenience are the top drivers of OTT platform popularity.

OTT platforms influence your opinions, behavior, or lifestyle?

Do you feel that OTT platforms influence your opinions, behavior, or lifestyle?
134 responses

- Strongly agree
- Neutral
- Disagree
- Strongly Disagree
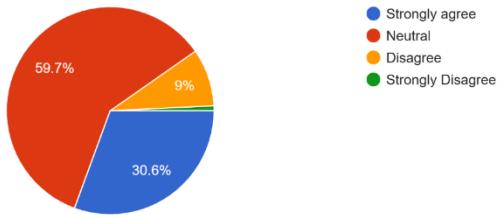
The pie chart shows that most respondents (59.7%) are neutral about the influence of OTT platforms on their opinions or lifestyle, while 30.6% strongly agree that they are impacted. Only a small percentage disagree. Overall, the data indicates that many recognize the influence of OTT platforms, though most remain neutral.

V. CONCLUSION

Based on the survey and analysis of responses, it can be concluded that OTT platforms do have a noticeable influence on the behavior, lifestyle, and mindset of youth. The findings show that a majority of respondents acknowledge OTT content as sometimes educational or informative, but also believe that it promotes unhealthy habits like neglecting parental control and subscription traps. Moreover, most participants agree that OTT platforms provide better content than traditional TV and are willing to recommend them to others. These responses indicate that OTT platforms significantly shape viewing preferences, daily routines, and even perceptions among young audiences.

Therefore, the null hypothesis (H_0) stating that "OTT platforms have no significant impact on the behavior, lifestyle, or mindset of youth" is rejected, and the alternative hypothesis (H_1) is accepted.

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Regulatory Challenges and the Impact of Digital Currencies on Global Finance and Cross - Border Transactions

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ABSTRACT

The rapid ascent of digital currencies—including crypto currencies, stable coins, and Central Bank Digital Currencies (CBDCs) — is reshaping global finance and cross - border transactions in fundamental ways. This paper examines the regulatory challenges arising from this transformation and assesses both the opportunities and risks those digital currencies pose for financial systems worldwide.

We analyse the regulatory landscape: jurisdictions differ widely in how they classify, regulate, or even ban various digital assets. Gaps in legal frameworks and divergent approaches to Anti-Money Laundering (AML) / Counter-Terrorism Financing (CFT) requirements complicate compliance for cross-border users and institutions. Recent work has highlighted that only a subset of nations is "largely compliant" with global standards for virtual assets, leaving many with weak oversight.

The paper explores the impacts on global finance and cross-border transactions. Digital currencies promise to enhance efficiency: reducing transaction times and costs, increasing transparency, and enabling improved financial inclusion. CBDCs in particular are being studied for their potential to facilitate faster, cheaper and more inclusive cross-border payments. However, these advantages come with trade-offs.

The paper offers policy recommendations for bridging regulatory gaps and mitigating risks, including proposals for international coordination, standardized definitions and compliance frameworks, improved transparency and consumer protection, careful design of CBDCs with privacy and offline functionality in mind, and adaptive regulatory regimes that can keep pace with fast-moving technological change.

This analysis contributes to a more understanding of how regulatory policy can enable or constrain the transformative potential of digital currencies in global finance.

I. INTRODUCTION: THE DUAL MANDATE OF DIGITAL CURRENCIES IN GLOBAL FINANCE

1.1. Context and the G20 Priority for Enhanced Cross-Border Payments

The global financial community recognizes the inefficiencies embedded within traditional cross-border payment mechanisms, which often rely on complex and costly correspondent banking networks. In response, the G20 has identified the enhancement of cross-border payments as a critical global priority,

aiming to achieve services that are demonstrably faster, cheaper, more transparent, and more inclusive. Digital currency innovation is viewed as the primary accelerator capable of achieving these goals, driving forward economic growth, international trade, global development, and financial inclusion.

The sheer scale of the flows involved underscores the importance of this modernization effort. Total cross-border payment flows for 2023 were estimated at $190.1 trillion, representing transactions across wholesale and various retail segments. Digital currencies—encompassing everything from decentralized crypto currencies to central bank liabilities—have begun to transform payment services, promising to reduce costs and shorten payment chains.

1.2. Defining the Digital Currency Spectrum and Market Integration

Digital assets span a spectrum defined primarily by their issuer and the stability of their value:

Central Bank Digital Currencies (CBDCs): These are digital forms of a national currency, issued directly by the central bank and constituting its direct liability. CBDCs are categorized into retail (rCBDC), targeting households and non-financial firms, and wholesale (wCBDC), generally intended for interbank settlement. CBDC experimentation, particularly regarding cross-border compatibility and inter linkage, is a major focus for global institutions, including the Bank for International Settlements (BIS) and the International Monetary Fund (IMF).

Stable coins: These are privately issued digital currencies engineered to maintain a stable nominal value, typically pegged 1:1 to a fiat currency such as the US dollar. Stable coins aim to leverage the technological benefits of decentralized payment systems (like digital ledgers) while offering the stability of traditional money. This market has grown significantly, with current valuations around $270 billion, projected to potentially reach $2 trillion by 2028 under enabling regulatory frameworks such as the US GENIUS Act. Stable coin issuers are currently facilitating billions in dollar-based transactions daily.

Unbacked Crypto-Assets: These are decentralized virtual assets, such as Bitcoin and Ethereum, whose value is not pegged to any real-world asset. Characterized by significant volatility, they are largely used for speculative investment rather than mainstream payment or settlement purposes. Data indicates that derivatives trading related to crypto-assets reached approximately $6 trillion in May 2024, a volume roughly three times the spot trading volume. Meanwhile, the niche segment of decentralized finance (DeFi) saw its total value locked (TVL) peak at $106 billion in May 2024 before receding.

1.3. Functional Divergence and the Latent Threat of Financialization

The market data reveals a necessary distinction between the functions of different digital assets. While stable coins are increasingly focused on leveraging private sector efficiency for fast, programmable dollar liquidity and payments, unbacked crypto-assets are deeply financialized and speculative, evidenced by the large derivatives trading volume of $6 trillion. Global regulators, including the FSB, have responded to this functional divergence by developing two distinct sets of recommendations: one for general crypto-asset activities and markets, and a revised set specifically for "global stable coin" arrangements. This regulatory compartmentalization acknowledges that the risks posed by each asset class require tailored supervisory frameworks.

The large volume of derivatives trading in crypto ($6 trillion) relative to the DeFi TVL represents a significant systemic risk, suggesting that regulatory scrutiny must extend beyond the integrity of on-chain stable coin reserves to encompass the complexities of off-chain leverage and the centralized exchanges that facilitate these massive trading volumes. A failure in these highly leveraged mechanisms could pose the greatest risk of contagion to the broader financial system, even if the underlying assets are only niche in terms of real-economy use.

II. THE EFFICIENCY IMPERATIVE: DIGITAL CURRENCIES AND CROSS-BORDER PAYMENTS

2.1. Baseline Analysis of Current Cross-Border Payment Frictions and Costs

Digital money and digital payments innovations are expected to improve cross-border payments by enhancing speed, transparency, and, crucially, reducing costs. To understand the potential impact, an analysis of the existing system's friction points is essential. The market for cross-border payments, estimated at $190.1 trillion in 2023, is highly segmented by transaction type.

The data highlights a significant dichotomy in friction levels between wholesale and retail segments:

Table 1

Cross-Border Payment Volumes and Average Transaction Costs (2023 Data)

Type of Cross-Border Flow	Total Flows 2023 ($ trillion)	Average Total Cost (%)
Wholesale (B2B)	145.6	0.1
Retail (B2B)	37.9	1.5
Retail (C2B)	3.1	2.0
Retail (B2C)	1.7	1.7
Retail (C2C)	1.8	2.5
Of which Remittances	0.5	6.2
TOTAL	190.1	N/A

(Source: IMF, World Bank, and G20 Roadmap data estimations.)

Wholesale business-to-business (B2B) flows, which constitute the vast majority of cross-border volume at $145.6 trillion, already incur negligible average transaction costs of only 0.1%. Conversely, transaction costs for retail payments are substantially higher, ranging from 1.5% for B2B retail up to 2.5% for consumer-to-consumer (C2C) flows. The highest friction point exists within remittances—a critical subcategory of retail C2C flows—which, despite totalling only $0.5 trillion, bear an average transaction cost of 6.2%.

2.2. The Value Proposition for High-Friction Payments

The primary, immediate economic impact of successful digital currency implementation is demonstrated to be concentrated in the retail sector, especially remittances. For low- and middle-income countries (LMICs), remittances exceeded $650 billion in 2023, often representing 10% or more of GDP. The current system's average fees, hovering around 6%, significantly cut into the money received by families.

Digital assets, particularly stable coins, offer a mechanism to bypass this friction by providing cost savings (traditional services charge 5–10%), increased speed (days vs. near-instantaneous settlement), and accessibility (crypto wallets require only a smart phone and internet, bypassing traditional bank account requirements). Furthermore, in economies experiencing high inflation or currency instability, stablecoins pegged to the US dollar offer a much-needed, reliable store of value.

This perspective reframes digital currency deployment in Emerging Market and Developing Economies (EMDEs) not merely as a technological upgrade for efficiency, but as a critical welfare policy tool capable of increasing disposable income and fostering financial inclusion.

2.3. Scenario Analysis and Volume Projection

Empirical analysis suggests that digital money innovations have the potential for an estimated 60% reduction in transaction costs. Scenario analysis based on remittance data elasticities projects two key outcomes regarding the impact on overall flow volumes:

1. The short-term rise in global cross-border transaction volumes may be limited. This is because the dominant wholesale segment already operates at a low cost (0.1%), meaning the proportional impact of efficiency gains on overall volume is modest.

2. However, cross-border volume increases could be substantial for countries that are large remittance recipients and currently face the most expensive transaction costs.

This suggests a crucial wholesale/retail disconnect in the motivation for digital currency design. Since wholesale costs are minimal, the incentive for developing wholesale CBDCs (wCBDCs) shifts away from simple cost reduction and toward risk reduction, such as achieving enhanced settlement finality through payment-versus-payment (PvP) mechanisms in FX transactions, or facilitating the tokenization of assets. Conversely, retail CBDCs (rCBDCs) and stable coins must prioritize high throughput and extremely low cost to effectively address the dominant friction points in the remittance sector.

III. SYSTEMIC RISKS AND MACRO-FINANCIAL IMPLICATIONS

3.1. Financial Stability Risks Posed by Private Digital Assets

The increasing integration and market capitalization of private digital assets introduce material risks that demand comprehensive regulatory frameworks. Stable coins, in particular, present concerns regarding reserve management, vulnerability to runs, and consumer protection. If the assets backing stable coins are not sufficiently safe and liquid, or if transparency is lacking, confidence can erode rapidly, leading to destabilizing "run" events. The FSB has explicitly developed high-level recommendations for the regulation, supervision, and oversight of "global stable coin" (GSC) arrangements to mitigate these specific structural risks.

Beyond stable coins, the interconnectedness of the crypto ecosystem with traditional financial systems (TradFi) introduces channels for contagion. Although decentralized finance (DeFi) remains a niche segment, the risk of widespread disruptions and stress transmission exists due to high leverage, complex asset interconnectivity, and the reliance on off-chain centralized services for liquidity provision, necessitating continuous monitoring.

3.2. CBDC and the Risk of Financial Disintermediation

The introduction of a CBDC, which is a direct liability of the central bank, represents the safest form of digital money available. While beneficial for stability, this safety profile creates a significant financial stability concern: the potential for bank disintermediation. In times of crisis or market stress, the availability of a safe, universally accessible CBDC could trigger a rapid "run to safety," causing substantial and sudden deposit flight from commercial banks or money market funds into the CBDC.

The magnitude of these effects on financial stability is expected to be relatively small during normal economic periods. However, the effects can become highly significant and destabilizing in an environment characterized by low interest rates or acute financial market stress. Central banks must carefully design CBDC features—such as limiting individual holdings or imposing tiered interest rates—to manage the risk of increasing the vulnerability of institutions dependent on run able, short-term debt. Academic analysis suggests that, while CBDC introduction is negatively associated with systemic risk in the long run, countries in the advanced stages of CBDC development temporarily show a positive association with systemic risk. This anomaly highlights the regulatory challenge of managing market expectations and potential deposit shifts during the implementation phase to mitigate short-term financial instability.

3.3. Threats to Monetary Sovereignty and Policy Transmission

The widespread global adoption of foreign-denominated digital currencies, specifically USD-pegged stablecoins, poses a direct threat to the monetary sovereignty of smaller economies. This process, often

termed "digital dollarization," occurs because USD-denominated stablecoins account for over 90% of the total stablecoin market, effectively extending American financial influence into the digital realm.

The mechanism of risk involves the alteration of domestic monetary policy transmission channels and the hindering of macroeconomic stabilization efforts. When transactions migrate to foreign-pegged stablecoin platforms, the domestic central bank loses effective control over the means of payment and the national unit of account. Furthermore, the expansion of stablecoin circulation requires issuers to hold reserves, frequently comprising short-term U.S. Treasury bills (approximately 80% of reserves are held in Treasuries or related instruments). This provides a steady bid for US debt and increases the political economy stakes surrounding stablecoin regulation globally.

The push for CBDCs, therefore, is driven not solely by payment efficiency but often by a foundational defensive mandate: countering the threat of digital dollarization and ensuring control over the national monetary infrastructure. Regulatory decisions, such as the EU's move via MiCA to limit the spread of non-Euro stablecoins by increasing compliance costs, directly reflect the urgency of defending monetary sovereignty against private, foreign-dominated digital money.

IV. GAPS / DATA LIMITATIONS

• Many studies are theoretical, pilot / small scale; full scale cross-border usage is not yet common enough for large datasets in some areas.

• Lack of consistent empirical data on costs saved, speedups, risk metrics, especially in developing countries.

• Privacy and user behaviour, adoption barriers are under-studied in many jurisdictions.

V. THE REGULATORY CHALLENGE

1. **Legal status / authority / legal tender**: Many jurisdictions have ambiguous legal frameworks for whether digital currencies (especially non-CBDCs) are legal tender, what regulatory body has oversight, and rights/responsibilities of issuers vs users.

2. **AML / CFT / financial crime**: Ensuring anti-money laundering and countering financing of terrorism. Cross-border flows complicate jurisdiction; pseudonymity or anonymity in many tokens, mixing services, privacy coins make enforcement hard.

3. **Privacy vs traceability trade-off**: Users demand privacy, but regulators demand oversight. CBDCs represent a more powerful instrument for surveillance if not carefully designed. Models differ (direct, intermediated, hybrid) and each has implications for who sees the data and how.

4. **Interoperability & standards**: Technical, legal, regulatory differences across jurisdictions make cross-border usage difficult. Issues around cross-currency conversion, settlement finality, time zones, regulatory compliance.

5. **Financial stability & monetary policy**: Risks include bank disintermediation (if users shift from bank deposits to CBDCs), effects on credit allocation, interest rates, capital flows, foreign exchange rate volatility. Also risk of runs in stablecoins if backing is weak.

6. **Consumer protection**: Risks from loss, fraud, hacking; ensuring that users understand risks; redress mechanisms; disclosure requirements.

7. **Operational risks / cybersecurity**: Hacking risk; system downtime; resilience; identity management.

8. **Regulatory fragmentation**: Different countries/regulators have different rules (or none); absence of global standardization means regulatory arbitrage and gaps.

Table 2

Global Regulatory Approaches to Digital Currencies (Comparative G20 Summary)

Jurisdiction	Primary Policy Driver	Stance on CBDC	Stance on Private Stable coins	Key Regulatory Framework
United States	Innovation, Dollar Primacy, Individual Liberty	Opposes Federal CBDC	Promotes regulated, private issuance	GENIUS Act (1:1 backing, safety, liquidity)
European Union (EU)	Stability, Sovereignty, Consumer Protection	Active development (Digital Euro)	Strict, bank-like regulation; seeks to limit non-Euro GSCs	Markets in Crypto-Assets (MiCA) Regulation
China	National Security, Control, Financial Stability	Aggressive promotion (e-CNY) and cross-border experimentation (mBridge)	Cryptocurrency trading prohibited (2021)	State-controlled digital currency policy

The contrasting approaches illustrate the core policy split: the "synthetic CBDC" dilemma. The US is relying on the private sector, through frameworks like the GENIUS Act, to issue dollar-backed stablecoins that maintain dollar dominance while minimizing government intrusion into payments. This approach views well-regulated stablecoins, issued by regulated institutions and fully backed by safe reserves, as potentially equivalent to a CBDC.

In contrast, the EU's Markets in Crypto-Assets (MiCA) regulation, which is more stringent, treats large stablecoin issuers much like banks, requiring robust capital buffers and operational controls. Furthermore, the EU explicitly attempts to limit the spread of non-Euro stablecoins—primarily USD-denominated ones—through increased compliance costs and challenging authorization processes for foreign issuers. This strategy is rooted in a determination to defend the Euro's monetary sovereignty against foreign digital dollarization, indicating a profound doubt about relying solely on private stability mechanisms.

VI. IMPACT ON GLOBAL FINANCE & CROSS-BORDER TRANSACTIONS

Putting together the research, here are how these regulatory challenges translate into concrete impacts:

Area	Impact / Benefit	Risk or Negative Impact
Speed / Cost	Digital currencies (especially stablecoins or CBDC interoperability) can reduce settlement times (especially 24/7, near-instant payments), reduce fees (by cutting out or streamlining intermediaries). Several case studies and experiments (mBridge, trials) show potential cost savings.	But costs of compliance (AML/KYC, system design) can reduce net savings. If regulatory uncertainty delays deployment, costs of transition are high. Also volatility in non-stable digital assets can introduce costs in conversion, hedging.
Financial inclusion	Potential to bring unbanked / underbanked into financial system, cross-border remittances cheaper and more accessible	But risk that poor regulatory protections lead to fraud, loss of trust; also digital divide (access to

		internet, devices) limits real inclusion in some places.
Monetary sovereignty & Global Finance Flows	CBDCs may allow countries to better monitor capital flows, perhaps reduce dependence on correspondent banking dominated by big global players; stable foreign-currency pegged digital currency could allow small economies better access.	Risk of "digital currency dollarization" or usage of foreign digital currencies undermining local currency; regulatory arbitrage; capital flight; difficulty enforcing controls when digital flows cross borders invisibly.
Market Volatility / Financial Stability	If well regulated, stablecoins/CBDCs could lower some risks (e.g.stablecoins with good backing); improved transparency could reduce information asymmetry.	But crypto market crashes show high volatility; stablecoins have depegging risk; bank disintermediation could reduce traditional banks' funding leaving them fragile; unknown effects of CBDC on monetary transmission.
Inter-jurisdictional Legal and Regulatory Complexity	With better coordination (e.g. multilateral rules, treaties, common technical standards), cross-border transactions can be smoother, more predictable; trade and investment may be facilitated.	Currently, mismatched laws (data privacy, KYC, legal tender), lack of regulatory clarity, conflicting rules (some countries ban crypto, others allow) create legal risk, compliance cost, sometimes complete blockage for cross-border usage.

VII. FINDINGS:

1. Cross-Border Payments & CBDCs

- The IMF published *"Central bank digital currencies for cross-border payments"* (2021), investigating how CBDCs may improve cross-border payments: faster, cheaper, more transparent, more inclusive.

- However, that same report notes macro-financial risks: e.g. effects on monetary sovereignty, foreign exchange risk, regulatory arbitrage.

- Empirical data: Many CBDC pilot projects are testing cross-border functionality. For example, as of 2025, about **22%** of CBDC pilot projects globally include participation in *international cross-border payment trials*, e.g. BIS Innovation Hub's *mBridge* project.

2. Stablecoins & Devaluation / Risk

- The paper *"Stable coins and Central Bank Digital Currencies: Policy and Regulatory Challenges"* by Eichengreen & Viswanath-Natraj (2022) includes data on **Tether** and uses futures market estimates to assess **devaluation risk**. It finds that stablecoins do have measurable risk of losing peg, especially under stress.

- Stablecoin failures or incidents (e.g. big redemptions, loss of confidence) have had knock-on effects on financial markets. These helps illustrate how stablecoins regulated or unregulated pose risk in cross-border flows.

3. Volatility, Market Stability, Financial Integrity

- Cryptocurrencies are generally volatile, which can threaten financial market stability, especially if adopted widely or linked with regulated financial institutions. The study *"The Risk Impact of Virtual Currencies on Financial Market Stability"* (Zheng et al., 2025) reviews market crashes, stablecoin failures, emerging market adoption between 2017-2022.

- Regulatory gaps (AML/CFT especially) are repeatedly flagged: some jurisdictions have strong rules, others are weak or ambiguous. This leads to arbitrage, illicit flows (money laundering, terrorist financing).

4. Data & Design: Privacy, Governance, Interoperability

- The paper *"Central Bank Digital Currency and financial integrity: finding a new trade-off between privacy and traceability…"* deals with how CBDCs give central banks an unprecedented ability to monitor transactions, raising privacy concerns.

- Another study (*Privacy implications of CBDCs: a systematic review*) reviewed 46 papers to identify where designs leak more data (direct model), hybrid/intermediated models, retention, etc.

- Interoperability is a big technical and regulatory challenge: different CBDCs or stablecoins following different legal, technical, standards makes cross-border use difficult. Fragmented regulatory regimes and legal tender status ambiguity are problems.

5. Empirical Data Points & Surveys

- A survey in *The Impact of the Digital Currency Development on the Global Financial Market & Regulatory Strategies* (Dan Wu) notes that decentralization in digital currencies can reduce transaction time and cost vs traditional finance.

- From CoinLaw statistics (2025):
- ✓ 65% of countries with CBDC initiatives have implemented **privacy-by-design** principles.
- ✓ 53% of regulators are concerned about potential bank disintermediation from CBDCs.
- ✓ 31% of central banks report cross-border interoperability is a regulatory challenge.

- Case studies: India's "Digital Rupee" survey among roughly 320 Indian adults to assess public awareness, usage, perceptions, and implications for monetary policy. Shows people are somewhat aware, but usage is still low; also concerns around privacy, trust, regulation.

VIII. IMPLICATIONS & RECOMMENDATIONS

Based on the research, these are what seem to be best practices, or what regulators / global institutions could do to manage the challenges and harness benefits:

1. **Develop common standards and interoperability frameworks**: technical, legal, and regulatory (AML/KYC, data privacy) standards across jurisdictions to allow cross-border CBDC / stablecoin usage.

2. **Regulatory clarity and legal frameworks**: defining legal tender status, issuer liability, consumer protection, rights, obligations clearly.

3. **Balance privacy with financial integrity**: design CBDCs with privacy-by-design, but ensuring traceability for illicit activities; use models (hybrid, intermediated) that allow oversight but protect user data.

4. **Risk management and financial stability safeguards**: e.g. buffers, reserve requirements for stablecoins; limit exposure of banking sector to digital currency disintermediation; monitoring systemic risk.

5. **Ensuring inclusion and accessibility**: bridging the digital divide; ensuring access in remote / low-income regions; user education.

6.   **International cooperation**: e.g. via institutions like IMF, BIS, FATF; multilateral treaties or accords; capacity building in countries with weaker regulatory capacity.

7.   **Pilot programs / phased rollouts**: to test technical, legal, operational issues before full deployment.

IX. RECENT DATA (2025)

- ~22% of CBDC pilots globally include cross-border payment trial component.
- ~31% of central banks cite cross-border interoperability as a challenge.
- ~53% of regulators are concerned about bank disintermediation.
- ~65% of countries with CBDC initiatives have included *privacy-by-design* features.

X. CONCLUSION

India is cautious but progressive, focusing on inclusion and domestic adoption before considering cross-border use. Legal frameworks are still forming.EU is the most advanced in comprehensive digital finance regulation and is integrating privacy and consumer protection into CBDC design.US is decentralized and fragmented, with no official CBDC path yet. Stable coins are the primary area of digital currency activity but lack cohesive oversight. China is ahead in deployment but centralized in control. Strong focus on domestic use, privacy trade-offs, and cross-border experiments.

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Impact of AI in sustainable Development of Education- Perspective of Youth Learning and career development

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ABSTRACT

A capable technology that has the potential to transform many facets of the educational ecosystem is artificial intelligence (AI) which is playing a significant role in education to sustain the research and innovation, learning ability among the students .For the study First hand primary data was received from students(n=144) from commerce and management programme of under graduate students using questionnaire methods which is developed by interacting with experts in the field of artificial intelligence and education .The main factors considered for the study are learning, creativity , future career development and personal life . It has been observed that the factors are influencing the perspective of students towards Artificial Intelligence (AI) has a positive and negative impact on sustainable learning outcome and career growth.

KEY WORD: ARTIFICIAL INTELLIGENT , CAREER DEVELOPMENT, SUSTAINABLE DEVELOPMENT, CREATIVITY

INTRODUCTION

The role of Artificial Intelligence in the education sector has been transform the way of learning and teaching .AI learning offering both opportunities and challenges for the students in terms of learning and career development In recent years, , AI based Pedagogical designing and teaching instruments are facilitating instructors and learners to reach the desired educational outcome. The present study is to indentify Impact of AI in sustainable Development of Education perspective of Youth Learning and career development. AI is a technological innovation to find the solutions to the critical challenges in the Education and it provides sustainable approaches to the transformation of learning.

Interest of young people perceive and use artificial intelligence (AI) for career development has grown rapidly. Policymakers, educators and employers are asking whether AI tools help youth explore careers, acquire in-demand skills, and make better transition decisions — or whether they risk exacerbating inequalities, displacing entry-level roles, or giving overly optimistic career expectations. Recent study and reviews provide a mixed but informative picture of youth perspectives, usage patterns, and the implications for career education.

The integration of Artificial Intelligence (AI) in Sustainability Education (SE) holds significant potential to enrich learning experiences, encourage creative problem-solving, and support the development of sustainable solutions. While its benefits are evident, further research is needed to examine how AI can improve educational outcomes, aid in designing sustainable practices, and equipped students with the skills required to address future challenges.

The 21st century has experienced rapid and unprecedented changes in education, largely driven by advancements in Artificial Intelligence (AI). With its abilities in learning, reasoning, and decision-making, AI holds the potential to transform education and contribute to building a sustainable future. A significant area of impact lies in personalized learning, where AI-powered tutoring systems can adapt to the unique needs of each learner by delivering tailored instruction and feedback. This personalized approach enhances student engagement, improves academic performance, and fosters lifelong learning that supports sustainable development. Furthermore, AI enables automated grading and feedback, reducing teachers' workload while ensuring faster and more accurate assessments.

LITERATURE REVIEW

Feranmi Emmanuel Adejuwon (January-2024), Integrating-Artificial-Intelligence-in-Education-for-Sustainable-Development found that role of AI in education sector for the holistic development of the students in Africa. He studied significant to educational practice, society, and policy and is theoretically based on a developing country perspective. Use of AI also affect the human existence with some limitation and advantage.

Aniella Mihaela Vieriu, Aniella Mihaela Vieriu (March-2025) studied Impact of Artificial Intelligence (AI) on Students' Academic Development and revealed in their research AI offers significant benefits, including personalized learning, improved academic outcomes, and enhanced student engagement. And challenges such as over-reliance on AI, diminished critical thinking skills, data privacy risks, and academic dishonesty . the findings are based on structured questionnaire through students in Romania .

Exploring students' experiences and perceptions of human-AI collaboration in digital content making (2025) Finding that Students who used AI perceived boosts in idea generation, faster creative exploration, higher confidence. But they also raised concerns: originality, accuracy, ethical issues. Positive effects on creative problem-solving skills.He was also Matches the literature review's point that positive opportunities (creativity boost, idea generation) require guided use and awareness of risks (e.g. originality, ethics).

Creativity and Artificial Intelligence — A Student Perspective (Marrone, Taddeo, Hill, 2022) researcher selected Qualitative: focus groups + interviews with secondary school students after training in creativity & AI. Found that Students with more AI understanding had more positive views of AI-creativity relationship.Students less familiar are more fearful or skeptical. Most felt AI can't truly match human creativity, but can assist or enhance. They highlighted social, learning, technological, affective factor.

The Usage of AI in Teaching and Students' Creativity: The Mediating Role of Learning Engagement and Moderating Role of AI Literacy studied focused on Survey / quantitative design in educational settings, measuring AI used in teaching, creativity, learning engagement, and teacher AI literacy and found that AI usage (in teaching) correlates positively with students' creativity. This effect is **mediated** by learning engagement — i.e. AI boosts engagement which in turn boosts creativity. Teachers' AI literacy moderates: when teachers are more AI-literate, the positive effect is strong.

OBJECTIVES OF THE STUDY

1.   To examine the impact of AI on sustainable educational development from the perspective of creativity among the youth learners.
2.   To analyze how AI influences students learning engagement, and career preparedness.

Research Methodology

In order to investigation to provide the expected finding s, the methodology is a crucial step in the process. The documents layout the necessary measures to be done in order to accomplish the study objective The main goal of the study to examine impact of AI on creativity and career preparedness among the students of commerce and management students.

Design of the study

The Descriptive research design methodology was used for the purpose of particular investigation of the study. For the purpose gathering information from the under graduate Students from Sardar Patel Education Campus. analytical research design combining **quantitative and qualitative** methods.

Population and Sample

- **Population:** Students from undergraduate colleges of SPEC.
- **Sample Size:** 144 students
- **Sampling Technique:** Stratified random sampling

Data Sources

Primary data gathered from the sample size of 144 from undergraduate students via Google questionnaire.

Secondary data collected from Academic journals, Research paper , and policy papers on AI in education.

Statistical tool for data analysis

For the purpose of data analysis used Pearson chi-square test (no continuity correction) on the 2×2 table. The calculations (expected counts, per-cell contributions, and the overall χ^2) were computed and are summarized.

Hypothesis -1

H_0: There is a significant association between gender and opinion about AI enhancing creativity.

H_1: There is a no significant association between gender and opinion about AI enhancing creativity.

Table 1 Sample of a 2 X 2 Contingency table

Gender	Yes	No	Total
Male	70	6	76
Female	55	13	68
	125	19	144
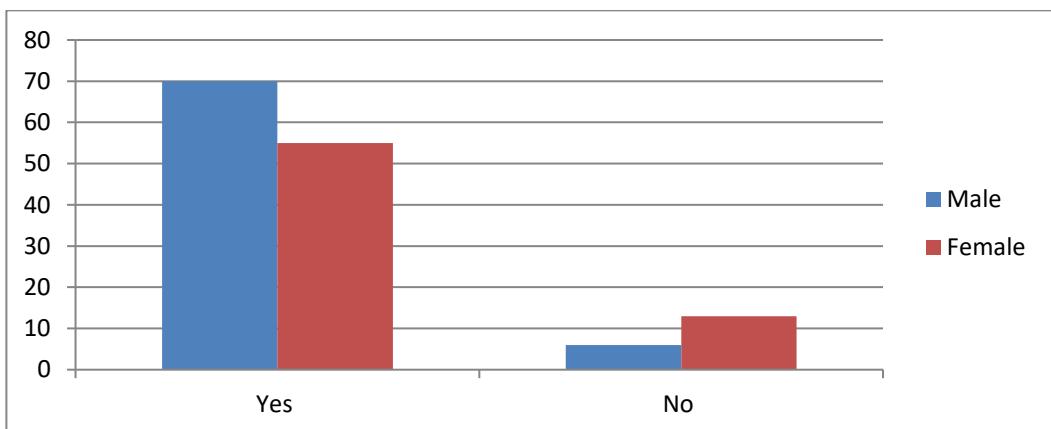
Here above table we found that male Respondent believe that utilization AI tool lead to enhance the creativity in learning compared to the female, but still in among the students some male and female are strongly believe their own creativity , they are not dependent on AI based technology for learining and

creativity.so here we found that male and female numbers same strongly believed for utilization AI tool to enhance the creativity.

The chi-square test was conducted to examine the **association between gender and perception toward AI tool utilization for enhancing creativity**.

χ^2 = 3.95   df = (2–1)(2–1) = 1
Critical χ^2 (α = 0.05, df=1) = 3.841
χ^2 = 3.95 > 3.84 → Significant at 5%
$p \approx 0.047$

So, here we accept null hypothesis and reject alternative hypothesis there is a significant association between gender and opinion about AI enhancing creativity. This indicates that there is a **significant relationship between gender and the perception of AI utilization for creativity enhancement in learning**. In other words, gender differences play a role in how students view the impact of AI tools on their creativity development.

Hypotheses-2

Ho : There is a significant association between Student gender and learning engagement, and career preparedness.

H1:. There is a no significant association between Student gender and learning engagement, and career preparedness.

Table 2: 2 X 2 Contingency table

Gender	Yes	No	Total
Male	64	12	76
Female	54	14	68
	118	26	144
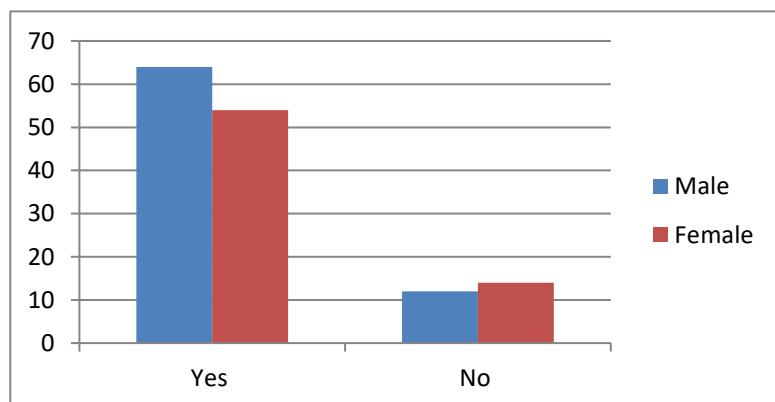
From Above table we found that 82 % of students wants to became their career in AI , though they are a commerce and management students. So we can say that now students from any discipline they are interested to prepared their career with AI.

$\chi^2 = 0.597$
df = 1
Critical χ^2 (α = 0.05) = 3.841
$\chi^2 = 0.597 < 3.841$ → Not significant
$p \approx 0.44$

So, here we reject null hypothesis and accept alternative hypothesis .There is No significant difference between male and female responses about pursuing AI careers. This means there is **no significant difference between male and female students' responses** regarding pursuing a career in AI. In other words, **both genders show similar interest** in making AI a part of their future career development.

FINDINGS

Male and female responses are differ meaningfully in terms of creativity and innovation with the use of AI. And Male and female responses are statistically similar in terms of career preparedness in AI through the hypothesis testing.

CONCLUSION

AI in education has several benefit in the view of today's young generation We can give more exposure to the student with some effective, and efficient learning experience by balancing the advantages and disadvantages of artificial intelligence in the classroom. From above analysis we can conclude that students who reported improved career development were more likely to report increased creativity. The significant chi-square suggests a non-random relationship between perceived career development benefits and reported creativity increases associated with AI use. The findings indicate that a large proportion of students (82%), irrespective of their academic background, are showing strong interest in building their future careers in Artificial Intelligence. This reflects a growing awareness of the transformative role of AI across all fields, including commerce and management.

The chi-square analysis further confirms that gender does not significantly influence students' decisions to pursue AI-related careers. Both male and female students recognize the potential of AI in shaping future professions and enhancing employability.

In conclusion, the study highlights that AI is emerging as a multidisciplinary career aspiration, attracting students from various educational streams. Educational institutions should therefore focus on integrating AI-related skills and training across all disciplines to prepare students for the evolving job market.

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From Goddess to Human: A Euhemerist and Feminist Re-Reading of Sati in Amish Tripathi's Shiva Trilogy

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ABSTRACT

This paper zooms in on the character of Sati. A pivotal figure in Hindu mythology, through the collective analytical frameworks of Euhemerism and feminist theory, concentrating particularly on her portrayal in Amish Tripathi's Shiva Trilogy. The mythical Sati is traditionally applauded as a goddess representing marital fidelity, sacrifice, and divine power. At the same time, her narration simultaneously reflects patriarchal ideals that limit female agency to acts of self-denial and submission. Employing Euhemerism, the study historicises Sati, interpreting her myth as emerging from a real woman whose life gradually became mythologised. The feminist criticism questions the gendered readings of her myth and Tripathi's alteration, underlining female challenges, agency, and critique of patriarchal authority. Tripathi's Sati deviates markedly from her mythic epitome, grappling with social ostracism, political intrigue, and personal loss, emerging as both warrior and leader who challenges oppressive norms. Integrating these outlooks reveals the covered significance of Sati, surpassing her traditional image to become a multifaceted symbol of female empowerment and resistance in contemporary cultural discourse.

KEYWORDS: SATI, AMISH TRIPATHI, EUHEMERISM, FEMINIST CRITICISM, HINDU MYTHOLOGY, MYTH REINTERPRETATION

INTRODUCTION

Hindu mythology is widely observed as one of human history's most ancient and complex mythological systems. Establishes a vast assemblage of narratives, symbolisms, and philosophical teachings embedded within Indian religious traditions. Defined by scholars such as Devdutt Pattanaik and reflected in classical texts such as the epics, the *Mahabharata* and *Ramayana*. Hindu mythology is a repository of sacred stories and a medium for transmitting moral and spiritual values across generations. Unlike Western mythological traditions characterised by linear chronological storytelling, Hindu mythology is cyclical and Multicentric. It engages with concepts of *dharma* (righteousness/duty), *karma* (action and its fruits), and *moksha* (liberation from the cycle of rebirth). The narratives convey divine play (*lila*), cosmic order. The embodiment of model energies through numerous deities like Brahma, Vishnu, Mahesh (Shiva), and the Shakti (Goddess). Crucially, Hindu mythology forms a living tradition. It is continuously reinterpreted through folklore, ritual, temple iconography, and regional histories. Amish Tripathi's *Shiva Trilogy* represents a landmark in contemporary Indian literature, fusing mythological themes with a historically plausible narrative framework. The trilogy, comprising *The Immortals of Meluha* 2010, *The Secret of the Nagas* 2011, and *The Oath of the Vayuputras* 2013, invites readers to reconsider the myth of Shiva not as an undisputable divine archetype but as a human figure whose legendary status was earned through extraordinary deeds, courage, and moral vision. The trilogy depicts Meluha—a fictionalised version of the Indus Valley Civilisation—as a vibrant setting grappling with political, social, and ethical complexities. Tripathi's Shiva is a tribal leader, a warrior, and a philosopher whose development parallels

the evolution of civilisation, justice, and spirituality. This narrative reflects the Indian philosophical ethos of *adhyātma* (inner self-realisation) and contextualises ancient myths in ways accessible to the 21st-century global reader.

INTRODUCTION TO AMISH TRIPATHI

Amish Tripathi, born in 1974, is a visionary Indian author whose narrative craft bridges the ancient and the modern, offering mythological fiction that resonates deeply with India's cultural psyche. An alumnus of IIM Kolkata, Amish turned to writing to address a vacuum in the literary treatment of Indian mythology—not as dogmatic scripture but as rich cultural narrative ripe for innovation and humanisation. His early training in history and commerce informs his detailed reconstructions of ancient societies, imbuing his characters with tangible motivations and ethical complexity. Amish has drawn a unique picture through the Shiva Trilogy that challenges stereotypical depictions of deities, emphasising the historicity and humanity behind revered figures. Beyond commercial success, Amish engages actively with Indian cultural heritage institutions, delivering lectures and participating in dialogues aimed at the contemporary reinterpretation of mythology.

Sati is one of Hinduism's most crucial and symbolically rich female figures. Her portrayal is historically revered as the devoted wife of Lord Shiva, who embodies the supreme virtues of loyalty, chastity, and sacrifice. Central to her myth is the narrative of self-immolation in response to her father Daksha's grievous insult to Shiva. Sati of the myth has been a key figure in shaping cultural conceptions of the ideal wife and woman within many Hindu communities. Simultaneously, it became the justification for various socio-cultural practices, notably the ritual of sati (widow immolation), which became focal in feminist critiques and reform movements.

In Amish Tripathi's modern retelling of the Shiva Trilogy, Sati is painted as an ethereal deity into a vivid, human protagonist embedded in the socio-political realities of a complex world. As a Vikarma—one born into social stigma—her character wrestles with caste-based discrimination, political betrayals, personal grief, and unyielding societal expectations. This transformation from a mythical figure to a human challenges monolithic archetypes of divinity and invites a reconsideration of the intersections between myth, history, and gender.

This paper systematically compares the mythological Sati and Tripathi's literary depiction, applying Euhemerist theory to historicize and feminist critique to reconceptualise her agency and resistance. The goal is to identify how these interpretations of feminist and euhemerist structures deepen contemporary understandings of Sati and restore her relevance as a figure embodying the struggles and aspirations of women past and present.

THE MYTHOLOGICAL SATI: DIVINE IDEAL AND GENDERED SACRIFICE

The Puranic myth of Sati's self-immolation unfolds against cosmic drama. Offended by her father, Daksha's intentional humiliation of her husband, Shiva, Sati immolates herself, symbolising ultimate devotion and the rejection of dishonour. Her act here is personal and sacralized, leading to the creation of the Shakti Peethas—places of divine feminine power. The myth thus enshrines feminine sacrifice as not merely honourable but sacred.

Moreover, Sati's status as a goddess complicates feminist critique. Her divinity lends a metaphysical legitimacy to ideals often translated into oppressive practices. The mythological figure becomes an

idealised abstraction removed from the concrete realities of real women's lives, simultaneously serving spiritual, moral, and political functions. This elevates her symbolic import but risks entrenching gendered stereotypes under the guise of sacred narratives.

AMISH TRIPATHI'S SATI: EMBODIMENT OF HUMAN COMPLEXITY AND RESISTANCE

Tripathi's fictional Sati is neither a distant deity nor a simple symbol of sacrifice but a vibrantly portrayed woman whose life is marked by tangible social challenges and personal fortitude. As a Vikarma, she faces and resigns to the social expectations from birth, and her caste is a permanent mark that restricts her freedom, marital prospects, and social standing (Vijay Karthic, 2024). Rather than accepting these limitations, however, Tripathi's Sati actively resists, embodying defiance in her confrontations with casteist ideology and patriarchal oppression.

Her character is multifaceted—she is at once a warrior leading a troop into battle, a mother who fiercely protects her son Kartik, and a political strategist navigating the treacherous intrigues of the Meluhan royal court (Pandey, 2025). These roles dismantle typical archetypes of divinely passive femininity, reimagining Sati as an agent of history and social change.

The novel's exploration of ritual suicide and widowhood is particularly critical. Tripathi problematizes these traditions by showing their roots in social control rather than spiritual necessity, underscoring Sati's rejection of such norms, favouring active engagement with justice and equality (Devi, Dr Seema). In this light, Sati's story resonates with contemporary feminist dialogues emphasising women's right to bodily autonomy and social participation.

CHALLENGES FACED BY SATI IN AMISH TRIPATHI'S SHIVA TRILOGY AND HER STRATEGIES OF RESISTANCE

In Amish Tripathi's *Shiva Trilogy*, Sati is portrayed with remarkable depth and complexity, distinctly different from her mythological archetype. Faced with numerous formidable challenges rooted primarily in socio-political realities and patriarchal conventions, she embodies resilience and agency. This section extensively examines these challenges and her multifaceted responses, illustrating how Sati evolves from a marginalised woman into an emblem of empowerment.

THE SOCIAL STIGMA OF VIKARMA BIRTH AND CASTE-BASED OPPRESSION

Sati's birth into the Vikarma caste marks the genesis of her struggle (Vijay Karthic). In the rigidly stratified society of Meluha, being Vikarma is tantamount to social death; it signifies inherited sin—an oppressive label derived from karmic retribution theories that prescribe hereditary guilt (Pandey). This stigma pervades every aspect of her life, alienating her from privilege and respect, even within her familial sphere.

However, Sati refuses to be confined by this imposed identity. Her resistance is both symbolic and literal. She asserts her worth through acts that defy caste expectations: mastering martial arts, leading armies, and initiating reformist dialogues among elites. Her martial prowess, strategic acumen, and unwavering dignity demonstrate her rejection of caste-based oppression. By publicly challenging the discriminatory structures, Sati subverts the deterministic paradigms of Vikarma identity and foregrounds individual merit and agency (Pandey).

FAMILIAL TENSIONS: NAVIGATING BETRAYAL AND POLITICAL INTRIGUE

Sati's relationship with Emperor Daksha, her father, encapsulates the emotional and ideological conflicts that arise at the intersection of family and power (Vijay Karthic, 2024). Daksha's authoritarian disposition and worldview, steeped in maintaining social order at any cost, clash with Sati's evolving vision of justice and compassion. His insistence on political alliances and rigid adherence to tradition marginalises Sati personally and politically.

Negotiating this complex dynamic requires Sati to exercise diplomatic intelligence and moral courage. Rather than succumbing to bitterness or retreat, she wisely leverages her connections and influence to protect her allies and advance progressive agendas. Her ability to balance filial loyalty with critical opposition reflects a layered understanding of power relations in patriarchal families and courts (Vijay Karthic). Her narrative challenges stereotypical portrayals of women subordinated within familial hierarchies, instead depicting her as an active participant shaping political outcomes (Vijay Karthic).

PERSONAL LOSS AND THE BURDEN OF LEADERSHIP

The death of Sati's first husband introduces profound grief and personal hardship that test her emotional resilience (Pandey). This loss is compounded by the larger context of warfare and sociopolitical upheavals that define Meluha's existential crisis. Sati embodies the psychological tension between vulnerability and strength as a mourner and leader.

Rather than retreating into passivity, Sati transforms her mourning into a driving force for change. Her leadership in battlefields and council chambers illustrates how personal suffering can fuel commitment to collective wellbeing. By taking up arms and strategic responsibility, she counters traditional gender norms privileging male martial valour, repositioning feminine strength as integral to societal survival and reform (Devi, Dr Seema).

CONTESTING PATRIARCHAL RITUALS: WIDOWHOOD, RITUAL SUICIDE, AND THE ASSERTION OF AUTONOMY

Perhaps the most defining challenge that Sati confronts is entrenched patriarchal rituals that severely constrain women's lives, most prominently, the legacy of sati (widow immolation) and the glorification of widowhood as an idealised state (Vijay Karthic). These traditions reflect broader social attempts to control women's bodies and agency through ritual and moral codes.

Tripathi's Sati explicitly critiques these constrictions. Through her dramatic invocation of the Agnipariksha—traditionally a trial by fire to prove purity—Sati reclaims the narrative from passive victimhood to active resistance. This act is a powerful assertion of truth, autonomy, and justice rather than submission or self-sacrifice. It symbolises her refusal to accept unjust accusations or societal condemnation, embodying a feminist rejection of oppressive tradition (Vijay Karthic). Her actions inspire reconsideration of such rituals within the narrative world and, by extension, in cultural memory. This reclamation marks a vital intervention in the gendered politics of myth and reality, affirming women's right to self-definition and resistance.

MATERNAL RESPONSIBILITY AND THE VISION FOR FUTURE GENERATIONS

Sati's role as a mother deepens her narrative, introducing an often underexplored dimension of female leadership (Vijay Karthic). The protection, guidance, and education she affords her son Kartik symbolise

her dedication to shaping a more equitable and just society. This maternal concern underscores her holistic vision: confronting injustices and investing in future transformations.

Her maternal strategy integrates nurturing with firm political will, demonstrating a refusal to compartmentalise feminine identity or diminish her public agency. Such representation challenges simplistic binaries of womanhood—mother versus warrior—and offers a complex, intersectional model of female empowerment.

INTEGRATIVE SIGNIFICANCE: FEMINISM AND EUHEMERISM IN PRACTICE

Sati's encounters with discrimination, familial strife, loss, ritual oppression, and maternal duty crystallise the lived realities of women navigating systems of caste and patriarchy—historical phenomena plausibly reflected in ancient societies. Tripathi's narrative strategy humanises these challenges, making Sati an accessible touchstone for broader feminist critiques.

From a feminist perspective, her active resistance to patriarchal ritualistic control and societal marginalisation affirms women's capacity for agency even within oppressive frameworks. Her story exemplifies resilience, autonomy, and thoughtful defiance, directly contesting traditional archetypes of female passivity within myth. Euhemeristically, depicting Sati's challenges situates her legend within historical social struggles, grounding mythology in human experience. This historicization validates reimaginings that recognise female figures as complex actors rather than immutable symbols, thereby enriching cultural memory with nuanced representations that resonate with contemporary values. Sati's tactical negotiation, defiant challenge, and transformative leadership amid adversity constitute a powerful narrative of female empowerment, bridging myth, history, and feminist theory.

EUHEMERISM: INTERPRETING MYTH THROUGH HISTORICAL REALITY

Euhemerist theory, originating in the thought of the ancient Greek chronicler Euhemerus, proposes that myths are rooted in exaggerated accounts of real historical individuals and events. This approach provides a systematic method to reconcile myth with historical inquiry, suggesting that the divine overflow represents cultural memory concretised in allegory.

Within the Indian literary and cultural context, euhemerism encourages viewing deities like Sati as figures inspired by powerful, influential women whose roles and struggles became magnified into sacred lore Tripathi explicitly incorporates this approach, portraying Sati as a historically plausible figure shaped by social realities rather than an axiomatic divine being The humanisation accords her agency, vulnerability, and complexity, inviting readers to contextualise mythology as an evolving narrative rooted in lived experience.

Euhemerism thus enables modern reinterpretations to challenge orthodox views that mythicize and thus immobilise female figures, offering instead a dynamic frame that embraces historical diversity and transformation. Grounding myth in human terms creates openings for critical reflections on gender, power, and tradition.

FEMINIST THEORY: AGENCY, RESISTANCE, AND RECLAMATION

Feminist theory critiques the historical and cultural formations that have marginalised women's agency. In the context of Sati, feminist interpretations emphasise how her myth has constrained female identity

within ideals of self-sacrifice and submission while masking systemic violence against women. The exaltation of sati as an ideal has obscured the coercion and gender inequities embedded in its practice. Tripathi's rewriting of Sati can be read as a feminist reclamation, deliberately centring her autonomy and resistance rather than sacrifice alone. She contests the Vikarma stigma, wields military and political power, and challenges unjust traditions—actions emphasising subjectivity and empowerment (Vijay Karthic, 2024). Feminist readings celebrate this complexity, seeing the narrative as part of a broader movement to redefine women's roles in mythology and society.

Furthermore, Tripathi's depiction of other female characters, such as Kali and Ayurvati, enriches this feminist vision by diversifying representations of womanhood, portraying women as leaders, healers, and political operators rather than mythic ideals devoid of nuance (Pandey, 2025). This approach destabilises monolithic gender norms, reflecting third-wave feminist concerns with multiple identities and intersectionality.

COMPARATIVE INSIGHTS: MYTH VS. LITERARY REIMAGINING

When comparing the mythological Sati with Tripathi's portrayal, notable distinctions emerge in how female power, suffering, and agency are constructed.

Aspect	Mythological Sati	Tripathi's Sati
Ontological Status	Divine goddess embodying idealised sacrifice	Historically grounded woman with complex emotions and strengths
Agency	Passive acceptance framed as devotion	Active resistance, strategic decision-making, and leadership
Social Context	Abstracted cosmic dharma	Concrete caste dynamics, political hierarchy, and gender oppression
Narrative Function	Catalyst for cosmic balance and sacred geography	Protagonist shaping social and political landscapes
Feminist Reading	Perpetuator of patriarchal ideals through glorified sacrifice	Emblem of empowerment and defiance against patriarchy
Euhemeristic Perspective	Mythologised divine archetype	Deified historical figure whose real struggles inspire mythic transformations

These differences reflect an evolving cultural climate in which traditional myths are reinterpreted to reflect contemporary values and political concerns. Tripathi's rewrite illustrates a modern narrative reclaiming lost histories and amplifying marginalised voices.

CONCLUSION

This analysis demonstrates that Sati's character, when examined through Euhemerist and feminist frameworks and juxtaposed between traditional myth and literary reimagination, embodies a powerful

evolution from a passive divine ideal to a dynamic social actor. The mythological Sati serves spiritual and ideological roles that inspire and constrain, while Tripathi's Sati emerges as an assertive, complex woman confronting structural injustices.

Euhemerism enriches this by historicizing Sati's myth, granting validity to human-centred interpretations that break from rigid divinity. Feminist theory reveals the gendered power dynamics underlying the myth and celebrates its contemporary rearticulation as resistance and empowerment.

These perspectives open important dialogues on gender, mythology, and identity, demonstrating how re-readings of ancient stories can resonate profoundly within current feminist and social justice discourses.

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