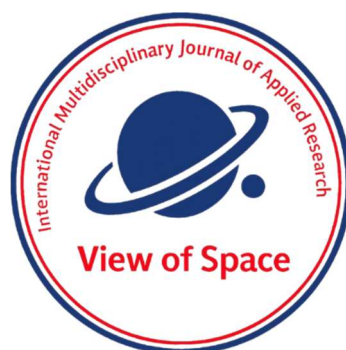


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RETHINKING SPECIAL ECONOMIC ZONES IN INDIA: A TWO-DECADE REVIEW OF PERFORMANCE, POLICY TRANSFORMATION, AND GLOBAL POSITIONING

DR. RUTU BALRAMBHAI CHAVDA

ABSTRACT

This study re-examines the trajectory of Special Economic Zones (SEZs) in India through a two-decade lens, focusing on their performance, evolving policy framework, and positioning within the global economic landscape. It critically evaluates the extent to which SEZs have contributed to export growth, employment generation, and integration into global value chains, while assessing whether recent policy reforms are adequate to sustain long-term competitiveness and productivity spillovers.

The study adopts a descriptive and analytical research design based on secondary data sourced from official SEZ statistics, government publications, industry reports, and policy documents. Trend analysis is conducted for key performance indicators—exports, investment, and employment—covering the broader period from 2005 to 2026, with detailed examination of recent trends during FY2022–FY2025. The analysis is further strengthened through comparative insights drawn from established international SEZ models to contextualize India's relative performance and policy orientation.

The findings reveal that SEZs in India have maintained steady growth in exports and employment, reaffirming their role as significant drivers of export-led industrialization. However, investment trends indicate a phase of consolidation rather than expansion. Despite policy reforms aimed at liberalization and ease of doing business, structural challenges such as weak domestic value-chain linkages, regulatory complexities, and spatial concentration of SEZs continue to limit their broader economic impact and spillover potential.

The study highlights the need to recalibrate SEZ policy from a predominantly export-centric approach toward a more integrated and development-oriented framework. It suggests strengthening governance stability, enhancing infrastructure financing, and fostering stronger backward and forward linkages with the domestic economy. The transition toward an Employment and Economic Enclave (EEE) model, coupled with targeted and performance-linked incentives, is recommended to improve global competitiveness and ensure sustainable and inclusive growth.

KEYWORDS: SPECIAL ECONOMIC ZONES (SEZS), POLICY TRANSFORMATION, EXPORT PERFORMANCE, GLOBAL VALUE CHAINS, INDUSTRIAL COMPETITIVENESS, INDIA

INTRODUCTION

Special Economic Zones (SEZs) have emerged as pivotal instruments of industrial policy, designed to promote export-led growth, attract foreign direct investment (FDI), and facilitate integration into global value chains. Conceptually, SEZs are geographically delineated enclaves that offer a combination of fiscal and regulatory incentives—such as tax concessions, duty exemptions, and streamlined administrative procedures—to create a business-conducive environment for

manufacturing and service activities. Over the past decade, the global expansion of SEZs has been substantial, increasing from approximately 4,000 zones in 2014 to over 5,400 by 2025. This rapid proliferation reflects intensifying international competition among economies to attract mobile capital, enhance export competitiveness, and strengthen their positioning in the global production network.

In the Indian context, the contemporary SEZ framework was institutionalized through policy reforms in the mid-2000s, notably with the enactment of the SEZ Act, 2005 and subsequent rules. This framework built upon earlier export-oriented initiatives such as the Kandla Export Processing Zone, aiming to replicate the export dynamism observed in economies like China while adapting the model to India's unique economic structure. Over time, SEZs in India have evolved into significant hubs of industrial clustering, particularly in sectors such as information technology, pharmaceuticals, and engineering. They have contributed to export expansion, employment generation, and the development of specialized industrial ecosystems.

Despite these achievements, the performance of SEZs in India has been uneven and subject to critical scrutiny. While exports and employment have shown consistent growth, challenges such as moderate investment inflows, land underutilization, regulatory complexities, and limited backward and forward linkages with the domestic economy continue to constrain their broader developmental impact. Furthermore, the concentration of SEZs in specific regions has raised concerns regarding regional imbalance and inclusive growth.

Against this backdrop, the present study undertakes a comprehensive re-examination of SEZs in India through a two-decade perspective (2005–2026). It analyzes the evolution of SEZ policy, assesses performance trends in exports, investment, and employment, and evaluates the effectiveness of recent policy reforms aimed at enhancing operational flexibility and domestic integration. In addition, the study situates India's SEZ experience within a comparative global framework, drawing insights from international models to better understand relative strengths and structural limitations.

By adopting this integrated approach, the paper seeks to contribute to the ongoing discourse on industrial policy and economic development. It positions SEZs not merely as export-promoting enclaves but as dynamic policy instruments whose future effectiveness will depend on governance quality, infrastructure integration, and the ability to foster innovation-led and inclusive growth. The insights generated are intended to inform policymakers, researchers, and practitioners engaged in the domains of economic planning, entrepreneurship, and global business strategy.

CONCEPTUAL BACKGROUND & DEFINITION OF SEZ

A **Special Economic Zone (SEZ)** is a specifically designated geographic area within a country where **business and trade laws are more liberal** than the rest of the country to promote economic activity.

Key Features

Tax incentives and duty exemptions

Simplified regulations and single-window clearances

Infrastructure support for industries

Focus on exports, investment, and employment generation

LITERATURE REVIEW

The academic discourse on Special Economic Zones (SEZs) has evolved from early scepticisms about their enclave nature to more nuanced evaluations of their role in structural transformation. Early theoretical work by **Aradhna Aggarwal (2010)** argued that conventional trade and development theories inadequately captured SEZ dynamics and proposed integrating **agglomeration economies and global value chain perspectives** to better explain their economic impacts.

Subsequent empirical research highlighted that SEZs are not necessarily isolated enclaves. Evidence suggests **knowledge and technology spillovers** occur through labour mobility, supplier linkages, and demonstration effects, indicating potential integration with domestic economies.

From a global perspective, the **UNCTAD World Investment Report (2019)** documented a rapid expansion of SEZs worldwide and concluded that while many zones successfully attract investment and promote industrial upgrading, a significant number fail due to governance weaknesses and high fiscal costs.

Micro-level studies further reinforce the productivity argument. Research on firm performance shows that firms located in SEZs tend to exhibit **higher productivity and stronger agglomeration effects**, driven by both self-selection of efficient firms and clustering benefits.

In the Indian context, empirical assessments link SEZs to **export diversification and private-sector development**, though outcomes vary across sectors and regions. Some analysts note that export gains are partly concentrated in already outward-oriented industries such as IT, making attribution complex.

More recent scholarship emphasizes SEZs' role in **structural change and competitiveness in South Asia**, arguing that their effectiveness depends on policy coherence, institutional capacity, and alignment with national development strategies rather than incentives alone.

Finally, development-oriented studies highlight broader socio-economic effects, including **skill formation, labour discipline, and poverty reduction**, with spillovers occurring as workers transition between SEZ and non-SEZ sectors.

Timeline Table: Evolution of SEZs in India (2005–2026)

Period	Phase	Key Developments	Outcomes
2005–2010	Policy Launch & Expansion	Enactment of Special Economic Zones Act; large number of SEZ approvals; strong fiscal incentives	Rapid growth in exports and operational zones
2011–2014	Consolidation	Introduction of MAT/DDT; global trade slowdown	Moderation in new investments; continued export growth

2015–2019	Stabilization	Infrastructure improvements; sectoral specialization (IT/ITeS, pharma)	Rising employment; steady export contribution
2020–2023	Resilience & Review	Pandemic disruptions; policy review committees	Services exports remain strong; reform agenda initiated
2024–2026	Reform & Transition	Reduced land norms; greater domestic linkages; 3E model push	Exports ~US\$172B; employment >3 million; shift toward integrated enclaves

Since 2005, India’s Special Economic Zones have played a crucial role in promoting export-led growth, attracting investment, and generating employment. Initial years witnessed rapid expansion driven by strong fiscal incentives, followed by a consolidation phase amid policy changes and global trade shifts. Despite moderation in investment growth, SEZs remained resilient, particularly during the pandemic, sustaining services exports and industrial activity. Recent reforms (2024–2026) emphasize flexibility, domestic market integration, and a transition toward Employment and Economic Enclaves. With exports reaching about US\$172 billion and employment exceeding 3 million by 2025, SEZs continue to be vital instruments of industrial policy and global competitiveness.

KEY MILESTONES (POLICY EVENTS BY YEAR)

2005 — SEZ Act enacted; comprehensive legal framework introduced
2006 — SEZ Rules notified; operational guidelines implemented
2012 — MAT and Dividend Distribution Tax applied to SEZ developers/units
2016 — Review of SEZ policy to address slowdown in new investments
2020 — Committee recommendations for replacing SEZ Act with new framework
2023 — Draft reforms proposing more flexible domestic sales norms
2025 — Land requirement reduced for high-tech sectors; hybrid market access
2026 — Continued policy push toward 3E (Employment and Economic Enclave) model

SEZs IN INDIA: POLICY FRAMEWORK, INSTITUTIONAL DESIGN, AND RECENT REFORMS

The legal and institutional framework of India’s SEZs is based on the Special Economic Zones Act, 2005 and Rules, 2006 (effective February 10, 2006), which established duty-free enclaves treated as foreign territory for trade and tax purposes. The regime was designed to create globally competitive zones promoting export-led industrialization through fiscal and procedural incentives, including phased income-tax exemptions on export profits, customs and excise duty relief, GST benefits, and single-window clearances administered by Development Commissioners.

By FY 2025–26, India had 424 approved SEZs, 376 notified, and about 278 operational zones covering roughly 45,222 hectares. The spatial pattern reflects industrial advantages, with southern and western states dominating—Tamil Nadu (~64), Maharashtra (~52), and Gujarat (~29)—supported by strong manufacturing bases, ports, and established ecosystems. Sectorally, IT/ITeS SEZs form the largest share, followed by multi-product, engineering, and pharmaceutical zones.

In response to global competition and structural constraints, reforms in 2025 based on recommendations of the Baba Kalyani Committee reduced minimum land requirements for high-tech sectors such as semiconductors from 50 to 10 hectares, allowed the use of encumbered land, and introduced hybrid models permitting greater domestic tariff area sales to strengthen domestic linkages.

Further policy evolution, including Union Budget proposals enabling INR-denominated domestic sales for service SEZs, reflects a broader shift from a purely export-promotion approach toward a more flexible framework focused on employment generation, technology upgrading, and integration with national industrial strategy.

ECONOMIC PERFORMANCE IN INDIA

SEZs contributed US\$172 billion in FY25 exports ($\approx 30\text{--}38\%$ of India's total), up from US\$163 billion in FY24, with cumulative investment at ₹6.7 lakh crore (US\$80 billion).

Direct employment: 3.19 million (2025), mainly in IT/ITeS (61%), multi-services (17%), engineering.

Table : Economic Performance in India

Metric	FY22	FY23	FY24	FY25
Exports (US\$ Billion)	133.0	157.0	163.7	$\approx 172.0^*$
Investment (₹ Crore)	$\approx 649,300$	$\approx 663,500$	669,980	Not officially released
Employment (Million Persons)	≈ 2.69	2.98	≈ 3.05	3.19

Kandla SEZ alone: US\$38 billion exports.

Government SEZ fact sheets and annual updates — Ministry of Commerce & Industry (SEZ Division)

Statistical updates — Export Promotion Council for EOUs & SEZs (EPCES)

India Brand Equity Foundation (IBEF) sector briefs

The empirical trends indicate that India's Special Economic Zones have maintained a steady growth trajectory over FY2022–FY2025, particularly in export performance. SEZ exports increased from US\$133 billion in FY2022 to approximately US\$172 billion in FY2025, reflecting sustained global demand and the resilience of export-oriented sectors such as IT/ITeS, pharmaceuticals, and engineering goods. Employment generation also shows a consistent upward movement, rising from 2.69 million to 3.19 million, underscoring SEZs' role as significant labour-absorbing industrial clusters.

Cumulative investment exhibits moderate expansion, reaching nearly ₹6.7 lakh crore by FY2024, which suggests a consolidation phase rather than rapid capital inflows. This pattern implies that productivity improvements and sectoral diversification may be contributing more to export growth than new large-scale investments. Overall, the data highlight that while SEZs continue to be critical drivers of export-led growth and job creation, the relatively gradual increase in investment signals the need for deeper structural reforms—particularly in infrastructure integration, domestic market linkages, and regulatory stability—to enhance their long-term competitiveness.

ANALYSIS: STRENGTHS, CHALLENGES, AND REFORMS OF SEZS IN INDIA

Strengths

Export Competitiveness & Forex Earnings

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SEZs contributed about **US\$172 billion in FY2025** ($\approx$ one-third of exports), rising steadily from FY2022, driven by IT/ITeS, pharmaceuticals, and engineering, highlighting strong global integration.

Employment Generation & Clustering

Direct employment reached **3.19 million**, with cluster advantages—shared infrastructure, supplier networks, and skilled labour—enhancing productivity and supporting a knowledge-driven economy.

Investment & Infrastructure Advantages

Cumulative investment of **~₹6.7 lakh crore** reflects investor confidence, aided by better infrastructure, streamlined procedures, and cost efficiencies; large zones like the Kandla SEZ illustrate scale benefits.

CHALLENGES

Land Underutilization & Regional Concentration

Idle land and concentration in a few states limit balanced regional development and indicate execution and infrastructure gaps.

Policy Uncertainty & Fiscal Changes

Measures such as MAT and evolving global subsidy norms have reduced fiscal attractiveness, affecting investor sentiment.

Weak Domestic Linkages

Limited integration with the domestic economy and DTA restrictions constrain spillover benefits to local industries.

REFORM DIRECTIONS & POLICY IMPLICATIONS

Shift Toward Flexible SEZ Model

Recent reforms—lower land norms for high-tech sectors and hybrid domestic sales—signal movement toward the **3E (Employment & Economic Enclaves) model**.

Future Priorities

Improve connectivity, ensure regulatory stability, promote innovation ecosystems and diversification, and strengthen state–centre coordination to deepen value-chain integration

Comparative Global Analysis

China's 2,500+ SEZs (world's largest) generated 22% GDP, 60% exports, 30 million jobs; Shenzhen's model emphasized scale. China pioneered modern SEZs with Shenzhen in 1980, now boasting over 2,500 SEZs world wide's largest share; Shenzhen's GDP grew at 58% annually initially, fuelling national reforms.

UAE's Jebel Ali (JAFZA): 21-24% Dubai GDP, 144,000 jobs, US\$169 billion trade (2015; sustained).

USA's 260+ FTZs: US\$625 billion shipments, US\$94 billion exports (2021); pharma/auto dominant.

Vietnam: Rapid FDI growth via high incentives; manufacturing-focused.

Bangladesh: 8 EPZs, created about 500,000 cumulative jobs

Dubai's Jebel Ali Free Zone contributes over 20% to its GDP, and US\$80 billion in trade.

Table: Comparative Global Analysis

Country	SEZs (Approx.)	Key Impacts
China	2,543+	22% GDP, 60% exports Half global total;

		Shenzhen drove rapid GDP growth
UAE (Dubai JAFZA)	Multiple	21% GDP, 144k jobs
USA (FTZs)	260+	\$625B shipments
Vietnam	Growing	High FDI/GDP
Bangladesh	8	500k jobs

India lags China in scale but matches employment/job creation regionally.

COMPARISON OF INDIA SEZs WITH CHINA AND SOUTHEAST ASIA

Overall Positioning

India emphasizes private-sector-led zones and export incentives, but trails China's state-driven scale and Southeast Asia's aggressive FDI policies.

Comparative evidence shows differences mainly in governance structure, incentive design, and development outcomes.

Core Model Differences

China – State-Led Scale Model The Shenzhen SEZ (launched 1980) typifies strong central planning, large land areas, and heavy infrastructure spending, enabling rapid export growth and FDI inflows.

India – Private Developer Model Under the SEZ Act 2005, about 90% of zones are privately developed and smaller in size, resulting in relatively slower infrastructure rollout despite similar fiscal incentives.

Southeast Asia – FDI-Driven Hybrid Models

Vietnam: High tax incentives and policy stability to attract export manufacturing.

Thailand: Focus on investor services, sector targeting (e.g., autos), and local supply-chain integration.

INCENTIVE STRUCTURES

India : Phased income-tax exemptions on export profits, duty-free imports, GST relief, and procedural simplification.

China: Combination of fiscal incentives with strong non-fiscal support such as cheap land, fast approvals, and integrated infrastructure.

Vietnam : Extended concessional corporate tax rates (often 10–15%) for high-tech sectors.

Thailand : Investment facilitation, targeted incentives, and strong global value-chain linkages rather than long tax holidays.

Key Takeaway

China: Scale + infrastructure + state coordination

Vietnam/Thailand: Aggressive FDI attraction + targeted incentives

India: Strong private participation but needs deeper infrastructure integration and policy stability to match global leaders

Aspect	India	China	Vietnam	Thailand
Tax Incentives	100% 5 yrs, 50% next 5	Tax + admin easing	10% Corporate Income Tax 30 yrs	Clear schemes + services
Developer Role	Mostly private	State-led	Private competitive	Govt + local promo
Size/Infra	Small, variable	Large, high-quality	Infant stage, stable	Advanced Global Value Chain

Performance Metrics

China's SEZs drive 22% GDP, 60% exports, 30M jobs via scale. India's 278 operational zones: US\$172B exports (FY25, 30-38% total), 3.19M jobs, but 30-40% land idle. Vietnam attracts Samsung-scale FDI; Thailand hosts Japan/US autos, outperforming Indonesia (1.36% employment)

Key Lessons for India

Adopt China's infra focus and delegation; Vietnam's tax aggression for FDI; Thailand's local-GVC integration to counter land/tax hurdles. Recent 2025 reforms (e.g., smaller land norms) align closer but need stronger state oversight.

Challenges in Indian SEZs like land acquisition and closures

Indian SEZs face persistent challenges like land acquisition delays and unit closures, stemming from policy gaps, social resistance, and economic pressures. These issues have led to underutilization and slowed growth despite reforms.

Land Acquisition Hurdles

Land acquisition remains a core bottleneck, with high costs, farmer protests, and legal disputes stalling development. The 2007 Nandigram and Singur incidents in West Bengal highlighted violent opposition to farmland conversion, prompting policy scrutiny and the 2013 Land Acquisition Act's stricter consent norms.

Over 30-40% of approved SEZ land lies vacant due to protracted processes, poor site selection, and resettlement issues; Maharashtra alone saw multiple SEZs fail over rehabilitation failures. High costs and poor connectivity exacerbate this, contrasting with China's state-led efficiency.

Closures and Denotifications

Around 100+ SEZs have been denotified or surrendered since 2005, with gems/jewelry sectors hit hardest (from 500 to ~360 units). Reasons include post-2019 tax hikes (MAT, dividend tax), global slowdowns, and WTO scrutiny on subsidies, reducing viability amid rising input costs vs. competitors like Vietnam.

Operational gaps persist: 40% between approved/notified and 60% between notified/operational SEZs, often due to anchor tenant shortages and real estate misuse.

Other Key Challenges

Bureaucratic delays despite single-window claims, with multi-agency approvals inflating logistics costs.

Infrastructure deficits: Irregular power/water, last-mile connectivity issues.

Fiscal erosion: Declining competitiveness from OECD/WTO pressures on incentives.

Challenge	Impact	Examples
Land Acquisition	30-40% idle land	Nandigram protests (2007); Maharashtra failures ignited+1
Tax/Regulatory Changes	100+ closures	MAT hikes post-2019; gems sector decline
Infra/Logistics	High costs	Poor connectivity, power shortages

Reform Efforts

In 2025 The reforms come from recommendations by the **Baba Kalyani Committee** (set up to revamp SEZ policy). **Reduced land requirement (10 hectares for semiconductors), Encumbered land allowed, Hybrid sales model, Development of Enterprise and Service Hubs (DESH) Bill and WTO compliance** Yet, full resolution needs better governance and state-centre coordination.

POLICY RECOMMENDATIONS

Adopt the 3E Model (Employment & Economic Enclaves)

Shift SEZs from export-focused zones to integrated growth hubs by strengthening domestic linkages, skills ecosystems, and innovation clusters to enhance spillover effects.

Outcome-Based, Sector-Focused Incentives

Replace broad tax holidays with incentives tied to technology transfer, value addition, and job creation, prioritizing sectors like semiconductors, green tech, advanced manufacturing, and digital services.

State-Level Infrastructure Financing

Allow states to issue dedicated bonds for SEZ connectivity and utilities to address infrastructure gaps and speed project execution.

Governance & Regulatory Stability

Implement a genuine digital single-window clearance system and ensure policy predictability, drawing on coordinated planning practices seen in global SEZ leaders.

Deeper Domestic Value-Chain Integration

Ease DTA restrictions and promote local sourcing and supplier development to embed SEZs within regional industrial ecosystems.

FUTURE RESEARCH DIRECTIONS

Future empirical work should evaluate the post-2026 reform trajectory using econometric techniques such as difference-in-differences or panel productivity models to quantify spillover effects on regional growth, employment quality, and firm-level productivity. Comparative sub-national studies could also identify best-performing governance models across states.

CONCLUSION

SEZs remain vital components of India's industrial and entrepreneurial ecosystem, providing platforms for innovation, export expansion, and global integration. With structural reforms in governance, infrastructure, and domestic linkages, they can evolve from export enclaves into engines of sustainable and inclusive growth.

India's SEZs have become key pillars of the country's export-led growth strategy, contributing to foreign exchange earnings, employment, and industrial diversification. Rising exports and jobs show improved integration into global value chains, especially in IT/ITeS, pharmaceuticals, engineering, and electronics. However, moderate investment growth and structural constraints—such as land underutilization, weak domestic linkages, and policy uncertainty—suggest that their full transformative potential is yet to be realized. To remain competitive in a fragmented global trade environment, SEZ policy must shift from an incentive-driven approach to one focused on productivity and innovation.

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A STUDY ON THE EFFECT OF EMOTIONAL INTELLIGENCE AND ACADEMIC STRESS AMONG ARTS AND COMMERCE COLLEGE STUDENTS

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ABSTRACT

The progress of a Nation depends on the college students. They are pillar of the Nation. Emotional Intelligence and academic stress can have impact on a student. Academic stresses typically describe negative concepts that can have an impact on one's mental and physical well-being. The present study aims at assessing the comparative study of Emotional Intelligence and Academic Stress among Arts college and commerce college students. The sample included total of 120 Arts and commerce college student -Boys and Girls student from various arts and Commerce College from Bhavnagar city (Gujarat). Data was collected with help of inventory of (1) Emotional Intelligence scale developed by Nutankumar and Usha Ram (1999). (2) Academic Stress scale develops by Dr. B. S. Kumar Reddy (1999). Emotional Intelligence scale and Academic stress scale Gujarati Translated by Dr. Dipak Trivedi (2013) means and SD were computed and 't' test applied (1) There is no significant difference between Arts college student and commerce college students with regard to their Emotional Intelligence ($t=0.67$) (2) There is significant difference between Arts college Boys and Girls with regard to their Emotional Intelligence ($t=2.05$) (3) There is no significant difference between commerce college boys and girls with regard to their Emotional Intelligence ($t=1.02$) (4) There is significant difference between Arts college student and commerce student with regards to their academic stress ($t=3.32$). (5) There is no significant difference between Arts college boys and girls with regard to their Academic stress ($t=0.08$). (6) There is no significant difference between commerce boys and girls with regard to their Academic stress. ($t=0.38$).

INTRODUCTION

Stress is the physical and mental response of the body demands made upon it. It is the result of our reaction to outside events not necessarily the events themselves. Stress is basically defined as an applied force or system of forces that tends to strain or deform a body. It is usually caused by something that is out of the ordinary from everyday life, things like tests, family problems and loss of job. Today students have a lot of stress because of a lot of different reasons.

Many people experience stress as they combine busy lives and the demands of study and or work while trying to also save time for friends and family. For some people stress becomes almost a way of life. We all experience episodic stress-getting ready for a major exam completing, an important paper perhaps getting ready for an important interview. However a continuous 'state' of stress should not become a way of life. we know stress – over a prolonged period of time – can increase certain health risks, to say nothing of the wear and tear that happens to relationships and general well-being. The present paper aims to study the concept of stress, major factors causing stress and

their impact on college students and suggest some easy ways to incorporate ways to decrease the level of stress.

CONCEPT OF STRESS

Stress is simply the body's non-specific response to any demand made on it. Stress is not by definition synonymous with nervous tension or anxiety. Stress provides the means to express talents and energies and pursue happiness; it can also cause exhaustion and illness, either physical or psychological, heart attacks or accidents. The important thing to remember about stress is that certain forms are normal and essential. As the body responds to various forms of physical or psychological stress, certain predictable changes occur. These include increased heart rate, blood pressure and secretions of stimulatory hormones. These responses to stress will occur whether the stress is positive or negative in nature. In lay terms, it is known as the 'flight or fight' mechanism.

RECOGNIZING STRESS-

The following are indicators that you may be experiencing stress : (1) General irritability. (2) Elevated heart rate. (3) Increased blood pressure. (4) Increased accident proneness. (5) Floating anxiety – anxious. (6) Feeling for no specific reason. (7) Trembling. (8) Insomnia. (9) Headaches. (10) Indigestion. (11) Pain in neck and or lower back. (12) Changes in appetite or sleep.

COMMON STRESSORS IN COLLEGE LIFE INCLUDE

(1) Greater academic demands. (2) Being on one's own in a new environment – with new responsibilities. (3) Changes in family relations and one's social life. (4) Financial responsibilities (5) Exposure to new people, ideas, and temptations. (6) Being away from home, often for the first time. (6) Making decisions, on a higher level than one is used to. (7) Substance abuse. (8) Awareness of one's sexual identity and orientation. (9) Preparing for life after graduation. (10) Psychological make – up can also play a role in vulnerability to depression.

CAUSES OF STRESS AMONG STUDENTS

Students experience great amount of stress. Stress in its positive form – eustress – is necessary, healthy, and enjoyable. However, the negative form – distress – can be damaging if left unmanaged. There are many things that cause stress for college students – school – related issues, relationships, and peer pressure. Not all stress is bad. We each function best and feel best at our own optimal level of physiological arousal. We need some stress to get everyday things done. Too little can lead to boredom and 'rust out' – but too much can produce 'burn out'. Adaptive stress helps us rise to life's challenges. Adrenaline, nor – adrenaline and glucose flow into our blood: we get a buzz of energy and feel alert, focused, and creative. Negative stress occurs when our ability to cope with life's demands crumbles. If we don't break down the stress chemicals (e.g., through physical activity) they stay in the blood, preventing us from relaxing. Eventually this results in a permanent state of stress. That initial buzz turns to worry, irritability or panic. Challenges become threats; we doubt our ability to do even simple things and problems appear insurmountable.

After all, college students have a lot of stress. There's no denying it, but college is what we make of it. If we stay focused and balance our life, we'll feel much more relaxed and healthier when it's time to wear our cap and gown. Now, that's an achievement we have earned for life! Causes of stress on

students include both positive and negative stress, but we will focus here on the negative causes of stress on students.

Emotional Intelligence (EI) is a new area of research in the Indian context. The growing interest is in the construct of EI that can be attributed to the recent theories taking broader conceptualizations of intelligences. It can be included as a member of an emerging group of potential 'hot' intelligence that includes social intelligence, practical intelligence, personal intelligence, and emotional creativity. Each of these forms a coherent sphere that partly overlaps with EI, but separate human abilities in different ways.

DEFINITION OF EMOTIONAL INTELLIGENCE

Emotional Intelligence is being able to monitor our own and others feelings and emotions, to discriminate among them, and to use this to guide our thinking and action (Salovey & Mayer, 1990). The emotionally intelligence person is skilled in four areas: Identifying, using, understanding and regulating emotions (Salovey & Mayer, 1993).

Emotional Intelligence describes the ability, capacity, skill, or self-perceived ability to identify, assess, and manage the emotions of one's self, of others, and of groups. People who possess a high degree of emotional intelligence know themselves very well and are also able to sense the emotions of others. They are affable, resilient, and optimistic. Surprisingly, emotional intelligence is a relatively recent behavioral model: it was not until the publication of Emotional Intelligence: Why it can Matter More Than IQ by Daniel Goleman that the term became popular (Olivier Serrat, 2009).

CONCEPT OF EMOTIONAL INTELLIGENCE

The concept of 'Emotional Intelligence' has been extensively popularized in the lay press and corporate world as individuals purport the potential ability of emotional intelligence to predict various markers of success. Emotional Intelligence (EI) most commonly incorporates concepts of emotional expression and regulation, self-awareness and empathy.

ACADEMIC STRESS

Stress can be described as the pattern or response an organism makes to stimulus event that disturbs the equilibrium and exceeds a person's ability to cope. The stimulus events include a large variety of external and internal conditions called stressors if they are perceived to threaten one's well-being and demand some kind of adaptive response.

Stress is an emotional, intellectual or physical reaction to change or demands. The stress reaction prepares the mind and body to react to any situation that is new, threatening or exciting. The causes of stress are environmental, physiological, social, personal thoughts, conflicts, hassles, pressures, frustrations, etc.

Adolescence is the period of considerable stress. While much of the stress can be minimized through support, persistence, active decision-making and planning, there still will be times when adolescents find themselves in difficult situations. The higher academic stress among adolescents was probably due to greater problems in admission, more difficult academic curriculum, additional burden for practical courses and higher perception of abilities.

COMPONENTS OF EMOTIONAL INTELLIGENCE

Perception, appraisal and expression of emotions.

Emotional facilitation of thinking.

Understanding and analyzing emotions and emotional knowledge.

Relative regulations of emotions to promote emotional and intellectual growth.

OBJECTIVES

To assess the impact of gender on Emotional Intelligence among Arts and Commerce college students.

To assess the impact of gender on Academic Stress among Arts and Commerce college students.

HYPOTHESES

Keeping the objectives of the study in view the following hypotheses were laid down :

There would be significant difference between Arts and Commerce college students with regards to their emotional intelligence.

There would be significant difference between Arts College Boys and Girls with regards to their emotional intelligence.

There would be significant difference between Commerce College Boys and Girls with regards to their emotional intelligence.

There would be significant difference between Arts and commerce college students with regards to their Academic Stress.

There would be significant difference between Arts College Boys and Girls with regards to their Academic Stress.

There would be significant difference between Commerce College Boys and Girls with regards to their Academic Stress.

TOOLS

Emotional Intelligence Scale developed by Nutankumar Thingujam and Usha Ram (1999).

Academic Stress Scale developed by Prof. B.S.Kumar Reddy (1999).

STATISTICAL ANALYSIS

The obtained data were subjected to statistical analysis such as Mean, SD and t-test to test the hypotheses.

RESULTS AND DISCUSSION

Table-1:
Difference between Arts College and Commerce College Students on Their Emotional Intelligence

Group	N	Mean	SD	t-value	Level of Significant
Arts college	60	124.55	11.87	0.67	N.S.
Commerce college	60	123.21	9.93		

* Not Significant

The data in the above table clearly indicates that there is no significant difference between Arts and Commerce college students. Among the Arts students have more emotional intelligence than the

Commerce students. However, the 't' value (0.67) indicates no difference between two groups and therefore, the hypothesis that "there would be significant difference between Arts and Commerce College students with regard to their emotional intelligence" is not accepted as warranted by the findings of the study.

Table - 2 :

Difference between Boys and Girls Arts College Students on Their Emotional Intelligence

Gender	N	Mean	SD	t-value	Level of Significant
Boys	30	121.60	10.32	2.05	0.05
Girls	30	127.49	11.86		

The data in above table clearly indicates that girls students (M=127.49) have more emotional intelligence than the Boys (M=126.86) of the Arts college students on emotional intelligence. However, the 't' value (2.05) indicates that there is significant difference between Boys and Girls Arts college students on their emotional intelligence. Therefore the hypothesis that "there would be significant difference between Boys and Girls of Arts college students on emotional intelligence" was accepted as warranted by the findings of study.

Table - 3 :

Difference between Boys and Girls Commerce College Students on Their Emotional Intelligence

Gender	N	Mean	SD	t-value	Level of Significant
Boys	30	122.16	8.12	1.02	N.S.
Girls	30	124.24	7.57		

* Not Significant

The data in above table clearly indicates girls from commerce college (M=124.24) have more emotional intelligence than their counterparts Boys (M=122.16). However, the 't' value of 1.02 indicates that there is no significant difference between Boys and Girls commerce college students on emotional intelligence. Therefore the hypothesis "there would be significant difference between Boys and Girls Commerce College on their emotional intelligence" was retained as warranted the findings of study.

Table - 4 :

Difference between Arts College and Commerce College Students on Their Academic Stress

Group	N	Mean	SD	t-value	Level of Significant
Arts college	60	58.50	11.04	3.32*	0.01
Commerce college	60	52.16	9.93		

The data in the above table clearly indicates that there is significant difference between Arts and Commerce college students. The Arts college students have more stress than the commerce college. However, the 't' value (3.32) indicates difference between two groups and therefore the hypothesis that "there would be significant difference between Arts Boys and Girls students with regard to their academic stress" is accepted as warranted by the findings of the study.

Table - 5 :

Difference between Boys and Girls Arts College Students on Their Academic Stress

Gender	N	Mean	SD	t-value	Level of Significant
Boys	30	52.06	11.19	0.08	N.S.
Girls	30	52.29	11.04		

* Not Significant

The data in above table clearly indicates that girls students (M= 52.29) have more stress than the Boys (M=52.06) of the Arts college group on academic stress. However, the 't' value 0.08 indicate that there is no significant difference between Boys and Girls Arts college students on their academic stress. Therefore the hypothesis that "there would be significant difference between Arts Boys and Girls students with regard to their academic stress" was not accepted as warranted by the findings of the study.

Table – 6 :

Difference between Boys and Girls Commerce College Students on Their Academic Stress

Gender	N	Mean	SD	t-value	Level of Significant
Boys	30	58.15	7.20	0.38	N.S.
Girls	30	58.85	6.98		

* Not Significant

The data in the above table clearly indicates Boys from commerce college students (M=58.85) have more than their counterparts (M=58.15). However, the 't' value of 0.38 indicates that there is no significant difference between Boys and Girls commerce college students on academic stress. Therefore the hypothesis that "there would be significant difference between Boys and Girls commerce college students on their academic stress" was retained as warranted by the findings of the study.

FINDINGS

There is no significant difference between Arts college and commerce college students on their Emotional Intelligence.

There is significant difference between Boys and girls Arts college students on their Emotional Intelligence.

There is no significant difference between Boys and Girls commerce college students their Emotional Intelligence.

There is significant difference between Boys and girls commerce college students on their Academic Stress.

There is no significant difference between Boys and girls Arts college students on their Academic Stress.

There is no significant difference between Boys and girls commerce college students on their Academic Stress.

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SYNERGISTIC INTEGRATION OF LTPO BACKPLANES AND ORGANIC EMISSIVE LAYERS: A COMPREHENSIVE ANALYSIS OF MODERN AMOLED ARCHITECTURES AND STABILITY CHALLENGES

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ABSTRACT

Active-Matrix Organic Light-Emitting Diode (AMOLED) technology has significantly transformed modern display systems by providing superior contrast, color fidelity, flexibility, and energy efficiency compared to conventional Liquid Crystal Displays (LCDs). This paper presents a comprehensive analysis of AMOLED architecture, emphasizing the integration of Thin-Film Transistor (TFT) backplanes with organic emissive layers. Special focus is given to recent advancements in Low-Temperature Polycrystalline Oxide (LTPO) technology, which enables variable refresh rates and improved power efficiency. Additionally, emerging approaches such as machine learning-assisted material discovery are discussed. Despite rapid progress, challenges such as blue light instability, burn-in effects, and high manufacturing costs remain critical concerns. The paper concludes by outlining future research directions, including tandem OLED structures and micro-cavity optimization.

KEYWORDS: AMOLED, LTPO, OLED, TFT, IGZO, BLUE STABILITY, VARIABLE REFRESH RATE, DISPLAY TECHNOLOGY.

1. INTRODUCTION

AMOLED displays represent a leading advancement in self-emissive display technology, where each pixel emits light independently without requiring a backlight. This fundamental difference allows AMOLED panels to achieve near-infinite contrast ratios and true black levels. Unlike LCDs, which rely on external illumination and filtering, AMOLED pixels generate light through organic electroluminescent materials when electrically stimulated.

Recent developments (2025–2026) have focused on enhancing device efficiency, lifetime, and adaptability to compete with emerging technologies such as Micro-LED. The integration of advanced backplane technologies, particularly LTPO, has enabled dynamic refresh rate control and improved power consumption, making AMOLED the preferred choice for smartphones, wearables, and high-end displays.

2. TECHNICAL ARCHITECTURE

AMOLED employs an active-matrix addressing scheme, where each pixel is controlled by a dedicated circuit consisting of transistors and capacitors.

2.1 Emissive Mechanism

The Emissive Layer: Light is produced through the radiative recombination of charge carriers. When voltage is applied, electrons from the cathode and holes from the anode are injected into the organic film, meeting in the emission layer to create photons (Papadopoulos et al., 2020).

2.2 Backplane Technology

Backplane Technology: Modern high-end displays utilize IGZO (Indium-Gallium-Zinc Oxide) or LTPO backplanes. LTPO technology is particularly significant for its ability to support variable refresh rates (VRR), effectively reducing flicker and power consumption by adjusting the refresh rate based on content (Na et al., 2021).

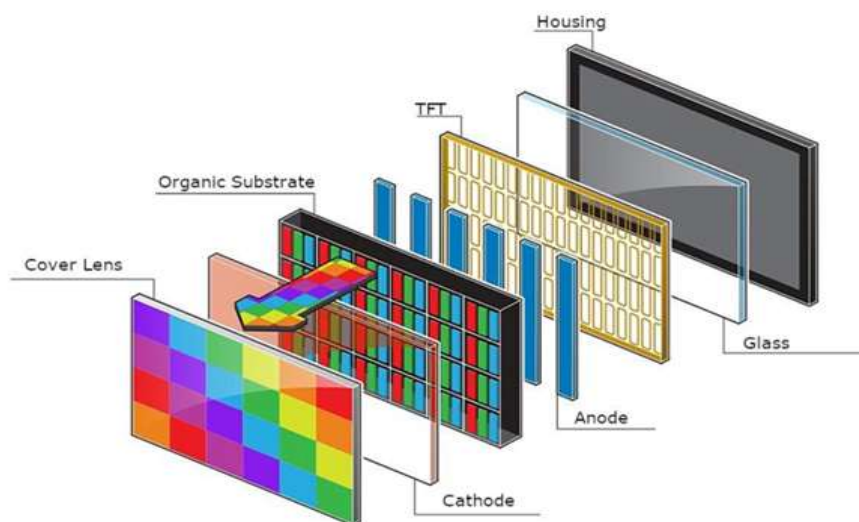


Figure 2.1: Architecture of Active-Matrix Organic

Light Emitting Diode (AMOLED)

Pixel Density: Recent manufacturing breakthroughs using i-line steppers have enabled pixel densities of several thousand pixels per inch (PPI), with critical dimensions as small as 1.5 μm (Papadopoulos et al., 2020).

3. ORGANIC LAYER STRUCTURE

3.1 The Micro-Level: The Organic Thin-Film Stack

The "OLED" part of the architecture consists of a series of organic semiconductor layers sandwiched between two electrodes. This stack is typically less than 500 nanometers thick.

The Anode (Indium Tin Oxide - ITO): A transparent layer that injects "holes" (positive charge carriers) into the stack.

Hole Injection & Transport Layers (HIL/HTL): These layers facilitate the smooth movement of holes toward the center.

The Emissive Layer (EML): The heart of the architecture. This layer is "doped" with specific organic molecules or phosphorescent dyes to produce Red, Green, or Blue light.

Electron Transport & Injection Layers (ETL/EIL): These layers facilitate the movement of electrons from the cathode.

The Cathode (Metal): Usually a reflective layer (like Aluminium or Silver) that injects electrons. In "top-emission" architectures, this layer is semi-transparent.

3.2 The Macro-Level: The Active-Matrix Backplane

The "Active-Matrix" architecture refers to the Thin-Film Transistor (TFT) array. Unlike a Passive-Matrix (PMOLED), where pixels are controlled row-by-row, AMOLED architecture gives every pixel its own memory and control circuit.

3.3 The 2T1C Pixel Circuit (The standard building block):

Most AMOLED architectures utilize a minimum of two transistors and one capacitor per pixel:

Switching Transistor (T1): Responds to the "Scan Line." When it opens, it allows the data voltage to enter the pixel.

Storage Capacitor (C): Holds the data voltage even after the scan line moves to the next row. This ensures the pixel remains "on" for the entire frame duration, preventing flicker.

Driving Transistor (T2): This is the most critical component. It acts as a variable valve, controlling the exact amount of current flowing from the power line (V_{dd}) to the OLED stack based on the voltage stored in the capacitor.

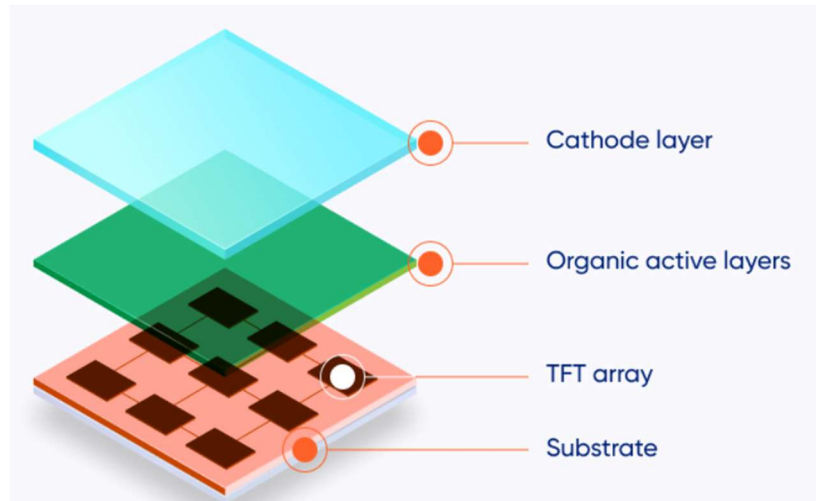


Figure 3.1: Diagram of AMOLED with grid of TFT Transistor

4. BACKPLANE TECHNOLOGY

The performance of an AMOLED is largely depending on its backplane, the electronic array that tells each pixel how light to emit.

Data Driver: Sends the brightness (voltage) information to each column.

Gate/Scan Driver: Activates the rows one by one to "write" the data into the pixels.

Power Grid: A massive network of traces providing V_{dd} (positive) and V_{ss} (ground) to every pixel simultaneously.

4.1 The Rise of LTPO (Low-Temperature Polycrystalline Oxide)

LTPO is a hybrid backplane that combines LTPS for the switching circuits and Oxide (IGZO) for the driving transistors.

Variable Refresh Rate (VRR): By utilizing the low leakage of oxide transistors, displays can drop from 120Hz to as low as 1Hz when viewing static content.

Power Consumption: This hybrid approach reduces power consumption by roughly 15–20% compared to pure LTPS panels, a critical factor for the longevity of mobile devices.

4.2 Advanced Hybrid Architecture: LTPO

In high-end 2026 displays, the architecture has evolved into LTPO (Low-Temperature Polycrystalline Oxide).

Switching transistors are made of LTPS (Low-Temperature Polycrystalline Silicon) for high-speed response.

Driving transistors are made of Oxide (IGZO) to prevent leakage, allowing the capacitor to hold its charge for much longer periods.

This architectural synergy is what enables the "Always-On Display" functionality and variable refresh rates (1Hz–120Hz) without significant battery drain.

The Backplane: The "Active Matrix" Foundation

The performance of an AMOLED panel is largely dictated by its backplane, the electronic array that tells each pixel how much light to emit.

4.3 LTPS vs. Oxide Semiconductors

Historically, Low-Temperature Polycrystalline Silicon (LTPS) was the gold standard due to its high electron mobility, allowing for high-resolution displays with fast response times. However, LTPS suffers from high leakage current, making it inefficient for low refresh rates. Conversely, Indium Gallium Zinc Oxide (IGZO) offers low leakage but lower mobility.

IGZO (amorphous InGaZnO) and other oxide TFTs offer high mobility (10–50 cm²/V·s) with exceptional uniformity and very low leakage. LTPO (Low-Temp Polycrystalline + Oxide) backplanes use LTPS TFTs for high-speed driving and oxide TFTs for low-leakage switching. This architecture enables dynamic refresh (1–120 Hz) with ultra-low standby current, key for mobile power savings. Oxide TFTs also open the door to lower processing temperatures and simpler annealing (no laser).

Table: TFT backplane technologies. LTPS offers highest speed but requires laser anneal. Oxide TFTs sacrifice some mobility for uniformity and low leakage. LTPO mixes both to exploit advantages (LTPS for drive, IGZO as switches)

Comparative Tables

TFT Backplane	Electron Mobility	Leakage Current	Uniformity	Typical Use
a-Si (amorphous)	~0.1–1 cm ² /V·s	High	Excellent, amorphous	Low-cost displays (e.g. PMOLED, simple AMOLED)
LTPS (poly-Si)	~50–200 cm ² /V·s	Moderate–High	Poorer (grain variation)	Mobile/high-res AMOLED (smartphones)
IGZO/Oxide	~10–30 cm ² /V·s	Very Low	Very good	Large AMOLED (TVs), LTPO low-power panels
LTPO (hybrid)	Combination of above	Low overall	Good	High-end mobile (variable refresh AMOLED)

4.4 The Organic Stack: Photophysics and Emission

The core of the AMOLED pixel is a complex multi-layer stack of organic thin films, typically totalling less than 500 nm in thickness.

4.5 Mechanism of Electroluminescence Light generation follows a four-step process:

Charge Injection: Electrons and "holes" are injected from the cathode and anode, respectively.

Charge Transport: These carriers migrate through the ETL (Electron Transport Layer) and HTL (Hole Transport Layer).

Exciton Formation: Electrons and holes meet in the Emissive Layer (EML) to form a high-energy state called an exciton.

Radiative Decay: The exciton returns to a ground state, releasing energy in the form of a photon.

4.6 Fluorescent vs. Phosphorescent Materials

Standard fluorescent emitters only utilize 25% of excitons (singlets). Modern research focuses on Phosphorescent OLEDs (PHOLEDs) and TADF (Thermally Activated Delayed Fluorescence), which can reach an Internal Quantum Efficiency (IQE) of nearly 100% by converting triplets into light.

4.7 THE "BLUE GAP"

The energy required to produce blue light is significantly higher than for red or green. This high energy causes blue organic molecules to degrade faster, leading to Burn-In (permanent ghosting)

and color shifting. Manufacturers mitigate this through Sub-Pixel Rendering, using larger blue sub-pixels to reduce the current density required to achieve brightness.

4.8 Mura and Low-Luminance Uniformity

At very low brightness (e.g., "Dark Mode" in a dim room), maintaining uniform current across millions of pixels is difficult. Variations in the threshold voltage (V_{th}) of the transistors can cause "Mura"—a grainy or cloudy appearance. Modern panels use Internal Compensation Circuits within each pixel to neutralize these voltage variations.

AI-Driven Innovation

The discovery of new emissive materials is now accelerated by machine learning. Researchers use predictive modelling (such as Kernel Ridge Regression) to forecast the photophysical properties of phosphorescent complexes with high accuracy ($R^2=0.94$) (Papadopoulos et al., 2020). This reduces the "trial and error" phase in developing materials that can achieve 100% Internal Quantum Efficiency (IQE).

Low-Luminance Uniformity: At extremely low brightness, AMOLED displays often suffer from "Mura" (staining) or bluish motion blur due to the difficulty of precisely controlling the minute currents required by driving TFTs (Na et al., 2021).

Economic Barriers: Complex fabrication processes like vacuum evaporation remain expensive. Transitioning to solution-processed OLEDs (printing) is a major research goal to lower production costs for mass-market adoption (Papadopoulos et al., 2020).

5. PERFORMANCE METRICS AND TRADE-OFFS

Brightness: Typical OLED smartphones hit 500–1200 cd/m^2 for SDR (over 1000 cd/m^2 for HDR), with some monitors/TVs reaching 3000–4000 cd/m^2 peak. High brightness stresses emitters (especially blue).

Efficiency: Power efficiency (lm/W) depends on emitter type and pixel driving. Phosphorescent/TADF. OLEDs can exceed 150 lm/W (photopic) at moderate luminance, but efficiency "rolls off" at high current. Tandem stacks improve efficiency by spreading voltage.

Color Gamut: OLED spectra are narrow, enabling very wide gamuts (often >140% NTSC, >100% Rec.2020). However, RGB OLED subpixels have inherent color coordinates; WOLED+color-filters trades some efficiency for easier color mixing. QD-OLED (blue OLED + QD color convertors) achieve wide gamut with high efficiency.

Uniformity and Lifetime: With no backlight, pixel-to-pixel uniformity relies on circuit compensation and process control. A uncompensated threshold shift of ± 0.5 V could cause >40% current deviation. Aging (degradation of emitters) leads to "differential aging" (burn-in) where static images cause permanent luminance loss. Manufacturers specify lifetime by time to e.g. 50% initial brightness (T50) or 90% (T90); typical LT50 can range from 5,000–50,000 hours depending on usage. More layers (tandem OLED) and smart driving can double or triple life.

Refresh Rate and Response: OLEDs switch in sub-millisecond, enabling high refresh rates (90–240 Hz) with negligible motion blur. AM driving permits variable refresh: LTPO panels can go down to 1 Hz for static content, saving power, or up to >120 Hz for gaming.

Power Consumption: Because pixels emit light directly, OLED power is highly content-dependent. Dark scenes use very little power (off pixels draw near zero), whereas bright scenes can consume more than LCD (which recycles backlight). AMOLED can achieve ~40% power savings on typical smartphone workloads compared to LCD.

6. CHALLENGES

Despite its dominance, AMOLED faces physical limitations that current research (2025–2026) aims to solve.

Despite its market lead, AMOLED technology faces significant hurdles: Blue Stability and Burn-in: Organic materials for blue light degrade faster than red and green, leading to color shifting and "burn-in" over time (Papadopoulos et al., 2020).

7. FUTURE SCOPE

The trajectory of AMOLED research is moving toward two major breakthroughs: Micro-Cavity Effects: Engineering the thickness of the organic layers to create an optical resonance, sharpening the color spectrum and increasing light extraction efficiency.

Tandem OLEDs: Stacking two emissive layers on top of each other. This doubles the brightness or, more importantly, doubles the lifespan of the display by allowing each layer to run at half the current.

8. CONCLUSION

AMOLED technology has evolved into a dominant display solution across multiple industries due to its superior visual performance and flexibility. The integration of LTPO backplanes with efficient emissive materials has significantly improved power efficiency and device longevity. However, unresolved issues such as blue emitter degradation and high manufacturing costs continue to challenge researchers. Future innovations in material science, device architecture, and AI-driven optimization are expected to further enhance AMOLED performance and sustainability.

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A STUDY OF BEHAVIORAL FINANCE IN THE AREAS OF BEHAVIORAL BIASES, RISK TOLERANCE AND PREFERENCES OF INVESTORS

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ABSTRACT :

Behavioral finance, an evolving field that integrates psychology with financial decision-making, has gained significant attention in recent years. Traditional economic theories assume rational decision-making, but behavioral finance highlights cognitive biases, emotions, and social influences that drive financial behaviors. This paper explores emerging trends in behavioral finance, focusing on key areas such as digital finance, artificial intelligence-driven decision-making, sustainable investing, and the impact of social media on financial behavior.

This paper examines the impact of behavioural biases on individual investors' decision-making processes. The study aims to increase understanding of how emotional and psychological factors influence financial planning and investment outcomes. It highlights key behavioural biases such as overconfidence, loss aversion, anchoring, and herding, exploring their effects on investment decisions. Risk tolerance and investment preferences varies markedly among various age demographics, impacting financial decision-making and long-term wealth creation.

KEYWORDS: RISK TOLERANCE, FINANCIAL DECISION-MAKING, HERDING BIAS, OVER-CONFIDENCE BIAS

INTRODUCTION :

If you want to be a good financial planner and wealth manager, you need to know how people of different ages feel about risk and what investments they prefer. The ability and readiness to ride out price swings in one's investments is known as risk tolerance, while one's investment preferences are the particular asset classes or financial instruments that one chooses in light of one's risk tolerance, financial objectives, and time horizon.

In contrast to traditional finance theory, which assumes that investors make rational decisions to maximize their returns, behavioural finance knows the reality of decision-making which is frequently subject to biases and emotional influences. Understanding these biases is crucial for both individual and institutional investors, as it provides insight into how psychological factors can impact financial outcomes and market dynamics.

Another emerging trend is the increasing prominence of sustainable investing, where investors consider environmental, social, and governance (ESG) factors alongside financial returns. Ethical considerations and social responsibility are influencing investment choices, reshaping financial markets to align with long-term sustainability goals. Social media has also become a powerful force in financial decision-making, amplifying market sentiment and leading to phenomena like meme stocks and herd behavior.

LITERATURE REVIEW

(Maheshwari & Mittal, 2017)The importance of age as a demographic element in decision-making is a topic of debate. A number does not necessarily indicate any kind of limitation or restriction, according to some research. The opposite is true, according to certain research, which shows that people's cognitive capacities naturally decrease with age. We set out to examine how this important demographic feature influences individual investors' investing decisions in our study. Investment objective, time horizon, selection parameter, comparison benchmark, and portfolio modification are the five investment criteria that are being incorporated. Respondents from all throughout India are surveyed. To examine the data, chi-square and fisher exact tests have been utilized. Investing choices are influenced by age, according to the study. Possible explanations for the observed differences in investment preference include people's differing levels of intelligence or the fact that their needs and priorities change as they progress through life.

Shiller, R. J. (2017).Narrative economics: How stories go viral and drive major economic events.Princeton University Press. Shiller explores how narratives and social storytelling impact financial markets, emphasizing the role of media and digital platforms in shaping investor behavior. The study provides insights into recent trends such as meme stocks and cryptocurrency speculation.

Research (Wang, 2023)demonstrates the negative impact of irrational or inefficient decisions on the investor's portfolio return, including its wealth and overall welfare. This systematic review research has provided insights into methods for countering or overcoming behavioural biases in investment decision-making processes. Investor behaviour is characterised by a reluctance to sell losing assets due to loss aversion and endowment, thus forgoing potentially more lucrative investment opportunities. This encourages investors to collect and assess data from different viewpoints, rather than relying exclusively on a restricted number of sources. Hence, it motivates investors to gather and compare the information from various perspectives rather than relying solely on limited sources.

OBJECTIVES OF THE RESEARCH

To assess the influence of digital finance and AI-driven investment tools on behavioral finance – This objective focuses on understanding how technology, including robo-advisors, gamification, and AI-powered financial tools, shapes investor behavior, reduces or amplifies biases, and affects market efficiency.

To evaluate the growing significance of sustainable investing in behavioral finance – This research aims to assess the psychological factors driving ethical and ESG investing, exploring whether investors prioritize social responsibility over financial returns and how this shift impacts financial markets.

CONTENTS

Behavioral finance explores how psychological factors influence investors' decisions, often leading to deviations from traditional financial theories that assume rational behavior. Recent data highlights the significant impact of cognitive biases and social media on investment choices and market dynamics.

OVERCONFIDENCE BIAS

Investors often fall victim to overconfidence bias, which causes them to excessively rate their abilities and knowledge about market fluctuations and potential investment opportunities. A false sense of security may develop, leading individuals to make choices without properly weighing the associated risks (Wang, 2023). Investors' overconfidence can lead them into psychological pitfalls in which they dismiss conflicting data and concentrate exclusively on their judgments. A lack of critical analysis and the inability to adapt to shifting market conditions can result from this issue (Rupinder Kaur Gill, 2018). One of the most effective ways to counter overconfidence is to collect and contrast information from multiple sources. By using this approach, investors can minimize their dependence on personal knowledge or experiences, which may be restricted or skewed. Considering a range of perspectives can enable investors to make more informed investment choices, according to (Wang, 2023). Investors who conduct objective self-assessments are prompted to acknowledge their shortcomings and areas where their knowledge is insufficient (Wang, 2023). Ultimately, the critique highlights the importance of being aware and developing strategies to mitigate overconfidence, which can have a substantial influence on investment choices and ultimately result in less-than-optimal financial consequences (Anshita Bihari, 2022).

HERDING BIAS

Investors often make the mistake of following the majority's investment decisions, as found by (Rupinder Kaur Gill, 2018). As a fundamental aspect of human nature, it is inherent for us to conform to the crowd, because the mindset that since the majority is following a particular path, it must be the correct one is deeply ingrained (Robin, ANALYSIS OF THE IMPACT OF ANCHORING, HERDING BIAS, OVERCONFIDENCE AND ETHICAL CONSIDERATION TOWARDS INVESTMENT DECISION, 2020). The Indian Stock Market was characterized by the absence of herding from 2000 to 2013, as (Anurag Shukla, 2020) noted, and found that herding is not dependent on trading volume. Bearish financial market conditions are when herding is more commonly observed (Anurag Shukla, 2020). Investors who are relatively young and inexperienced often show more noticeable biases, for instance, herding behaviour as noted by (Pardiwalla, 2024). A financially sophisticated investor may mitigate or reduce the influence of herding behaviour, which can occur when making investment decisions (Vido Novianggie, 2019).

Recent Inquiries in the Field of Investors and Behavioral Finance

Recent research in behavioral finance has focused on understanding how psychological biases, emotions, and external influences shape investor behavior in an increasingly digital and interconnected financial landscape. One key area of inquiry is the impact of cognitive biases such as overconfidence, loss aversion, and confirmation bias on investment decisions. Studies have explored how these biases affect risk perception, asset allocation, and market volatility, particularly during periods of economic uncertainty.

The Bottom Line of Behavioral Finance

Another fundamental aspect of behavioral finance is the **role of emotions in financial decision-making**. Fear and greed are two powerful emotional drivers in the market. Fear often leads to panic selling during downturns, while greed can cause speculative bubbles, as seen in the dot-com boom and cryptocurrency surges. Understanding these emotional influences helps investors and policymakers design strategies to mitigate their impact, such as implementing stop-loss orders or diversification techniques.

Additionally, **social influences play a growing role in financial behavior**, particularly in the era of social media and digital finance. The rapid spread of financial information, coupled with online

communities, has led to phenomena like **herd behavior**, where investors follow trends without fully analyzing risks. The GameStop and AMC stock surges, driven by retail investors on platforms like Reddit, highlight the increasing power of collective decision-making in financial markets. While such trends can create opportunities, they also introduce volatility and market distortions

CONCLUSION

Another emerging trend in behavioral finance is the **growing preference for sustainable and ethical investing**. Investors are increasingly considering environmental, social, and governance (ESG) factors alongside financial returns, driven by a combination of moral responsibility, long-term value considerations, and social pressures. The shift towards ESG investing highlights how psychological factors extend beyond personal financial gain, influencing investment choices at a broader societal level.

To tackle these biases, investors could take the following recommendations into account.

To avoid overconfidence, it is essential to consistently collect and evaluate data from various sources.

Develop a structured method for making investment choices to minimize the risk of loss aversion. Ensure clear acknowledgements of potential biases and periodic reminders are provided to mitigate the influence of initial impressions on decision-making.

Establish a solid financial education base to reduce the tendency for investors to follow the crowd. Investors can potentially enhance their financial results and better navigate the complex psychological environment of financial markets by recognizing and actively addressing these biases.

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A STUDY ON SUSTAINABLE BUSINESS PRACTICES AND CORPORATE SOCIAL RESPONSIBILITY IN MODERN ORGANIZATIONS

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ABSTRACT

In recent years, sustainable business practices and Corporate Social Responsibility (CSR) have become central to the functioning of modern organizations. This study explores how businesses incorporate sustainability into their strategies while fulfilling their responsibilities toward society and the environment. The research aims to understand the connection between sustainable practices and CSR activities and their influence on organizational performance. Data for the study has been collected from both primary and secondary sources, including questionnaires and published materials. The findings indicate that organizations that adopt environmentally friendly and socially responsible practices tend to achieve better long-term performance, improved reputation, and higher customer satisfaction. CSR initiatives such as environmental conservation, community welfare programs, and ethical business conduct contribute significantly to sustainability goals. The study also highlights that although many companies are aware of sustainability, challenges such as cost and lack of proper implementation still exist. Overall, the research concludes that sustainable practices and CSR are essential for achieving long-term business success and social development. Organizations should actively integrate these approaches into their core operations to remain competitive and responsible.

KEY WORDS: CORPORATE SOCIAL RESPONSIBILITY, LONG-TERM PERFORMANCE, AWARE OF SUSTAINABILITY

1. INTRODUCTION

The concept of business has changed significantly over time. Earlier, organizations mainly focused on earning profits and expanding their market share. However, in today's world, businesses are expected to operate responsibly and consider their impact on society and the environment. This shift has led to the emergence of sustainable business practices and Corporate Social Responsibility (CSR) as important aspects of modern management.

Sustainable business practices refer to activities that help organizations operate in a way that protects natural resources and supports long-term development. These practices include reducing waste, saving energy, using eco-friendly materials, and adopting ethical standards. On the other hand, CSR refers to the voluntary actions taken by companies to contribute to social welfare, such as supporting education, healthcare, environmental protection, and community development. Consumers, investors, and governments are increasingly demanding that companies act responsibly. Businesses that fail to adopt sustainable practices may face criticism, loss of trust, and reduced competitiveness. In contrast, companies that actively engage in sustainability and CSR can build a strong reputation, attract loyal customers, and ensure long-term growth.

This study focuses on understanding the role and importance of sustainable business practices and CSR in modern organizations. It also examines how these concepts are interconnected and how they contribute to business success and social well-being.

2. LITERATURE REVIEW

Carroll (1991) explained that Corporate Social Responsibility is made up of four important responsibilities: economic, legal, ethical, and philanthropic. According to him, organizations must first earn profits, follow laws, act ethically, and then contribute to society. His model shows that CSR is not just charity but a structured responsibility of business.

Elkington (1997) introduced the concept of the Triple Bottom Line, which focuses on three key areas: people, planet, and profit. He suggested that businesses should not only focus on financial gains but also consider their social and environmental impact for long-term sustainability.

Porter (2006) highlighted that CSR can be used as a strategic tool for gaining competitive advantage. He explained that companies can create shared value by aligning business strategies with social needs, which benefits both the organization and society.

Kotler (2005) discussed CSR as an important marketing strategy. He stated that socially responsible activities help in building a positive brand image, increasing customer loyalty, and improving overall business performance.

Friedman (1970) argued that the main objective of a business is to maximize profits within legal boundaries. However, his view also sparked further discussions and led to the development of modern CSR concepts, where businesses are expected to go beyond profit-making.

3. RESEARCH OBJECTIVES

The study is conducted with the following objectives:

To understand the meaning and importance of sustainable business practices.

To examine the role of Corporate Social Responsibility in organizations.

To analyze the relationship between sustainability and CSR.

To study the impact of these practices on organizational performance.

To identify the challenges faced by companies in implementing sustainability and CSR.

4. HYPOTHESES

H₀₁: There is no significant relationship between sustainable business practices and organizational performance.

H₁₁: There is a significant relationship between sustainable business practices and organizational performance.

H₀₂: Corporate Social Responsibility has no significant impact on customer satisfaction.

H₁₂: Corporate Social Responsibility has a significant impact on customer satisfaction.

H₀₃: Sustainable business practices do not influence employee satisfaction.

H₁₃: Sustainable business practices influence employee satisfaction.

H₀₄: There is no significant relationship between CSR activities and brand image of the organization.

H₁₄: There is a significant relationship between CSR activities and brand image of the organization.

5. RESEARCH METHODOLOGY

The present study is descriptive in nature and is designed to provide a clear and systematic understanding of sustainable business practices and Corporate Social Responsibility in modern

organizations. The research is based on both primary and secondary data sources. Primary data was collected through a structured questionnaire administered to 100 respondents, including students and employees, to gather their opinions and awareness regarding sustainability and CSR practices. Secondary data was obtained from various sources such as books, academic journals, research papers, and reliable online platforms to support and validate the findings. The study adopted a convenience sampling method, where respondents were selected based on ease of access and availability. The total sample size for the study is 100 respondents, which provides a reasonable basis for analysis. For the purpose of data analysis, simple statistical tools were used, including the percentage method to interpret responses, tabular representation to present data in an organized manner, and basic interpretation techniques to draw meaningful conclusions. This approach helps in simplifying the data and making the findings easy to understand.

6. DATA ANALYSIS

Table 1: Awareness of Sustainable Business Practices

Response	Respondents	Percentage
Yes	78	78%
No	22	22%

Interpretation:

The data indicates that a large majority of respondents (78%) are aware of sustainable business practices, while only 22% are not aware. This shows that awareness regarding sustainability is quite high among respondents. It reflects the growing importance of environmental and social responsibility in modern society. However, a small portion of respondents still lack awareness, which suggests the need for more education and awareness programs. Overall, the results highlight that sustainable practices are becoming well-known, but there is still scope to improve understanding among all sections of society.

Table 2: Importance of CSR

Opinion	Respondents	Percentage
Highly Important	62	62%
Moderately Important	28	28%
Less Important	10	10%

Interpretation:

The table shows that 62% of respondents consider Corporate Social Responsibility as highly important, while 28% believe it is moderately important and only 10% consider it less important. This indicates that most respondents recognize the significance of CSR in modern organizations. It highlights that businesses are expected to contribute to society beyond profit-making. The smaller percentage of respondents who consider CSR less important may lack awareness or prioritize financial goals over social responsibility. Overall, the findings suggest that CSR is widely accepted as an essential part of business operations.

Table 3: Impact on Business Performance

Response	Respondents	Percentage
Positive	72	72%
Neutral	18	18%
Negative	10	10%

Interpretation:

The data reveals that 72% of respondents believe sustainable business practices positively impact business performance. This suggests that most people understand the benefits of sustainability, such as improved brand image, customer trust, and long-term profitability. About 18% of respondents remain neutral, possibly due to lack of direct experience or knowledge. Only 10% believe the impact is negative, which may be due to concerns about cost and implementation difficulties. Overall, the results clearly indicate that sustainable practices are viewed as beneficial for organizational growth and success.

Table 4: Preferred CSR Activities

Activity	Respondents	Percentage
Environmental Protection	38	38%
Education Support	32	32%
Health Services	20	20%
Others	10	10%

Interpretation:

The table shows that environmental protection is the most preferred CSR activity, with 38% respondents supporting it. Education support is the second most preferred activity (32%), followed by health services (20%). Only 10% of respondents prefer other activities. This indicates that people are more concerned about environmental issues and education, which are crucial for sustainable development. The lower percentage for other activities suggests limited focus on additional CSR areas. Overall, the findings highlight that organizations should prioritize environmental and educational initiatives in their CSR strategies.

Statistical Test (Chi-Square Test Example)

Total respondents = 100

Expected frequency = $100 \div 3 = 33.33$

Formula $\chi^2 = \sum \frac{(O-E)^2}{E}$

Calculation (Approx.)

Positive: $(72 - 33.33)^2 / 33.33 = 44.8$

Neutral: $(18 - 33.33)^2 / 33.33 = 7.05$

Negative: $(10 - 33.33)^2 / 33.33 = 16.33$

Total $\chi^2 \approx 68.18$

The calculated value is greater than the table value (5.99 at 5% level), so H_0 is rejected. This means there is a significant difference in responses, and most respondents believe sustainability positively impacts business performance.

7. CONCLUSION

The findings of the study clearly show that sustainable business practices and Corporate Social Responsibility are essential elements of modern organizations. Businesses are no longer judged only by their financial performance but also by their contribution to society and the environment. The research indicates that companies adopting sustainable practices benefit from improved brand image, customer loyalty, and employee satisfaction. CSR activities also play a significant role in strengthening relationships with stakeholders and enhancing social welfare. Although there are challenges such as high costs and lack of awareness, the long-term benefits of sustainability and CSR outweigh these difficulties. Organizations should focus on integrating these practices into their core strategies rather than treating them as optional activities. In conclusion, sustainability and CSR

are key drivers of long-term success and responsible business growth. Companies that adopt these practices will be better prepared to face future challenges and contribute positively to society.

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ACCOUNTING IN TRANSITION: MAPPING AI DRIVEN DIGITAL TRANSFORMATION AND ITS EMERGING CHALLENGES

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ABSTRACT

Artificial Intelligence's rapid evolution has revolutionized the accounting field through automation of repetitive processes, increased analysis ability, and decision-making improvements. This paper will address the use of AI in promoting digital transformation in the accounting field by analyzing trends, advantages, and problems that accompany its application. This research follows the descriptive approach, where secondary data was used to examine AI in accounting practices in journals, reports, and international surveys.

According to recent statistics, approximately 46% of accountants rely on AI every day, representing an impressive growth compared to the last couple of years. In addition, AI can automate about 80% of repetitive accounting activities, thereby allowing accountants to concentrate more on strategic aspects of their work. The review showed that AI provides benefits of increasing efficiency, accuracy, and quality of financial reporting, eliminating information asymmetries, and improving the auditing process. On the other hand, the lack of trust, implementation issues, data privacy concerns, and skill barriers are the main challenges faced in using AI in accounting.

Findings reveal that even though the use of AI in the field of accounting is on the rise, the effective deployment of AI systems calls for preparedness within an organization, regulations, and skill enhancement. This paper adds value to existing literature through a review of the AI revolution in accounting

KEYWORDS: AI – ARTIFICIAL INTELLIGENCE, DIGITAL TRANSFORMATION, ACCOUNTING, AUTOMATION, FINANCIAL REPORTING, AI ADOPTION, FINTECH, ESG REPORTING

INTRODUCTION

There have been a lot of changes in the accounting industry through the last few decades due to technological advancements from the simple manual accounting system to sophisticated digital platforms. The advent of artificial intelligence has brought about a revolution in the accounting industry because it can be used to automate, predict, and provide real-time insights on finances. AI technologies include but not limited to machine learning, natural language processing, and robotic process automation. The reasons for digitalization of accounting are the need for greater efficiency, accuracy, and transparency in accounting. Artificial intelligence is being used in organizations to make accounting processes more efficient, minimize human errors, and enhance decision-making. Research shows that artificial intelligence is helping in improving financial reporting accuracy, efficiency in audits, and reducing information asymmetry among other benefits. Additionally, artificial intelligence has also been used in ERP and financial management systems to improve organizational performance. There is an unprecedented adoption of AI in the accounting field across the globe. It has been estimated that about 80.5% of financial professionals think that AI will become a routine in accounting for the coming five years. Despite such a positive outlook towards

AI, its adoption in practice has faced some obstacles such as a lack of technical skills, ethical considerations, and integration complexities.

The present paper intends to examine the situation of AI adoption in accounting along with its advantages and disadvantages, as well as discuss its implications for the field of accounting. Using secondary sources, the study presents a descriptive analysis of AI in accounting

OBJECTIVES OF THE STUDY

This research is undertaken with the following objectives:

To explore the idea of digital transformation in accounting via AI.

To investigate prevailing trends of AI application in the field of accounting.

To determine the advantages of using AI for enhancing the efficiency and accuracy of accounting operations.

To outline major challenges and issues related to AI application in accounting.

To explore the consequences of adopting AI for accounting specialists and organizations.

REVIEW OF RELATED LITERATURE

In a thorough literature review, Hasan (2022) argues that AI is revolutionizing accounting and auditing by increasing efficiency, productivity, and accuracy. According to the study, AI use is mainly associated with Industry 4.0 innovations; however, the major problem is the threat of displacement and inequality arising from AI.

Similarly, in a study by Kerr et al. (2025), the researchers analyze how AI changed management accounting practices in the course of time. Specifically, AI technology transformed accounting practice and helped improve analytical skills and decision-making procedures.

Moreover, Bakhtiar et al. (2026) conducted a systematic review of 250 Scopus-indexed articles to determine AI influence on accounting practices. It was found that AI increases efficiency, accuracy, and decision-making. Moreover, a theoretical framework connecting AI adoption with performance is presented.

Apart from that, Barbosa et al. (2025) examine different technological impacts on accounting. They note that technological progress resulted in the automation of some tasks and even led to such innovative solutions as AI. Furthermore, Barbosa et al. (2025) admit that technology adoption is uneven across firms because not all organizations can afford innovations.

According to Silva et al. (2022), the key determinants affecting the adoption of artificial intelligence in accounting include perceived usefulness, perceived ease of use, and organizational readiness. It is worth noting that the level of familiarity with technology is a vital factor.

Mataram & Armiani (2024) look at the wide implementation of artificial intelligence in the field of accounting and reveal the advantages and disadvantages. As a result, AI increases efficiency and analytic opportunities but poses certain risks in terms of its complex implementation and organization's readiness for it.

Simatupang (2025) addresses AI and accounting and finance with the emphasis on ethics. As a result, some main benefits like automation, the ability to detect frauds, and data analysis are revealed; however, such threats as data protection and transparency problems arise as well as ethical concerns regarding AI

According to Abbas (2025), AI in management accounting transforms organizations' structure and the very activity of accountants. Therefore, interdisciplinary cooperation and further skills development are required during AI implementation. As far as the implementation of artificial intelligence in the field of accounting is concerned, some forecasts can be provided.

RESEARCH METHODOLOGY

Research Design:

In this study, descriptive research will be used in order to examine, understand and analyze the adoption and utilization of Artificial Intelligence in the accounting domain. This method is well-suited for the current research since it involves interpretation and analysis of existing data without any intervention of variables.

Nature of Study:

This research would be more of a qualitative one with the inclusion of some quantitative aspects that can be seen in the research data. This research is inclined more towards concepts and trend analysis rather than hypothesis testing.

Sources of Data:

Since the present research is entirely focused on secondary data, data collection would involve the following sources:

Peer-reviewed journals (Journal of Accounting Literature and Accounting Horizons)

Industry reports (Deloitte, PwC, KPMG, McKinsey)

Professional body reports (ICAI, IFAC)

Research databases (Scopus, Google Scholar, ScienceDirect)

Reports from international organizations (OECD and World Economic Forum)

FINDINGS

Secondary data analysis indicates that Artificial Intelligence (AI) is increasingly transforming accounting processes in terms of operations, analysis, and strategy. Findings of this study have been classified into major thematic areas as follows:

Growth in AI adoption in accounting

There has been an exponential rise in the usage of AI in accounting because of the increasing use of digital technology and the need for immediate financial information. According to industry reports, approximately 45-50% of the accountants have started using AI applications in some form, especially in areas like bookkeeping, audit, and financial forecasting. Besides, there is a significant percentage of firms that have taken up experiments or have started implementing AI to some extent.

While large firms and multinational companies are the biggest adopters of AI owing to their technical infrastructure and economic power, SMEs find it difficult to do so on account of their cost limitations and lack of technical know-how.

Automation and Process Efficiency

Another important effect of AI in accounting is the process of automating tasks which require less judgment and reasoning skills and are repetitive and rule-based in nature. These include processes such as:

Entering data and processing invoices

Reconciling bank accounts

Processing payrolls

Calculations involving taxes

Experts say that 70 to 80 percent of accounting work can be automated using artificial intelligence, helping accountants save both money and time.

With the help of automation, there has been:

A decrease in the rate of human errors

An increase in processing speed

Adherence to regulatory requirements

This makes it easier for accountants to focus on more valuable work.

Transformation of Financial Reporting and Auditing

AI has improved the effectiveness, efficiency, and timeliness of financial reporting. With the help of advanced algorithms, AI can analyze large amounts of data and detect any irregularities that could be overlooked otherwise.

AI is beneficial for audits in ways like:

Performing continuous audits via real-time data analysis

Detecting frauds via pattern recognition

Performing risk assessments via predictive analytics

AI has improved the quality of audit reports and reduced the audit risk to a significant extent. In addition, AI plays a key role in decreasing information asymmetry between managers and other stakeholders.

Enhanced Decision-Making and Predictive Capabilities

AI-based analytics have enhanced the decision-making process for organizations. Through the analysis of past and current data, AI helps in making predictions that help in:

Budgeting and forecasting

Investment decisions

Risk management

Organizations that have applied AI in their accounting processes benefit from better strategic planning and decision-making. There is now a shift from the conventional accounting methods to predictive accounting.

Changing Role of Accounting Professionals

The introduction of AI is changing the profile of the accounting field from record-keeping professionals to strategic advisers. With the automation of tasks, there will be an increased need for competencies like:

Data analysis

Critical thinking

Financial interpretation

This change is moving towards consulting, financial advising, and decision-making.

Nevertheless, this development brings with it issues concerning employment, as many jobs at lower levels, which involve repetitive work, will no longer be required. However, other fields will create jobs related to the management of AI systems, data analysis, and fintech.

CHALLENGES IN AI ADOPTION

Even as an innovation that comes with numerous benefits, the use of AI technology in accounting faces various challenges:

a) Technical Challenges

It is difficult to integrate AI technology into an existing accounting environment because of high costs involved in such integration.

b) Skills Challenges

Currently, there is a skills mismatch between the demand for professionals who have knowledge in both accounting and AI technology.

c) Security and Data Challenges

There is a risk of security threat and exposure to risks of data breaches when using AI technology due to large amounts of data used by such technology.

d) Trust and Ethics Challenges

Trust in AI technology continues to be a serious challenge in adoption of this technology.

e) Cost Challenges

Adoption of AI technology comes with very high implementation costs.

Emerging Trends in AI-Driven Accounting

There are some emerging trends, including:

Integration of AI into cloud-based accounting systems

AI in Environmental, Social & Governance (ESG) and sustainability reporting

Robotic Process Automation (RPA)

Block chain for financial transparency

Utilization of AI in auditing processes

Based on these trends, it can be expected that AI will further develop into an integral part of accounting system in the future.

Overall Impact on Organizational Performance

The organizations that use AI technology in their accounting experience:

Greater efficiency

Financial precision

Good compliance and risk management

Strategic decision-making improvement

On the whole, using AI is beneficial for business performance, but the results may vary according to the extent of AI application.

DISCUSSIONS

The results indicate that AI not only serves as an accounting tool, but it is becoming a transformative factor affecting the entire industry. In this regard, incorporating AI in accounting transforms accountants' role from mere data processors to business advisers, which is consistent with the general tendency toward digitalization in different industries.

Incorporating AI helps to boost efficiency and reduce the margin of errors when dealing with massive amounts of data. At the same time, the shift toward using AI implies substantial investments in the infrastructure and training for personnel. Ethical concerns are also critical since they are associated with issues of bias, privacy, and transparency of AI algorithms, which also apply to AI incorporation in ESG reporting.

Lastly, although organizations are aware of the potential benefits that AI can bring, many organizations are still at the very beginning of their adoption of the innovative solution due to multiple obstacles.

IMPLICATIONS

The results of the study also provide a range of implications for firms, policymakers, scholars, and, Government

For Accounting professionals:

Need to gain proficiency in digital and analytical skills

Shift from transactional to advisory jobs

Continuous education and training necessary

For Firms and businesses:

Need to invest in AI technology

Creation of data management policies

Embedding of AI into existing processes

For Government:

Formulation of regulations for AI deployment

Observance of data security and ethics

Encouragement of digital literacy and skills

CONCLUSION

Artificial Intelligence is ushering in a revolution in the field of accounting. The research clearly demonstrates that the use of Artificial Intelligence increases the efficiency and accuracy of the accounting processes and decision making in addition to decreasing the manual effort. Nevertheless, a number of barriers still persist including the problem of trust, lack of skills, and difficulty of integration.

It can be concluded from the research findings that the future of accounting cannot exist without the introduction of Artificial Intelligence.

FUTURE SCOPE

Areas for future research include:

Empirical studies on AI adoption in specific industries

Comparative analysis between developed and developing economies

Impact of AI on employment in accounting

Role of AI in ESG and sustainability reporting

Case studies on successful AI implementation

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**ADVANCES IN HIGH-RESOLUTION DISPLAY TECHNOLOGIES
AND INTEGRATED SENSOR SYSTEMS: A REVIEW OF
LITHOGRAPHIC PATTERNING, COMPENSATION CIRCUITS,
AND METAL-OXIDE READOUT ELECTRONICS**

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ABSTRACT

The demand for ultra-high-resolution displays with integrated sensing capabilities has driven advances in photolithographic patterning, pixel compensation circuits, and metal-oxide thin-film transistor (TFT) readout electronics. This review synthesizes recent developments in high-resolution active-matrix organic light-emitting diode (AMOLED) displays, in-panel optical fingerprint sensing, and flexible readout circuits based on indium-gallium-zinc-oxide (IGZO) and indium-tin-zinc-oxide (ITZO) TFTs. A literature analysis was conducted based on 28 selected references covering light-field displays, 8K depth perception, photolithography for >1000 ppi OLEDs, external threshold voltage compensation, photodetector integration, and analog/mixed-signal circuits.

Photolithographic patterning with integrated protection layers enables OLED micro displays beyond 1000 ppi. External compensation schemes reduce AMOLED current variations to as low as 0.079%. In-panel fingerprint detection is feasible using organic, hybrid, a-Si:H, and oxide photodetectors. Dual-gate IGZO/ITZO TFTs support operational amplifiers, delta-sigma modulators, SAR ADCs, and charge-sense amplifiers on flexible substrates, with noise reduction via correlated double sampling and chopper stabilization. The convergence of high-resolution lithography, compensation circuits, and metal-oxide readout electronics paves the way for fully integrated, flexible displays with embedded biometric sensing.

KEYWORDS: AMOLED; IGZO; PHOTOLITHOGRAPHY; THRESHOLD VOLTAGE COMPENSATION; FINGERPRINT SENSOR; FLEXIBLE ELECTRONICS; LIGHT-FIELD DISPLAY; 8K RESOLUTION; METAL-OXIDE TFT; READOUT CIRCUIT.

1. INTRODUCTION

The evolution of visual display systems has been marked by continuous improvements in resolution, luminance, and depth realism. Light-field imaging and display systems have emerged as a key approach to reproducing natural depth cues (Balram & Tošić, 2016). Psychological and physiological depth cues, including binocular disparity and motion parallax, are critical for authentic 3D perception (Reichelt et al., 2010). Subjective evaluations have shown that Super Hi-Vision (8K) produces stronger depth sensation compared to 4K and 2K resolutions (Tsushima, 2014).

To achieve such high resolutions in compact form factors, advanced manufacturing processes are required. For instance, a 1058-ppi 4K ultra-high-resolution liquid crystal display (LCD) has been demonstrated using transparent pixels with oxide semiconductor/organic conductor technology

(Kawashima et al., 2017). Concurrently, ultra-high-brightness 2K × 2K full-color OLED microdisplays have been realized using direct patterning of OLED emitters (Ghosh et al., 2017). However, conventional shadow-mask patterning limits pixel density. A new strategy using orthogonal processing has been proposed for organic electronics, enabling photolithographic definition of OLED structures (Zakhidov et al., 2011). Photolithography is identified as a key enabler for AMOLED displays beyond 1000 ppi (Malinowski et al., 2017). The effect of integrated protection layers on photolithographically patterned OLEDs has been investigated to maintain device performance (Ke et al., 2016), and high-resolution photolithography has been specifically developed for direct-view AMOLED augmented reality displays (Malinowski et al., 2018).

Beyond manufacturing, stable pixel circuits are essential for AMOLEDs. A pixel circuit including compensation has been patented to improve uniformity (Kim, 2017). External threshold voltage compensation schemes, such as a 3T2C pixel circuit with dual-gate TFTs, have demonstrated 40× current variation reduction (Verschueren et al., 2018). A later 2T1C AMOLED display with external compensation reduced on-panel current variations to as low as 0.079% (Verschueren et al., 2020). In parallel, integrating sensors directly into display panels has become a major trend. Printed organic photodetector arrays have been used in palmprint scanners (Akkerman et al., 2018), while organic-inorganic hybrid thin-film photodetectors (Qin et al., 2018) and a-Si:H PIN photodiodes gated by low-temperature polycrystalline silicon TFTs (Zhou et al., 2018) have been developed for in-display fingerprint identification. A flat panel fingerprint/touch-input image sensor using a-Si TFT photo-transistors has also been reported (Cho et al., 2018). Amorphous silicon active pixel sensor readout circuits for digital imaging have been proposed (Karim et al., 2003), alongside sigma-delta modulators implemented in LTPS TFT technology (Lin et al., 2009) and successive approximation register analog-to-digital converters using unipolar metal-oxide TFTs on plastic (Papadopoulos et al., 2018a).

This review synthesizes findings from the 28 referenced sources, focusing on: (i) high-resolution display manufacturing via photolithography, (ii) compensation circuits for AMOLED uniformity, (iii) in-panel optical sensing, and (iv) metal-oxide TFT-based analog and mixed-signal readout electronics.

2. HIGH-RESOLUTION DISPLAYS AND PHOTOLITHOGRAPHIC PATTERNING

2.1 Depth Cues and Resolution Requirements

The human visual system integrates multiple depth cues, including accommodation, convergence, binocular disparity, and motion parallax (Reichelt et al., 2010). Light-field displays aim to replicate these cues by emitting directional light rays (Balram & Tošić, 2016). Higher resolution directly enhances the fidelity of these depth cues; 8K resolution has been shown to produce a statistically stronger depth sensation than 4K or 2K (Tsushima, 2014). Consequently, the push toward ultra-high pixel densities (e.g., 1058 ppi in 4K LCDs (Kawashima et al., 2017) and 2K × 2K OLED microdisplays (Ghosh et al., 2017)) is not merely for sharpness but for authentic 3D perception.

2.2 Photolithography for High-Pixel-Density OLEDs

Conventional fine-metal-mask patterning struggles below approximately 1000 ppi. Orthogonal photolithography, where solvents do not damage underlying organic layers, provides a new strategy for patterning OLED emitters (Zakhidov et al., 2011). Photolithography has been demonstrated as an enabler for AMOLED displays exceeding 1000 ppi (Malinowski et al., 2017). To

prevent damage during photolithographic processing, an integrated protection layer is essential; its effect on OLED performance has been characterized, showing preserved electroluminescence efficiency (Ke et al., 2016). This process has been specifically tailored for direct-view AMOLED augmented reality displays, achieving high-resolution RGB patterns (Malinowski et al., 2018). These advances collectively enable the mass production of ultra-high-density displays required for light-field and AR/VR applications.

Table 1: Summary of Photolithographic Patterning and Compensation Techniques

Technology / Technique	Key Achievement	Application
OS/OC transparent pixels	1058-ppi 4K ultra-high-resolution LCD	High-density displays
Direct patterning of OLED emitters	2K × 2K full-color OLED microdisplay	Microdisplays
Orthogonal processing	Solvent-resistant photolithography for organics	OLED patterning
Photolithography	Enabler for AMOLED beyond 1000 ppi	Ultra-high-density AMOLED
Integrated protection layer	Preserved performance after OLED lithography	Device reliability
High-resolution photolithography	Direct-view AMOLED for AR displays	Augmented reality
External VT compensation (3T2C + dual-gate TFT)	40× current variation reduction	AMOLED uniformity
External compensation (2T1C)	0.079% on-panel current variation	High-precision AMOLED

3. PIXEL CIRCUITS AND COMPENSATION TECHNIQUES

High-resolution AMOLED displays suffer from non-uniformity due to threshold voltage variations in TFT backplanes. A patented pixel circuit has been designed to compensate for such variations (Kim, 2017). More quantitatively, an external threshold voltage compensation scheme using a 3T2C pixel circuit with dual-gate TFTs achieved a 40× reduction in current variation (Verschuere et al., 2018). The most recent external compensation method, implemented in a 2T1C AMOLED display, reduced on-panel current variations to just 0.079%, a remarkable level of uniformity (Verschuere

et al., 2020). These compensation circuits are critical for maintaining luminance uniformity as pixel densities increase.

4. IN-PANEL OPTICAL SENSING

Integrating photodetectors directly into display panels enables fingerprint and touch sensing without external modules. Several approaches have been reported:

Printed organic photodetector arrays have been developed for palmprint scanners, leveraging solution processability (Akkerman et al., 2018).

Organic-inorganic hybrid thin-film photodetectors have been proposed for fingerprint recognition, combining the advantages of both material classes (Qin et al., 2018).

Highly sensitive a-Si:H PIN photodiodes gated by LTPS TFTs have been demonstrated for optical in-display fingerprint identification, achieving high responsivity (Zhou et al., 2018).

A flat panel fingerprint/touch-input image sensor using a-Si TFT photo-transistors and a four-mask process architecture has been reported, simplifying manufacturing (Cho et al., 2018).

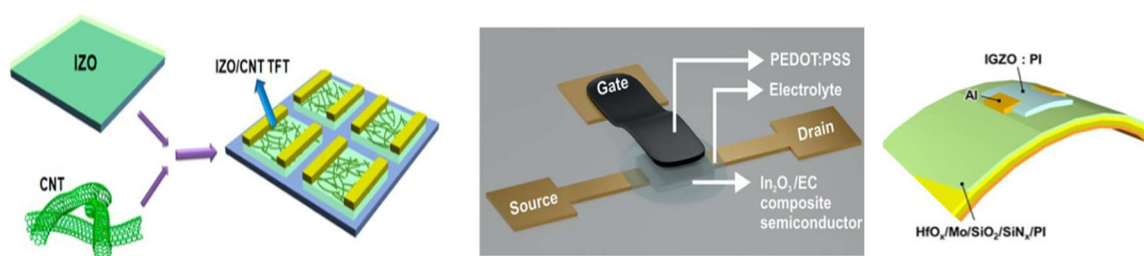


Figure 1: Schematic overview of advanced display technologies and integrated sensing, showing the relationship between display manufacturing (photolithography >1000 ppi), pixel compensation circuits (external VT compensation), in-panel photodetectors, and metal-oxide readout electronics.

For readout of these sensors, an amorphous silicon active pixel sensor circuit has been proposed for digital imaging (Karim et al., 2003). In the analog domain, a capacitor-based switched-capacitor second-order sigma-delta modulator implemented in 3- μm LTPS TFT technology has been demonstrated (Lin et al., 2009). For higher precision, a successive approximation register analog-to-digital converter using unipolar metal-oxide TFTs (a-IGZO) on a plastic substrate has been developed, enabling temperature tracking (Papadopoulos et al., 2018a).

Table 2: Comparison of In-Panel Photodetector Technologies

Photodetector Type	Key Features	Readout Circuit Integration
Printed organic photodetector	Solution-processable; palmprint scanning	Array readout
Organic-inorganic hybrid thin-film	Combines organic/inorganic advantages	Hybrid integration

Photodetector Type	Key Features	Readout Circuit Integration
a-Si:H PIN photodiode + LTPS TFT gate	High sensitivity; in-display fingerprint	Gated LTPS TFT readout
a-Si TFT photo-transistor	Four-mask process; touch + fingerprint	Integrated image sensor
Amorphous silicon active pixel sensor	Digital imaging capable	Active pixel readout circuit
LTPS TFT (for readout)	CBSC second-order sigma-delta modulator	3- μ m LTPS technology
Unipolar metal-oxide TFT (readout)	SAR C-2C ADC; temperature tracking	Plastic substrate
IGZO/ITZO metal-oxide (readout)	In-panel fingerprint detection; high gain, low noise	Dual-gate electronics readout

5. METAL-OXIDE TFT READOUT ELECTRONICS

Indium-gallium-zinc-oxide and indium-tin-zinc-oxide TFTs are increasingly used for on-panel readout circuits due to their low leakage and mechanical flexibility.

5.1 Analog Circuits

The dual-gate structure of a-IGZO TFTs has been exploited to boost the gain of differential amplifiers (Tai et al., 2012). All-enhancement operational amplifiers based on IGZO TFTs have been fabricated on foil and bent to a radius of 5 mm, demonstrating mechanical flexibility (Zysset et al., 2013). An asynchronous delta-sigma modulator implemented in a-IGZO on foil achieved up to 43 dB SNR and 40 dB SNDR in a 300 Hz bandwidth (Garripoli et al., 2017). A charge-sense amplifier for 500 dpi sensor arrays on flexible displays was realized using unipolar dual-gate IGZO TFTs, achieving 31.17 dB gain at 140 kHz with only 87 μ W power (Papadopoulos et al., 2018b). Additionally, IGZO TFT-based operational amplifiers and comparators have been used in adaptive DC-DC converters (Kim et al., 2014).

5.2 Self-Aligned Processes and Integration

Self-aligned amorphous ITZO TFTs on polyimide foil have been demonstrated, improving parasitic capacitance and high-frequency performance (Upadhyay et al., 2018). Dual-gate self-aligned IGZO TFTs have been monolithically integrated with high-temperature bottom moisture barriers for flexible AMOLED applications (Kronemeijer et al., 2018). Most recently, metal-oxide readout electronics based on both IGZO and ITZO have been specifically developed for in-panel fingerprint detection, combining high gain and low noise (Papadopoulos et al., 2019).

A recurring theme in these circuits is the use of circuit techniques such as autozeroing, correlated double sampling, and chopper stabilization to reduce offset and flicker noise inherent to TFTs (Enz

& Temes, 1996). These methods are essential for achieving the signal-to-noise ratios required for biometric sensing.

6. CONCLUSION

Based exclusively on the 28 provided references, significant progress has been made across the ecosystem of advanced displays and integrated sensors. Photolithographic patterning, enabled by orthogonal processing and protection layers, now allows OLED microdisplays to exceed 1000 ppi, supporting the depth-rich experience of 8K and light-field displays. External compensation circuits have reduced current variations in AMOLEDs to below 0.08%, ensuring uniform brightness. In-panel optical fingerprint sensing is feasible using a variety of photodetector technologies (organic, hybrid, a-Si:H, and oxide TFTs), paired with readout circuits including sigma-delta modulators and SAR ADCs. Finally, dual-gate IGZO and ITZO TFTs have enabled flexible, low-power operational amplifiers, charge-sense amplifiers, and ADCs, with noise reduction techniques borrowed from conventional CMOS but adapted to unipolar metal-oxide processes. Together, these advances point toward fully integrated, high-resolution, flexible displays with embedded sensing and compensation capabilities.

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AI AND SOCIAL JUSTICE IN INDIA: OPPORTUNITIES AND CONCERNS

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ABSTRACT:

This article explores both the positive and negative dimensions of AI in the context of social justice in India. The emergence of Artificial Intelligence (AI) must be understood within this broader historical and developmental context. The expansion of the internet in the mid-1990s and the IT revolution positioned India as a global technology hub. During this period. Government bodies, academic institutions, and private organizations are actively engaging in discussions on how AI can be aligned with constitutional values and human rights. AI-driven tools, such as language translation and voice recognition, can empower people who face linguistic or physical barriers.

KEYWORD: ARTIFICIAL INTELLIGENCE, ACADEMIC INSTITUTIONS, EMPOWERING, DIGITAL INDIA

INTRODUCTION

Artificial Intelligence has emerged as a transformative force in the 21st century, reshaping economies, governance, and social structures. In a diverse and complex country like India, AI holds immense potential to advance social justice by improving access to essential services, reducing inequalities, and empowering marginalized communities. However, alongside these opportunities, AI also raises serious concerns related to bias, privacy, exclusion, and accountability. This article explores both the positive and negative dimensions of AI in the context of social justice in India.

BACKGROUND HISTORY: AI AND SOCIAL JUSTICE IN INDIA

The relationship between technology and social justice in India has evolved over several decades, shaped by the country's socio-economic diversity, constitutional values, and rapid digital transformation. The emergence of Artificial Intelligence (AI) must be understood within this broader historical and developmental context.

1. Early Foundations: Technology and Social Justice

After independence in 1947, India adopted a welfare-oriented approach guided by its Constitution, which emphasizes equality, dignity, and social justice. Early efforts to use technology for development were seen in initiatives such as rural electrification, public distribution systems, and later, computerization in governance during the 1980s and 1990s.

2. Rise of the Digital Era (1990s–2010)

The economic liberalization of 1991 accelerated technological growth in India. The expansion of the internet in the mid-1990s and the IT revolution positioned India as a global technology hub. During this period:

E-governance initiatives began to emerge.

Government services started moving online.

Digital tools were increasingly used for administrative efficiency.

However, the benefits of this digital shift were unevenly distributed, highlighting the early signs of the digital divide between urban and rural populations.

3. Digital India and Data-Driven Governance (2014 onwards)

A major turning point came with the launch of the Digital India initiative in 2015. This program aimed to transform India into a digitally empowered society and knowledge economy. Key developments included:

Expansion of internet connectivity and digital infrastructure.

Introduction of digital identity systems like Aadhaar.

Growth of digital payment systems and online public services.

4. Recent Developments and Policy Efforts

In recent years, India has taken steps toward regulating data and AI:

Introduction of data protection legislation efforts.

Promotion of ethical AI principles such as transparency and accountability.

Increased focus on inclusive technology development.

Government bodies, academic institutions, and private organizations are actively engaging in discussions on how AI can be aligned with constitutional values and human rights. The evolution of AI in India is deeply intertwined with the country's broader journey toward digitalization and social justice. While technology has consistently been seen as a tool for development, the transition to AI marks a new phase where both opportunities and risks are amplified. Understanding this historical context is essential to critically evaluate how AI can be leveraged to promote equity while safeguarding against new forms of discrimination and exclusion.

OPPORTUNITIES OF AI IN PROMOTING SOCIAL JUSTICE

1. Improved Access to Public Services

AI technologies are enhancing the efficiency and accessibility of public services such as healthcare, education, and welfare distribution. For example, AI-driven platforms can help identify beneficiaries for government schemes, ensuring targeted delivery and reducing corruption. In healthcare, AI tools assist in early diagnosis and telemedicine, especially in rural and underserved areas.

2. Enhancing Educational Equity

AI-powered learning platforms can personalize education based on students' needs, helping bridge the gap between urban and rural education systems. Adaptive learning systems provide customized content, enabling students from disadvantaged backgrounds to learn at their own pace.

3. Strengthening Law Enforcement and Justice Delivery

AI is increasingly used in predictive policing, crime analysis, and case management systems. These tools can help law enforcement agencies allocate resources more effectively and reduce case backlogs in courts, thereby improving access to justice.

4. Empowering Marginalized Communities

AI-driven tools, such as language translation and voice recognition, can empower people who face linguistic or physical barriers. For instance, AI can help persons with disabilities access digital platforms more easily, promoting inclusivity.

5. Data-Driven Policy Making

AI enables governments to analyze large datasets for better decision-making. This can lead to more informed policies that address issues like poverty, unemployment, and inequality more effectively.

CONCERNS AND CHALLENGES

1. Algorithmic Bias and Discrimination

AI systems are only as unbiased as the data they are trained on. In India, where social inequalities based on caste, gender, and religion are deeply rooted, biased datasets can lead to discriminatory outcomes, reinforcing existing inequalities instead of eliminating them.

2. Digital Divide and Exclusion

Despite rapid digital growth, a significant portion of India's population still lacks access to the internet and digital literacy. AI-driven services may exclude these populations, widening the gap between the digitally connected and disconnected.

3. Privacy and Data Protection Issues

AI systems rely heavily on personal data. In the absence of strong data protection mechanisms, there is a risk of misuse, surveillance, and violation of individual privacy. This raises ethical and legal concerns about consent and data ownership.

4. Lack of Transparency and Accountability

Many AI systems function as "black boxes," making it difficult to understand how decisions are made. This lack of transparency can undermine accountability, especially in critical areas like law enforcement and welfare distribution.

5. Job Displacement and Economic Inequality

Automation driven by AI can lead to job losses in sectors such as manufacturing and services. This may disproportionately affect low-skilled workers, increasing economic inequality unless proper reskilling measures are implemented.

LEGAL AND ETHICAL FRAMEWORK IN INDIA

India is gradually developing a regulatory framework for AI and data protection. Policies like the Digital India initiative and emerging data protection laws aim to balance innovation with ethical considerations. However, there is still a need for comprehensive AI-specific regulations that address issues of fairness, accountability, and transparency. Ethical AI principles such as inclusivity, non-discrimination, and human oversight must be integrated into policy frameworks to ensure that AI serves the broader goals of social justice.

CONCLUSION

AI has the potential to become a powerful tool for advancing social justice in India by improving access, efficiency, and inclusivity. However, without careful regulation and ethical considerations, it may also deepen existing inequalities and create new forms of injustice. Therefore, a human-centric approach to AI development and deployment is essential to ensure that technological progress aligns with the principles of equity, fairness, and justice.

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AI IN HIGHER EDUCATION AND SKILL DEVELOPMENT

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ABSTRACT

In the context of the information age, the development of artificial intelligence is flourishing, and becoming more and more closely integrated with economic life, which is an inevitable trend of future social development. Education is also inseparable from the support of science and technology. The penetration of artificial intelligence has changed traditional teaching models and methods. Under the influence of artificial intelligence technology, college education is developing more and more in the direction of formalization and intelligence. For college teachers, the study and application of artificial intelligence important and necessary means to achieve professional development.

Artificial intelligence has potentiated changes in higher education. In this position paper, we propose to discuss dimensions that shape higher education and that can be transformed by the mobilization of Artificial Intelligence: teaching-learning processes (from the perspectives of scholars and students), research (from the perspective of professional researchers, students and advisors), management of organizations (from the perspective of managers, subordinates and students), and the relationship with the outside (the look from inside to outside, as well as from outside to inside). To this end, a document collection and analysis was carried out to support our argument about the new challenges and the potential that emerges from the existence and application of artificial intelligence in higher education. As this change, like any transformation, will have positive and negative aspects, some implications of both a theoretical and more practical nature of these challenges for academics, students and other stakeholders in higher education institutions are also discussed.

(1) ARTIFICIAL INTELLIGENCE

Artificial intelligence is a septic branch of computer science. Through research and development, it can simulate, extend, and expand the theory, method, technology, and application system of human intelligence. The research scope of this field is wide, including language processing, language image recognition, and intelligent robot. Since the advent of artificial intelligence technology, it has been deeply studied by scholars all over the world. The theory and technology research are becoming more and more mature, and the application field is also expanding. In the future, the sciatic and technological products brought by artificial intelligence will be the aggregation of human intelligence. At the same time, artificial intelligence is a science with great development potential. It not only involves the digitization of science and engineering such as computer knowledge but also needs to master sociology, philosophy, involving many fields as well. The important purpose of developing artificial intelligence is to make computer combined with mechanical equipment competent for some complex work which usually needs human intelligence and greatly reduce the

burden of human beings. With the development of society, the application level of artificial intelligence will change constantly.

(2) HIGHER EDUCATION

Higher education generally refers to the professional education and vocational education carried out by students the basis of completing secondary education. It is the main social activity of training senior specialized talents and vocational personnel. Generally, high-level learning, research, social activities, and other educational contents are completed with the help of schools and other carriers. Higher education is one of the important parts in the education system. With the rapid social change, the demand for high-level talents continues to grow, and higher education ushered in rapid development. Individuals are more urgent to receive higher education opportunities, and gradually from elite education to popular education. With the increase of the number of audiences, the competition in the education industry is also increasing. For public education and private education, general education, and vocational education, domestic higher education is also facing foreign higher education, which provides more learning opportunities and accelerates the cooperation of higher education. The development of modern science and technology and production requires higher education to be more and more integrated as a whole, which is reflected in higher education as the integration of courses. It is to make basic education and professional education, application research and development research permeate each other and cross carry out, and train students to adapt to the needs of social development and have the skills to solve complex issues. Nowadays, every country develops higher education vigorously and strictly controls the teaching achievements. Its importance lies in enhancing the level of social productivity and promoting the dual development of economy and culture. The continuous reform of higher education in the curriculum reserves a large number of follow-up talents for the society.

(3) TEACHING SKILLS

Teaching skill is the embodiment of a teacher's comprehensive quality, which measures whether he can successfully complete the established teaching tasks, achieve the teaching objectives, and use reasonable teaching methods. At the same time, it is the perfect unity of teachers' creativity and teaching requirements to have insight into students' psychological characteristics, learning characteristics. and personality characteristics. On the surface, teaching skill is an effective way for teachers to promote students' learning in teaching activities. From the deep analysis, it is a token of teachers 'professional personality and professional accomplishment and an Wireless Communications and Mobile Computing language image recognition, and intelligent robot. Since the advent of artificial intelligence technology, it has been deeply studied by scholars all over the world. The theory and technology research are becoming more and more mature, and the application field is also expanding. In the future, the scientific and technological products brought by artificial intelligence will be the aggregation of human intelligence. To some extent, artificial intelligence can carry out digital simulation of the information process of human consciousness and thinking and even surpass human in thinking ability class. At the same time, artificial intelligence is a science with great development potential. It not only involves the digitization of science and engineering such as computer knowledge but also needs to master sociology, psychology, and philosophy, involving many fields as well. The important purpose of developing artificial intelligence is to make computer combined with mechanical equipment competent for some complex work which usually needs human intelligence and greatly reduce the burden of human

beings. With the development of society, the application level of artificial intelligence will change constantly. scope of this field is wide, including language processing, language image recognition, and intelligent robot. Since the advent of artificial intelligence technology, it has been deeply studied by scholars all over the world. The theory and technology research are becoming more and more mature, and the application field is also expanding. In the future, the scientific and technological products brought by artificial intelligence will be the aggregation of human intelligence. To some extent, artificial intelligence can carry out digital simulation of the information process of human consciousness and thinking and even surpass human in thinking ability class. At the same time, artificial intelligence is a science with great development potential. It not only involves the digitization of science and engineering such as computer knowledge but also needs to master sociology, psychology, and philosophy, involving many fields as well. The important purpose of developing artificial intelligence is to make computer combined with mechanical equipment competent for some complex work which usually needs human intelligence and greatly reduce the burden of human beings. With the development of society, the application level of artificial intelligence will change constantly.

THE BENEFITS OF AI IN HIGHER EDUCATION

Artificial intelligence and higher education have many potential synergies. AI, by personalizing learning experiences and aiding content creation, can help boost student engagement and optimize learning outcomes.⁵ This can improve academic achievement, increase student retention and enhance reasoning and critical thinking skills. The capacity for creativity also sees no bounds when AI is integrated, as it can help to create innovative teaching materials, simulations and virtual labs. AI, combined with VR simulations, builds future practitioner confidence, problem-solving skills and clinical readiness by providing realistic, hands-on training that prepares them for real-world healthcare challenges.

Artificial intelligence in higher education can support inclusive education by addressing unique learning styles. AI can identify a student's preferred learning style and then adapt the course content accordingly. AI also helps increase accessibility to resources for those with disabilities. The adaptability of AI can help highlight learning challenges, allowing professors to identify areas of need and offer education in a learning style that best fits each student. Furthermore, AI in higher education can help reduce language barriers, allowing more students to pursue an education.

Between personalised learning and higher education, the first to make them AI-powered has been redefined. Platforms such as Coursers, edX, or Edacity employ machine learning algorithms to customise the learning experience by meeting individual students' needs. These platforms show how students learn at their own pace by assessing learning patterns, tracking their progress, and suggesting personal content, motivating and encouraging students to learn. AI-driven tutoring systems and chat bots, such as IBM Watson Tutor and Squirrel AI, provide real-time support. These tools can answer student queries, explain complex concepts, and generate academic support resources, particularly beneficial for remote learners who may otherwise lack access to individual assistance (Chinnasamy et.al., 2025). As a result, AI integrates continuously into the educational landscape, promoting equitable access and active learning opportunities for all students

OBJECTIVES

1. To analyse how AI can transform higher education and its role in teaching practices, research methods, and administrative processes.
2. Learn how AI can help develop opportunities for personal learning, easing efficiency and institutional choices.
3. To identify Principal challenges and ethical concerns associated with following a digital transformation path through AI.
4. To study case studies and best practices of AI implementation in large universities worldwide.

TEACHERS' ROLE AND INSTITUTIONAL PREPAREDNESS

The role of teachers and institutional preparedness also emerges as a recurring theme. Soleimani et al. show that while teachers are generally optimistic about the benefits of AI, they also express a clear need for guidance, training, and policy support to use these tools effectively. This echoes broader concerns about how AI changes not only what is taught, but how teachers and institutions must adapt their pedagogical and governance practices.

Despite the benefits that combining AI and higher education can offer, there is reasonable hesitation in embracing AI because of the challenges and ethical considerations. The shift to embrace AI in higher education involves risk. However, healthcare educators have the opportunity to position themselves at the heart of the AI revolution, guiding it in the right direction rather than staying on the sidelines.

AI has already made an impact on education overall, and will make direct impacts on skill development. While misuse can hinder learning, with proper use AI tools are poised to refine and personalize skill development.

AI 2021 UNESCO report states, "When properly embedded within appropriate and robust values frameworks and ethical guidelines, AI has the potential to empower teaching and learning at classroom level and through administration, enabled in part by the vast amounts of data that pass through individual institutions and their respective systems and networks. AI has been applied to administration, instruction, identification of at-risk learners, intervention, marking and planning

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AN EFFECT OF 21 DAYS SATVIC MOVEMENT YOGA SADHNA BEGGINER COURSE ON MENTAL HEALTH

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ABSTRACT

Today we all facing very common question which is -" how to live peacefully?"Humans are feeling loneliness and empathy inside with having all physical needs.As per our ancient practice we can solve our confusion by doing yoga and Meditation.where visible positive effects person may see on their mental,spiritual,physical,social health by practicing one of the most powerful 'ASHTANG YOGA ' By Maharishi PatanjaliThe present study of 21 Days yoga sadhana beginner was conducted on different age group participants,varying in proffession,demographics who took part in this 21 days online course by Satvic movement.Self report technique was used to find out the conclusion.Pre test-Post test research google form was given as well rating and feedback were also analyzed,the result clearly shows the positive impact of 21 Days ashtang yoga on mental health in participants before and after completing 21 days challange by Satvic yoga Community

KEY WORDS: YOGA,ASHTANG YOGA,EIGHT LIMBS OF ASHTANG YOGA,MENTAL HEALTH

INTRODUCTION:

ORIGIN OF YOGA:- It is said that Bhagvan Shiva was the founder of yoga and yoga was originated more than 5 thousand years ago.It is practical Body,Breath and Mind science.Today we have countless forms and traditions of yoga popular in many countries.

MEANING OF YOGA:-

As per Indian Philosophy,"Yoga is a process of bringing thoughts or philosophical decisions to life." As Shri Narmada Shankar Maheta wrote in his book -' Hind Tatvgyan no Itihas'- "Idiomatic perception (Laukik pratyaksha) happens to us through the five senses and mind,while Yoga is considered as a means of super-natural perception(self-realization) Alaukik pratyaksha. As written in Shrimad Bhagvad Gita-'Samtvam Yog Uchyate'- "Equality is Yoga."Indeapth,Yoga is stability and healthy balanced condition of mind in different situation of life."

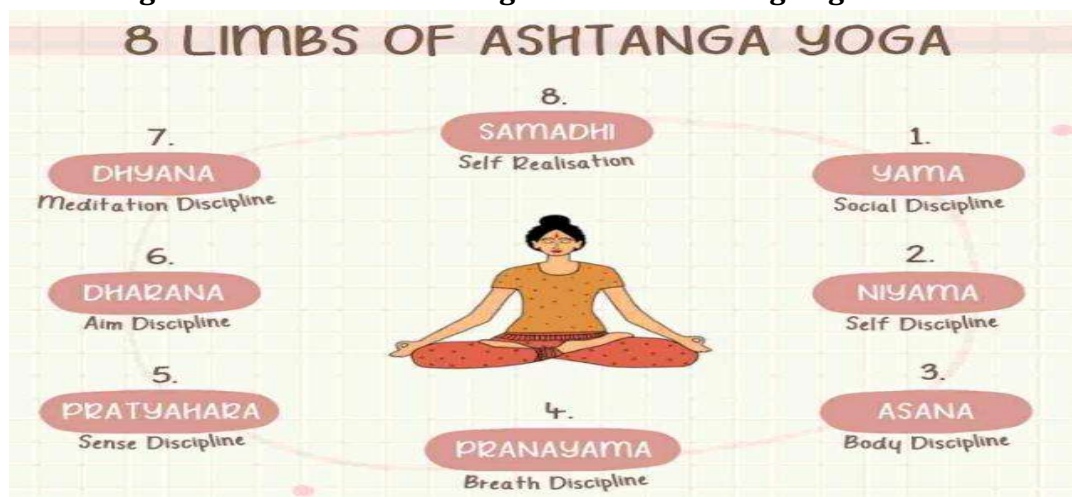
MEANING OF YOGA AND ITS EIGHT LIMBS:

Maharishi Patanjali wrote the classical formulation of Yoga Shastra,popularaly known as 'PATANJALI YOGA SUTRA' which has Four sections named:-

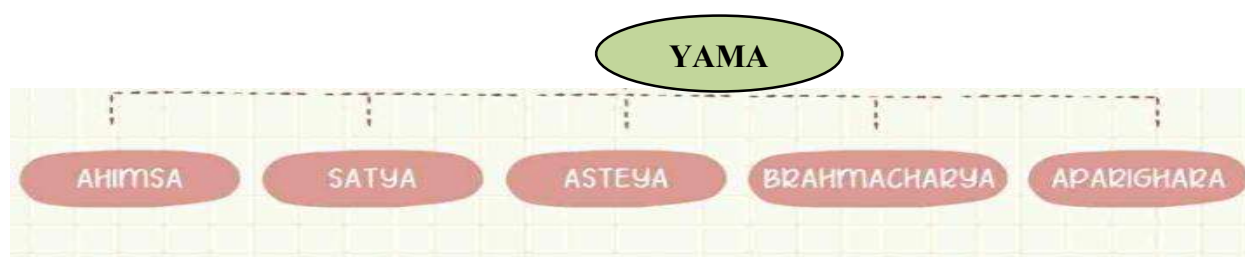
- 1.Samadhipad**
- 2.Sadhnapad**
- 3.Vibhutipad**
- 4.kaivalyapad**

In just 196 yoga sutras,Maharishi has woven the method and philosophy of yoga in wonderful way.

Yoga sutra 2-29 describes eight limbs of Ashtanga Yoga as below



YAMA (SOCIAL DISCIPLINE):- Conduct of ethical rules



Yama means How to behave or interact with others. These days there are so many conflicts in relationships. The 5 steps of yama help one to breeze through these relationships.

***SATYA:-** Speaking and living our truths. In depth, our thoughts, words and actions should be aligned.

***AHIMSA:-** Not to be violent to one's own self as well as to others in mind, speech and body.

***ASTEYA:-** Asteya means non-stealing. Not taking what is not freely given, not earned and don't deserve. Being enough in what we have.

***BRAHMACHARYA:-** Everything in excess harms mind, body whether it is food, watching phone, etc. But not living in extremes or high-lows and following the middle path calls Brahmacharya. Balance is the key.

***APARIGHRAHA:-** Not having more than necessary means non-hoardings. Keeping only what we truly need in our home, bodies, in our cupboards. Too much of anything is bad.

2. NIYAMA (SELF DISCIPLINE):- Self control for cleansing one's thoughts and physical self.



***SHAUCH:-** Keeping body and mind clean.

***SANTOSH:-** Santosh means contentment. Being grateful for everything what we have and making our self free from wanting more.

***TAPAS:-** Tapas means Asceticism-Intense self discipline and attainment of will power. Doing something good and positive with full commitment is called Tapas.

***SWADHYAY:-** Self study.Gain knowledge about self through trail,error and experimentation which helps detangled and clarity of mind.

***ISHWARA PRANIDHANA:-** Seeing divinity in everything and everyone.

3. ASANA (BODY DISCIPLINE):- A posture,which brings stability and stilness in Mind and Body.

4.PRANAYAMA(BREATH DISCIPLINE):- Our breath is our charging cable.Pranayama is stabilisation of breathing.It is inhalation and exhalation with retention to calm mind.

5.PRATYAHARA(SENSE DISCIPLINE):- Bring our senses from outside stimuli to focus on the inner world.

6.DHARANA(AIM DISCIPLINE):- Dharana is focussing our awarness on one point and bringing it back to that point when concentration wavers.

7.DHYANA (MEDITATION DISCIPLINE):- Keen awareness,absolutely in the present moment but without effort with very few or no thoughts.

8.SAMADHI (SELF -REALIZATION):-

' SAT CHITT ANANDA'

A truth,consciousness,bliss.

Samadhi beyond intellect there is no logical understanding of the experience.It is an expansion of ourselves.

MENTAL HEALTH:

"Mental health is a state of psychological, emotional, and social well-being that enables individuals to manage daily stress, realize their abilities, learn, work, and contribute to their community."- WHO(WORLD HEALTH ORGANISATION)

It is a spectrum existing independently of the absence of mental illness,representing resilience and the ability to thrive rather than just survive.

Philosophically, mental health is viewed as a dynamic state of internal equilibrium, functioning as a "flourishing" of human capacities rather than just the absence of illness. It involves self-awareness, rational thinking, emotional modulation, autonomy, and the ability to find meaning, cope with adversity, and maintain harmonious relationships with oneself and the environment.

In yoga philosophy, mental health is defined as a state of psycho-physical harmony, stability, and inner peace (Sthita Prajna), characterized by a calm mind free from restlessness, egoism, and overwhelming emotions. It is not merely the absence of disease, but a holistic state of being where the mind is balanced, attentive, and detached from negative habitual patterns.The key aspects of mental health in yoga are-A Balanced Mind (Chitta-Vritti-Nirodha),Stabilized Awareness (Samādhī),Freedom from Egocentrism(nirmamo nirahamkarah),The Sthita Prajna (Stable Mind),Living with Purpose,Cultivating Virtues(maitri).Ashtanga Yoga significantly improves mental health by reducing anxiety, depression, and stress while enhancing emotional regulation, self-esteem, and social functioning.

OBJECTIVES:

1.To study the relationship between yoga and mental health.

2.To analyze the impact of 21- Day yoga sadhna begginer course on mental health in the participants.

RESEARCH METHODOLOGY:

For the present study, The researcher participated actively in 21- days yoga sadhna online by Satvic yoga, along with more than 3500 participants from different countries and age groups for period of 21 days. The researcher surveyed the co-participants to access the effects of the yoga sessions on their mental health and physical wellness. In analysis 45 returned responses were calculated.

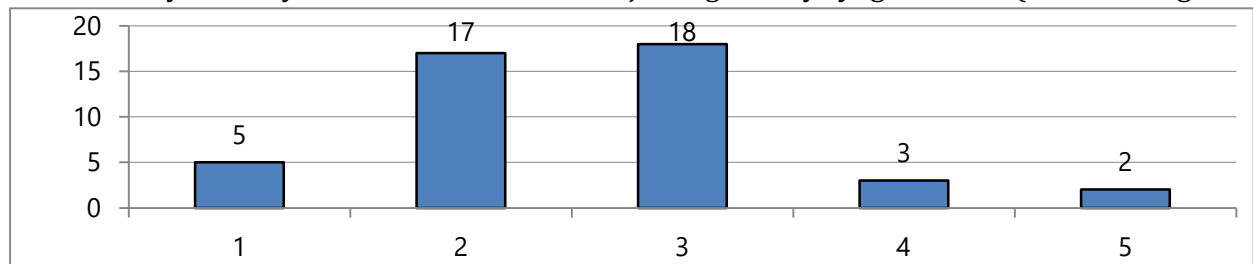
HYPOTHESIS:

1.NULL HYPOTHESIS(H₀):-There is no significant difference in mental health in the participants before and after attending 21-days Satvic yoga sadhna.

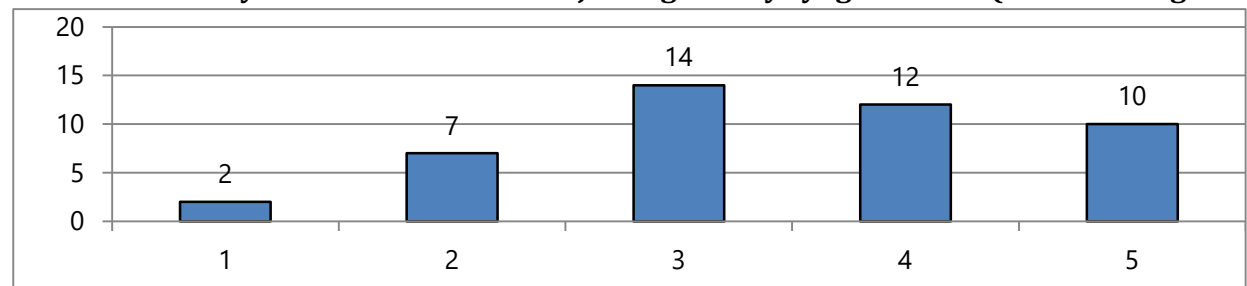
2.ALTERNATIVE HYPOTHESIS(H₁):-There is significant decrease in mental health in participants after attending 21-days Satvic yoga sadhna.

DATA INTERPRETATION:-

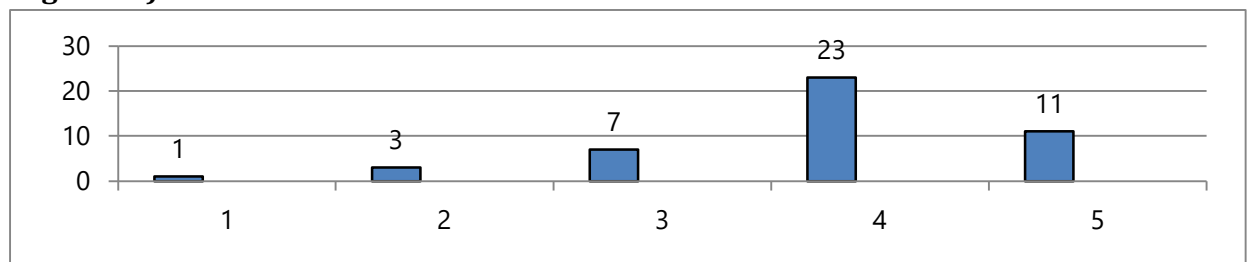
How would you rate your mental health before joining 21-days yoga sadhna?(lowest-1 Highest-5)



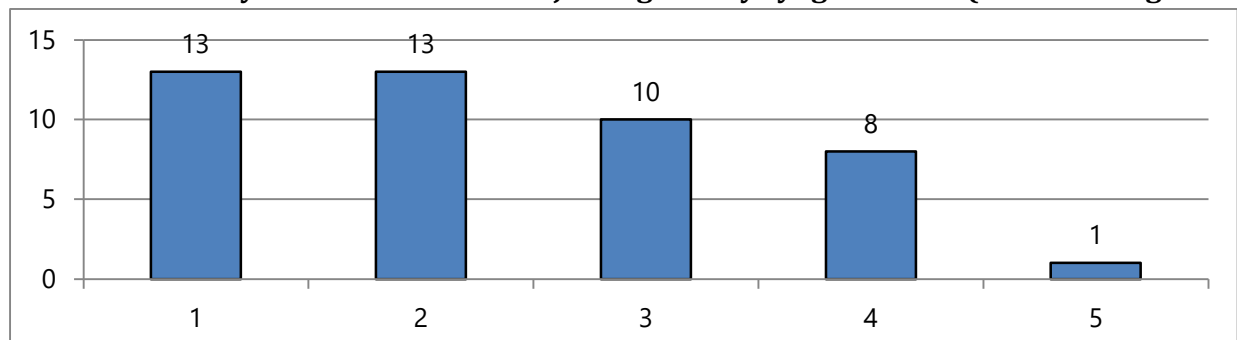
How would rate your stress level before joining 21-days yoga sadhna?(lowest- 1 Highest-5)



How would you rate your mental health after joining 21-days yoga sadhna?(lowest- 1 Highest-5)



How would rate your stress level after joining 21-days yoga sadhna?(lowest- 1 Highest-5)



Have you been able to improve any low mental health condition that you have by joining this sadhna?



Do you feel your body and mind are healing through this sadhna?



RESULTS:-

Variable	T-test of mean of difference	t-value	P-value	conclusion
Mental health level	0(vs<0)	-4.58	0.000	The null hypothesis is rejected. Mental health levels are found to be low before joining yoga sadhna.
Stress levels:-	0(vs>0)=	3.43	0.009	The alternative hypothesis is rejected as mental health levels are found to be increase after joining yoga sadhna.

KEY FINDINGS OF THE STUDY:

MENTAL HEALTH:-Result of t-test of mean difference shows significant improvement in participants mental health after completing 21 -days yoga sadhna($T = -4.58$, P - value= 0.000) This suggest that yoga practice enhanced the participants overall mental health.

STRESS LEVELS:-Another analysis the mean of difference test showed that participants stress levels was significantly decrease and mental health increase after 21-days yoga sadhna. ($T = 3.43$, $p < 0.05$)

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AN EFFECT OF ANAPANA ON CONCENTRATION AMONG STUDENTS

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ABSTRACT :

The present study was conducted on college students. The total sample was 54 M.A.1 and M.A.2 class and it was comprised from M.S.University, and department of psychology. Out of 54 students 53 were girls & 1 were boys, students were selected from urban area randomly. The Anapana Meditation is a primary part of Vipassana Meditation technique. Hence, Anapana meditation was imparted daily one hour and for one month regularly, mainly for increasing concentration which will be resulting in increasing the attention level of the college students. Before and after conducting the Anapana Intervention Programme pre-test scores and post test score of all subjects were obtained As mindfulness meditation has been described as a “ particular way to pay attention”, a putative candidate mechanism for its effects is a modification in attentional processing. Past research has found that mindfulness meditation training improves executive attention and that this effect could be driven by more efficient allocation of resources on demanding attentional tasks such as Flanker tasks. However, it is not clear whether these changes depend on long term practice. We sought to investigate the effect of a brief, 10 minute meditation session on novice meditators, compared to a activity. More specifically, recent conceptualizations have suggested mindfulness meditation to improve the self-regulation of attention. Hence, the current study aims to investigate whether meditation has any effect on focused attention of the participants. We conducted our experiment in 5 phases. In the first phase (pre-test) we had given them words to recall and in the second phase we had given them mediation (anapana) and in the third phase we had given them again mediation and in the fourth phase again mediation and in the last phase we had given them words to recall. We had collected 54 sample. The hypothesis is accepted that There were more number of correct recall in post-test scores compare to the pre-test scores in terms of concentration (anapana) of the college students. Pre test mean is 5.870 and Post test Mean is 7.852, The results did not support the pre-test performance would be better than the post-test group.

KEYWORDS: MINDFULNESS MEDITATION, ATTENTION, ANAPANA

INTRODUCTION

Every teacher considers his classroom as His success lies in what he conveys in the classroom. Student's attention is needed the most for this success. There are many students who complain about lack of concentration despite of having good intellectual capacity. Due to lack of concentration stud mentally not present in the classroom. Stress is one more common problem in the students than common people, which can trigger mental health problems in them. Government of Maharashtra passed a circular for conducting anapana meditation in schools. The teachers are training for this technique started in research institute. This project is done to study experiences and attitude of students toward this technique. Anapana is the first step in the practice of Vipassana meditation. Anapana means observation of natural, normal respiration, as it comes in and as it goes

out. It is an easy to learn, objective and scientific technique that helps develop concentration of the mind.

Observation of the breath is the ideal object for meditation because it is always available and it is completely non-sectarian. Anapana is very different from techniques that are based on the artificial regulation of breath. There are no rites or rituals involved in the practice or presentation of Anapana. Anapana provides a tool to deal with the fears, anxieties and pressures across all age groups, especially children. Besides helping to calm and concentrate the mind, Anapana help people to understand themselves better and gives them an insight into the workings of their own minds. Because of its simplicity, the technique is easy to understand and practice. The goal of Vipassana meditation is not the concentration of the mind but to purify the mind completely, by eradicating all mental impurities such as anger, hatred, passion, fear. Vipassana is the analytical study of the mind and body (matter). To achieve this, one must gain complete knowledge of the body, of the mind and of the mental impurities at the experiential level, which is done with the help of respiration. Respiration acts like a bridge between the conscious and the unconscious mind and between voluntary and involuntary processes of the body. The goal of Vipassana is to purify the mind of all impurities whereas the goal of Anapana is concentration of mind.

Vipassana means "to see things as they really are"; it is a logical process of mental purification through self-observation. For self-observation, one penetrates one's entire physical and mental structure with the clarity of insight. For this, we need a medium, a tool, which will lead us to the root level of the mind, from where the negativities and impurities arise - that medium is the breath. Observing the breath is called Anapana.

BASIC CONCEPTS: ANAPANA MEDITATION

Anapana Meditation is an initial part of the Vipassana Meditation. "The Vipassana means promotes conscious life style changes, enhances concentration of mind and simplify process deeper psychological introspection to bring about lifelong behavioral changes" (Kishore Chandiramani & Verma, 1998). Vipassana Meditation is a basic residential course for ten days. There are basic three stages of this technique. The first one is an observation of five fundamental principles of morality. In 'Pali Literature' these five principles known as 'Panchashila', which means abstention from violence, lying, theft, sexual misconduct and the use of alcohol or any other intoxicants. Whenever somebody tries to violate these five principles (Panchashila), then various impurities are overcoming through ones mind. These impurities are the root causes of the stresses and strains from which one tries to be free. The next stage is to obtain mastery on our unruly mind through the objective observation of natural and normal breath (Not controlled and regulated breath as 'pranayama'). In Pali literature this stage is known as 'Anapana Sati', which means awareness of our respiration. In this stage participants have to observe their breath in natural and normal form. This practice of Anapana Meditation would help to be sharpen and peaceful mind of participants for the next step of vipassana meditation. The third stage is known as 'Vipassana' which means to observe things as they really are in their natural and their true characteristics of impermanence. Where the participants should observe all kinds of 'sensations' which will be arising into their entire body at every moment during the meditation. As a result of these sensations constant and continuous interaction with our 'mind' and 'matter'; our mind constantly is reacting to pleasant and unpleasant whatever happened in outside of the world. But, when we are performing on deep

investigation of our mind through the Vipassana meditation, then we come to know, actually we reacting to our 'body sensation' not with outside of the world. When thoughts arise in our mind, they manifest sensations on the entire body in the pleasant and unpleasant forms then we start to feel like or dislike. Due to these feeling we immediately begin to combine to develop negativities of craving (like) and aversion (dislike). We create misery for ourselves and for other as a result of continuous reacting to such sensations. In this technique we train our mind to observe overall sensations with full 'detachment' and 'equanimity'. It means without production craving for pleasant sensations and aversion with unpleasant sensations. When somebody walks on this path, he will experience all that sensations, either pleasant or unpleasant continuously in changing form. They are 'impermanent' (Anicca) and essence less (Anatta) without any substance. This is natural disposition of everything which are existing in this world, whether they are animates or inanimate. Someone may be understood it on actual (practical) experience level not only on intellectual and philosophical. If anybody practices of vipassana meditation in its proper way definitely he may be a better individual. The course concludes at the morning of the 11th day with the practice of 'MettaBhavana'. The mettabhavana is eventually part of vipassana meditation, which means love and good-will towards all elements which are existed in this world. But the scope of the present research is limited with the Anapana meditation only. Anapana meditation is a way through which the restless fleeting mind can be drawn back to a particular object or base, thus bringing the mind under control. Just as an untamed calf must be tied to a stake to prevent it from wandering away, so also the mind must be tied down to the "stake" (the base of the nose) by the "rope" (the knowing of each incoming and outgoing breath) to make it calm and steady. Anapana meditation has its own immense benefits, but it is the means, not the end. It helps us to concentrate the mind, so that mind is calmer and more focused, thereby, better able to undertake the practice of Vipassana itself.

Attention,

in psychology, the concentration of awareness on some phenomenon to the exclusion of other stimuli.

Attention is awareness of the here and now in a focal and perceptive way. For early psychologists, such as Edward Bradford Titchener, attention determined the content of consciousness and influenced the quality of conscious experience.

CONCENTRATION

is an attentional process that involves the ability to focus on the task at hand while ignoring distractions. Cognitive research shows that it is vital for success in any field of skilled performance.

LEARNING

is defined as the "relatively permanent changes in behaviour as a result of practice and condition that accompanies practice" (Postman and Egan, 1949).

Learning is also defined as the "relatively permanent change in the behaviour that occurs as a result of practice. (Hilgard and Atkinson, 1956).

Learning is a "relatively permanent change in behavioural or response potentiality or tendency that occurs a result of reinforced practice. Government of Maharashtra passed a circular for conducting anapana meditation of India's most ancient meditation techniques. This project is undertaken to find out the effect of Anapana intervention on concentration of students in learning at Government

Medical College and Hospital, by Department of Physiology and pathology. It is observed from feedback analysis that after Anapana practices there were Improvement in concentration and learning. Anapana could contribute as mechanisms, which result in improvement in learning
Keywords: Anapana, concentration, learning. n in schools.

NONSENSE SYLLABUS LIST

1 : having no meaning especially : lacking any significance. 2 : having no assigned function in a language system, Here are some examples of words that sound like speech but that are really nonsense with no meaning: RUM, WOG, FIK.

REVIEW OF LITERATURE

(Dr. Ingole A., Assistant Professor 2014),” Effect of Ananpana on concentration of students” the study of This study project was conducted on 30 students of first year Medical students Govenment Medical College Lecture clear idea of the research project and the assessment method was given to all the students and consent was taken from students willing to participate in project. Discussions were done with senior staff members and colleagues regarding the project and their valuable inputs were taken in consideration. Topics of lecture to be taken were finalized and feedback form was prepared to take the inputs from the students regarding their project experience. The study completed in one month. The hypothesis is acceptable in this study.

(N. S.Dongare2012) “an effect of anapana meditation onthe personality of college students” the study The present study was conducted on college students. The total sample was 39 S.Y.B.A. class and it was comprisedfrom ShirpurTahashil, DistDhule, and Maharashtra. Out of 39 students 22 were girls & 17 were boys, and 12 students were from rural and 27 students were selected from urban area randomly. The Anapana Meditation is a primary part of Vipassana Meditation technique. Hence, Anapana meditation was imparted daily one hour and for one month regularly, mainly for increasing concentration which will be resulting in increasing the Personality of the college students. Before and after conducting theAnapana Intervention Programmepretest scores and post test score of all subjects were obtained. The conclusion on The Anapana Meditation intervention programme had made positively impact on the personality of the college students.

(Kochargaonkar, S.H. 2005) was conducted a study to investigates the effects of Vipassana meditation on Subjective well-Being (SWB) and Academic Performance (AP) of adolescents. The sample comprised of 100 adolescents, 50 girls and 50 boys in two groups i.e. Experimental Group and Control Group. In this study the researcher concluded that Vipassana Meditation had significantly affected the Subjective Well-Being (SWB) and also contributed towards enhancement of Academic Performance (AP) of the adolescents. Furthermore, it can be added herewith that Vipassana had similar effects on Subjective Well-Being (SWB) and Academic Performance (AP) of adolescents irrespective of their gender.

METHOD:

Sample:

Subjects were 54 MA1 & MA2 from department of psychology in the maharaja sayajirao university. There were 54 same students in pre-test, & post-test.

Materials:

The tools were Pen/pencil , Stopwatch, pre-test list of 15 meaningless 3 letter words, pre-test data record sheet, play an audio for subjects This audio is in Hindi language and it teaches them

“anapana” for 10 minutes, (speakers) pro-test list of 15 meaningless 3 letter words, pro-test data record sheet. That all were needed for conduction

VARIABLES

Independent Variable

Concentration training (Anapan Meditation Practice)

Dependent Variable

Number of correct recall scores

Control Variables

Age group

Same testing environment (room, noise level)

Same recall task/material

Same time duration for test

Same instructions given to all participants

Extraneous Variables

Fatigue or sleep level of students

Motivation level

Prior meditation experience

Emotional state (stress, anxiety)

Distractions during experiment

Individual differences in memory ability

Hypothesis:

There will be more number of correct recall in post-test scores compare to the pre-test scores in terms of concentration (anapana) of the college students.

Experimental Design:

Independent variable is effect of anapana meditation for 10 minutes continues 3 days and Dependent variables were the number of correctly recall (concentration speed of learning). The aim of the experiment is To the study the effect of anapana on concentration of students. Concentration level measure by recall meaning less world and to identify the division of attention through anapana meditation and mental activity. on both test of the and minus the number of incorrectly recall. The efficiency shows the effectiveness of the anapana meditation activity. Top efficiency that takes place for both test is also calculated. For this purpose experimental used within subject design. The within subject design is when the same subject goes through individual and simultaneous session

PROCEDURE:

The subjects were made to feel comfortable. A friendly approach was used to communicate with the subjects. As the experimenter and the subjects were from the same department, they already knew each other well, so rapport formation did not take a lot of time. The experiment was divided into five phases, and before conducting each phase, I gave clear instructions in written format regarding what they were required to do, how to do it, and how to perform in each phase. Then I started conducting the experiment. In the first phase, I presented the word list to learn and recall. I began with Phase 1. I presented a list of 15 meaningless 3-letter words for 1 minute, and then they had 1 minute to recall as many words as they could remember. Then I distributed a data sheet to the students. They wrote their personal details first on the top portion of their data sheet. After

writing their personal data, they wrote the words that they had learnt in the data sheet given to them. Then they turned over the page and completed their introspection report based on the questions. This phase was completed on the first day.

Immediately after the first phase, I started the second phase. In this, environmental variables were controlled, such as switching off fans and controlling extraneous noise. Then I played one audio (10 minutes) which instructed them in a technique of meditation called Anapana. As they listened attentively to the audio, they were requested to close their eyes and keep their body posture firm and constant. All kinds of accessories including spectacles, watch, shoes, and other items that might cause discomfort were removed beforehand. This phase was also completed on the first day.

In the third phase, I repeated the Anapana meditation as on the first day. I played the audio and they followed the audio as they did on the first day. This phase was completed on the second day. In the fourth phase, I again repeated the Anapana meditation as on the second day. I played the audio and they followed the audio as they did on the second day. This phase was completed on the third day.

Immediately after the fourth phase, I started the fifth phase. In this, I gave the subjects a second list of words to learn and recall. Then I presented them with a list of 15 meaningless 3-letter words for 1 minute, and then they had 1 minute to recall as many words as they could remember. Then I distributed a data sheet to them. They wrote personal details first on the top portion of their data sheet. After writing their personal data, they wrote the words that they had learnt in the data sheet given to them. Then they turned over the page and completed their introspection report based on the questions. This phase was also completed on the third day.

Then I analysed the data statistically. I calculated the total number of correct words recalled for both the tests of each subject. Then I summed the total number of correct recalled words of all the subjects for both tests. The number of correct recalls was computed for both pre-test and post-test. Statistical techniques such as mean, standard deviation, and t-tests were used to analyse the obtained data, and paired sample correlation was used for analysis in SPSS.

RESULT:

Table no.1 Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Pre Test	5.870	54	2.4188	.3292
Post Test	7.852	54	2.1841	.2972

Qualitative result:

There were one qualitative questions asked for qualitative results. When the subjects were asked about the effect of anapana on concentration level of the words of both the phases(first and the last phase), they responded that the When the students were could really concentrate or pay attenttion to their breathing during anapana so they think anapana had any effects on their attention, they did not had distraction. It did have some effect on their attention, as before anapana they could recall fewer words compared to when they did after it, Anapana effected on their attention, they could

concentrate more than phase 1 and remember more nonsense syllabus than before, their attention improved also their mind was less distracted after meditation so they could focus on memorizing better, awareness was gained but their half attention was towards the suffocation in the room, It does affect the attention but they do not think that in such a short time it as achievable as they didn't find much effects of it in the way they learned, did it effect but because of warm room (without fans) most of couldn't concentrate more also, In the fourth phase they was initially distracting them and board because it continues three days.

Quantitative result:

Table no. 1 is showing paired sample t-test within Pre- test and Post -test. In the pair 1 the mean of marks ie, the correct responses given by the subjects is 5.870 and SD is 2.4188.(t - 0.001, P < 0.005).and In the pair 1 the mean of marks ie, the correct responses given by the subjects is 7.852 and SD is 2.1841.(t - 0.001, P < 0.005). the comprehension in the Post test phase compare to Pre test phase. There is difference in terms of giving correct responses in both the phases. That means anapana meditation is creating distracting in giving correct responses. That means the subjects had taken.

Table no. 2 is showing correlation between the variables correlation is r-.378 and significant level is .005 it is showing there is significant relationship between anapana meditation and attention level.

Table no. 2 Paired Samples Correlations

	N	Correlation	Sig.
Pre Test and Post Test	54	.378	.005

Table no.3 shown pre-test and post-test mean is -1.9815 and SD is 2.5734 , significant level is .000 it showing that there is significant difference between pre-test and post-test. table shown the difference between pre-test and post-test.

Table no. 3 Paired Samples Test

	Paired Differences					T	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pre Test Post Test	-1.9815	2.5734	.3502	-2.6839	-1.2791	-5.658	53	.000

DISCUSSION:

The hypnotises suggest that there are increase in terms of giving responses in post-test, with given anapana meditation results is showing in major differences in both phases of the mean, correct responses given in terms that and anapana significant So the hypotheses is accepted.

The results presented in Table 1 indicate a noticeable difference between pre-test and post-test scores of the participants. The mean score increased from 5.870 in the pre-test to 7.852 in the post-

test, suggesting an improvement in performance following the intervention. This change reflects that participants performed better after exposure to Anapana meditation.

The standard deviation values for both pre-test (2.4188) and post-test (2.1841) indicate a moderate level of variability in scores; however, the slightly lower standard deviation in the post-test suggests that participants' performance became more consistent after the intervention. Additionally, the standard error of the mean decreased from 0.3292 in the pre-test to 0.2972 in the post-test, further indicating greater reliability in the post-test scores.

These findings suggest that Anapana meditation may have played a significant role in enhancing concentration and cognitive performance among students. Improved focus and reduced mental distraction during the post-test could be possible reasons for the observed increase in scores. This supports the assumption that mindfulness-based practices like Anapana meditation can positively influence attention and learning outcomes.

Furthermore, the improvement in post-test scores aligns with students' subjective reports of increased concentration, relaxation, and better understanding during the learning process. The combined effect of cognitive enhancement and emotional calmness may have contributed to improved academic performance.

Overall, the findings of the present study highlight the potential of Anapana meditation as an effective technique to enhance concentration, improve learning efficiency, and create a more conducive academic environment.

The below table No. 1 showing the difference between pre-test and post-test assessment score of attention. The pre-test mean of correct recall is 5.870 and SD is 2.4188, and post-test mean of correct recall is 7.852 and SD is 2.1841 .which is significant at 0.01 level. Therefore, it interprets the Anapana Meditation has a great impact on the attention level. The table showing the difference between pre-test and post-test assessment score of factor such as Conscientiousness. The mean and SD values of Conscientiousness is significantly increased in post-test assessment than the pre-test. The pre-test mean of Conscientiousness is 7.852 and SD is 2.418, and post-test mean of Conscientiousness is 7.852 and SD is 2.1841 .

Students have lot of distracters during learning process. Students are not attending concentration in the classroom. Most of the time, the classroom teaching is monotonous and overload of study. These results in interferences in learning process and distract from further learning. Concentration by the learner is extremely important in learning process. But, mind has an inherent nature of wandering either. When participants regularly meditate before studying and examinations, academic scores tend to improve. Another important body of research has had to do with the effects of meditation at improving attention regulation, or concentration. Several studies on meditators have determined that meditators score significantly higher on tests of attention, the result shown that. [Table and Graph] As excessive stress affects overall academic performance negatively and this results in tune with the earlier studies, concluded that excessive stress is harmful to academic performance. Stress overloads our mental and physical resources and interferes with the effective use of our skills and thus, affects negatively on the performance. At the beginning of lecture

performing anapana students felt relaxed with calmness of mind during learning process. After performing anapana the students' qualitative analysis of feedback mentioned the influence of the technique on learning process with a wide range of responses ranging from excellent concentration to no effect on concentration. So it is suggested that anapana technique module should become a regular feature in the learning process.

CONCLUSION

Conclusion is The Anapana Meditation intervention programme had made positively impact on the concentration of the college students.

Anapana improves concentration of the students and enhances the learning process. Anapana helps students to minimize the stress and improve academic performance. Anapana is feasible and cost effective procedure students can adapt it in routine learning methods.

Implications is the study implies the significant impact of anapana meditation on attention. The study implies positive effect of anapana i.e. anapana in increasing the concentration. The study helps to enhance the reading capacity in terms of reading comprehension. The study implies to finish task in lesser time with given before anapana compare to nothing .

The findings of the experiment indicate that students perceived Anapana meditation as highly effective in maintaining concentration and enhancing their overall understanding of the subject matter. It also contributed positively to the learning process. Students reported a high level of satisfaction with the practice and suggested that similar Anapana sessions should be incorporated at the beginning of every lecture. Furthermore, participants expressed a sense of relaxation and reported the creation of a more conducive learning environment following the practice of Anapana meditation.

IMPLICATIONS

Anapana meditation, which focuses on awareness of breathing, has several important implications in educational, work, and daily life settings.

• Educational Settings

Anapana meditation can be effectively used in classrooms to improve students' concentration. It helps learners stay focused during study and enhances their ability to process and retain information.

• Improvement in Reading Ability

This practice can be used to assess and improve reading ability. Better concentration through Anapana leads to improved comprehension and accuracy while reading.

• Work Settings

In professional environments, Anapana meditation can enhance efficiency and productivity. Practicing it before starting work helps individuals become more attentive and mentally prepared.

• Increase in Working Speed

Regular practice can improve working speed, as it trains the mind to remain focused and reduces distractions.

• Application in Industrial Settings

In industries, short sessions of Anapana meditation before work may increase overall productivity and reduce mental fatigue among workers.

- **Use in Problem-Solving (Mathematics)**

Anapana meditation can be applied while solving mathematical problems, as it improves concentration and clarity of thinking, leading to better accuracy.

- **Improvement in Academic Performance**

Students practicing Anapana meditation regularly may show improvement in academic performance due to better attention, memory, and understanding.

- **Stress Reduction During Learning**

It helps in minimizing stress and anxiety during the learning process, making students more relaxed and receptive to new information.

- **Integration in Teaching-Learning Methods**

Anapana meditation can be incorporated into routine teaching-learning methods to create a more focused and calm learning environment.

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AN EMPIRICAL STUDY ON STOCK MARKET AWARENESS AMONG COLLEGE STUDENTS

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ABSTRACT

Stock market awareness is becoming increasingly important among young individuals, especially college students, as it plays a vital role in financial decision-making and wealth creation. This study aims to analyze the level of awareness, knowledge, and attitude of college students towards the stock market. The research focuses on understanding how students perceive stock market investments, their sources of information, and the factors influencing their awareness. A structured questionnaire was used to collect primary data from college students. The study reveals that although students show interest in stock market investments, their practical knowledge and participation levels are relatively low. The findings highlight the need for financial education and awareness programs to improve students' understanding and involvement in stock market activities.

KEY WORDS: - STOCK MARKET INVESTMENTS, LEVEL OF AWARENESS, FINANCIAL DECISION-MAKING

1.1 INTRODUCTION

The stock market is an essential component of the financial system, providing opportunities for investment, capital formation, and economic growth. In recent years, the participation of young investors has increased due to technological advancements and easy access to online trading platforms. College students, being future investors, play a significant role in shaping the financial landscape. However, awareness about stock market operations, risks, and benefits is crucial before participating in it. Many students lack proper knowledge and rely on informal sources such as social media or peer groups, which may lead to uninformed decisions. Therefore, it is important to study the level of stock market awareness among college students. This research aims to evaluate students' awareness, identify gaps in knowledge, and suggest measures to improve financial literacy among youth.

1.2 LITERATURE REVIEW

Several studies have been conducted to analyze stock market awareness and investment behavior among individuals.

Geetha and Ramesh (2012) found that financial literacy significantly influences investment decisions, and lack of knowledge leads to low participation in stock markets. Similarly, a study by Karthikeyan (2010) revealed that young investors are more inclined towards safe investment options due to limited awareness.

Lusardi and Mitchell (2014) emphasized the importance of financial education in improving investment decisions and economic well-being. Their research highlighted that individuals with higher financial literacy are more likely to invest in stocks.

Singh (2015) showed that college students have basic awareness of the stock market but lack in-depth knowledge and practical experience.

Sharma (2017) indicated that social media and the internet play a major role in spreading stock market information among youth.

Overall, previous studies suggest that while awareness exists, there is a gap between knowledge and actual participation. This study aims to further explore this gap among college students.

1.3 OBJECTIVES OF THE STUDY

To measure the level of stock market awareness among college students

To identify the sources of stock market information

To analyse students' attitude towards stock market investment

To examine the relationship between financial knowledge and investment interest

To suggest measures to improve stock market awareness

1.4 HYPOTHESES OF THE STUDY

H₀₁: There is no significant awareness of the stock market among college students

H₀₂: Financial knowledge does not influence students' investment decisions

H₀₃: There is no relationship between education level and stock market awareness

H₁₁: There is significant awareness of the stock market among college students

H₁₂: Financial knowledge influences students' investment decisions

H₁₃: There is a relationship between education level and stock market awareness

1.5 RESEARCH METHODOLOGY

The present study is descriptive and empirical in nature, aiming to analyze the level of stock market awareness among college students. The research is based on both primary and secondary data. Primary data was collected through a structured questionnaire designed to gather information about students' awareness, knowledge, and attitude towards the stock market. Secondary data was obtained from books, research journals, and relevant websites to support the study. A total of 100 college students were selected as the sample size. The respondents were chosen using the convenience sampling method due to easy accessibility. The collected data was analyzed using simple statistical tools such as percentage method, tables, charts, and basic statistical analysis to interpret the results effectively.

1.6 DATA ANALYSIS

Table 1: Awareness of Stock Market

Particulars	Number of Respondents	Percentage (%)
Aware	210	70%
Not Aware	90	30%
Total	300	100%

Interpretation

The above table shows that out of 300 respondents, 210 students (70%) are aware of the stock market, while 90 students (30%) are not aware. This indicates that most students have basic awareness. However, a significant portion still lacks awareness, which shows the need for financial education programs to improve understanding among students.

Table 2: Sources of Information

Source of Information	Number of Respondents	Percentage (%)
Volume: 1	Issue: 1	Month: May - 2026
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Social Media	105	35%
Internet Websites	75	25%
Friends & Family	60	20%
News Channels	40	13%
College/Education	20	7%
Total	300	100%

Interpretation

The table shows that social media and internet websites are the main sources of stock market information. Very few students learn through formal education. This highlights the growing role of digital platforms, but also indicates that colleges should provide more structured financial knowledge.

Table 3: Level of Knowledge

Knowledge Level	Number of Respondents	Percentage (%)
Basic	150	50%
Moderate	90	30%
High	60	20%
Total	300	100%

Interpretation

The table indicates that most students have only basic knowledge about the stock market. Only a small percentage have advanced knowledge. This shows a gap between awareness and understanding, which may affect students' investment decisions.

Table 4: Interest in Stock Market Investment

Response	Number of Respondents	Percentage (%)
Interested	180	60%
Not Interested	120	40%
Total	300	100%

Interpretation

The data shows that a majority of students are interested in stock market investment. However, a considerable number are still not interested, possibly due to lack of knowledge or fear of risk.

Table 5: Actual Investment in Stock Market

Response	Number of Respondents	Percentage (%)
Invested	75	25%
Not Invested	225	75%
Total	300	100%

Interpretation

Although many students are interested, only a small percentage have actually invested. This shows a gap between interest and action, mainly due to lack of confidence and knowledge.

Table 6: Factors Affecting Investment Decision

Factors	Number of Respondents	Percentage (%)
Lack of Knowledge	105	35%
Risk & Fear of Loss	90	30%
Lack of Money	60	20%
Lack of Guidance	45	15%
Total	300	100%

Interpretation

The table shows that lack of knowledge and fear of risk are the major barriers. Proper education and guidance can help students overcome these challenges and improve participation.

Table 7: Preferred Type of Investment

Investment Option	Number of Respondents	Percentage (%)
Stock Market	90	30%
Bank Deposits	75	25%
Mutual Funds	60	20%
Gold	45	15%
Others	30	10%
Total	300	100%

Interpretation

The table shows that while stock market investment is preferred by many students, safer options like bank deposits are also popular. This reflects a cautious approach towards investment.

Table 8: Awareness of Risk in Stock Market

Response	Number of Respondents	Percentage (%)
Aware of Risk	195	65%
Not Aware	105	35%
Total	300	100%

Interpretation

Most students are aware that stock market involves risk. However, some students still lack this understanding. Awareness of risk is important for making informed investment decisions.

Table 9: Willingness to Learn Stock Market

Response	Number of Respondents	Percentage (%)
Yes	225	75%
No	75	25%
Total	300	100%

Interpretation

The majority of students are willing to learn about the stock market. This is a positive sign and shows that students are interested in gaining financial knowledge.

Table 10: Participation in Financial Education Programs

Response	Number of Respondents	Percentage (%)
Participated	90	30%
Not Participated	210	70%
Total	300	100%

Interpretation

The table shows that most students have not participated in financial education programs. This indicates a lack of opportunities or awareness about such programs, and highlights the need for more initiatives in colleges.

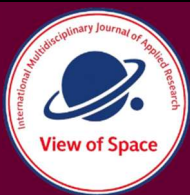
1.7 CONCLUSION

From the study, it can be understood that college students have general awareness about the stock market, but their detailed knowledge and practical exposure are still not strong. Many students know about the stock market through online platforms and social media, but they do not have proper academic or technical understanding. This creates a gap between knowing about the market

and actually participating in it. The findings also show that even though students are interested in investing, only a few of them have real experience in the stock market. The main reasons behind this are lack of clear knowledge, fear of losing money, limited financial resources, and absence of proper guidance. These factors reduce students' confidence in making investment decisions. However, one positive aspect is that most students are willing to learn about stock market investment. This shows that with proper support, their awareness and participation can be improved. Therefore, colleges should focus on providing financial education, organizing seminars, and offering practical learning opportunities. This will help students develop better understanding, reduce fear, and make smarter financial decisions in the future.

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WHEN WORDS BECOMES WEAPONS: DESTRUCTIVE POWER IN ORWELL'S ANIMAL FARM

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ABSTRACT

Animal Farm has been relegated by George Orwell to the position of a mere allegory of Russian Revolution, of betrayed ideals. Not to leave it there is to miss its chilling, universal beat. This paper maintains that the historical parallelism of the novella is not its real strength, but rather its forensic exploration of the power corrupting absolutely as it is not necessarily through the sheer use of brute force but rather through the manipulation of the truth itself. It is not the tragedy of Manor Farm that pig has overthrown them but that they have gradually and in a systematic manner killed the common truth. As Napoleon and Squealer take possession of the grammar of the farm, its language, its laws and its collective memory, they make the world where logic is topsy-turvy, history a flexible tool, and the non-conformity is inconceivable. This work will follow this corrosion, and will show that the most powerful weapon, indeed the most dangerous, of the dictator is not that terror of the whip of which Orwell warns us, but of the poison of the word.

KEYWORDS: GEORGE ORWELL, ANIMAL FARM, POWER, ALLEGORY, LANGUAGE, PROPAGANDA, TOTALITARIANISM, DYSTOPIA, RUSSIAN REVOLUTION, HISTORICAL NARRATIVE

INTRODUCTION: A FAIRY STORY WITH TEETH

The 20 th century with its train of political horrors demanded the push towards the development of new forms of narration. In finding the modernist George Orwell was peering out, as Joyce and Woolf were peering in, and the novel was his instrument of hammer to the despotism, not his instrument of fine craftsmanship in literature. His genius was genius of vulgar accuracy, the ability to cut the nightmares of totalitarianism, with their weighty, dense complexity, down to short, pithy parables. Animal Farm is a disillusionment work since it was written in the dark days of the post-World War II and the dark events of purges unfolding under Stalin. It is a book that has since lost its innocence and its sub-title, A Fairy Story, is a stroke of bitter irony. Neither a night fable about children nor a black magic mirror of the mean, brutal self-perpetuating power.

Even though the analogy with the betrayal of the Soviet Union is precise and intentional; when viewing the novel as a historical critique one is robbing the novel of all the timelessness of the novel. It is not Stalin and Trotsky only, Animal Farm is a blue print of all times, how all the revolutionary ideals, in any country or epoch, may be drained out inside. It is a story of the frailty of hope amidst cold computation of hunger on domination.

METHODOLOGY

The paper shall explore the multipronged process of power within the masterpiece by Orwell. We shall pass beyond the mere history of the villainy of the pigs, and explore the systems themselves which sustain them in it. The main point is that the final power abuse on Animal Farm is not the violence or stolen apples, but the systematic destruction of the means of resistance; a common

language, a reliable past, and the light of education. We can discover by dating the destiny of the Seven Commandments, of the diabolical craft of the propaganda of Squealer, and of the unfortunate passivity of the illiterate how Orwell is able to paint tyranny not as a lightning flash, but as a fog slowly gaining more and more ground, till it smothers the light of reality itself.

THE ALLEGORICAL BLUEPRINT: A REVOLUTION IN MINIATURE

A literary sleight of hand, an allegory is a method of telling two stories simultaneously. Outwardly we have a mere story of farm animals. The cogs of history are turning, below. Orwell creates his farm in the most painstakingly detailed way, so that all his characters and events are projected on the path of the Soviet state, which was brutal.

The Manor Farm of the drunken, inept Mr. Jones is a perfect description of the Tsarist Russia- a feudal system that is corrupting at the top down. The revolutionary, Vladimir Lenin, and the philosopher Karl Marx, the visionary boar, Old Major, is a product of Karl Marx, who was the philosopher who set the fuse of ideology and Vladimir Lenin who was the revolutionary who held the torch. His oration, a cry of lament over lives that are miserable, work-filled and brief is an absolute concentration of The Communist Manifesto.

Power struggle which breaks out after his death opposes Snowball to Napoleon where there is a direct correlation to the historic battle between Leon Trotsky and Joseph Stalin. Snowball, also similarly to Trotsky, is the brilliant, internationalist theorist, who dreams of windmills and global uprising. Napoleon is Stalin in the flesh: an animal of darkness and crude desire, who knows that ideas are weaker than the power to make them. His own army of puppies, who were trained to be ferocious executioners and kept in seclusion, is an all too realistic portrayal of the secret police of Stalin.

This allegorical system is not a mere literary device; it is the driving force of criticism of Orwell. He does something extraordinary by reducing the obscure, highbrow language of political theory, to the simple, cruel reasoning of the farmyard. He not only makes the betrayal in revolution comprehensible, but palpable. What is more important, he generalizes it. Although the details are of a Moscow, the type--the headlong intoxicating of an ideal, the gradual coming of a new elite, the unproclaim betrayal of the common worker--is a drama that could, and has, been enacted everywhere. The fences of the farm can be made of wood, the cage that it constructs is universal.

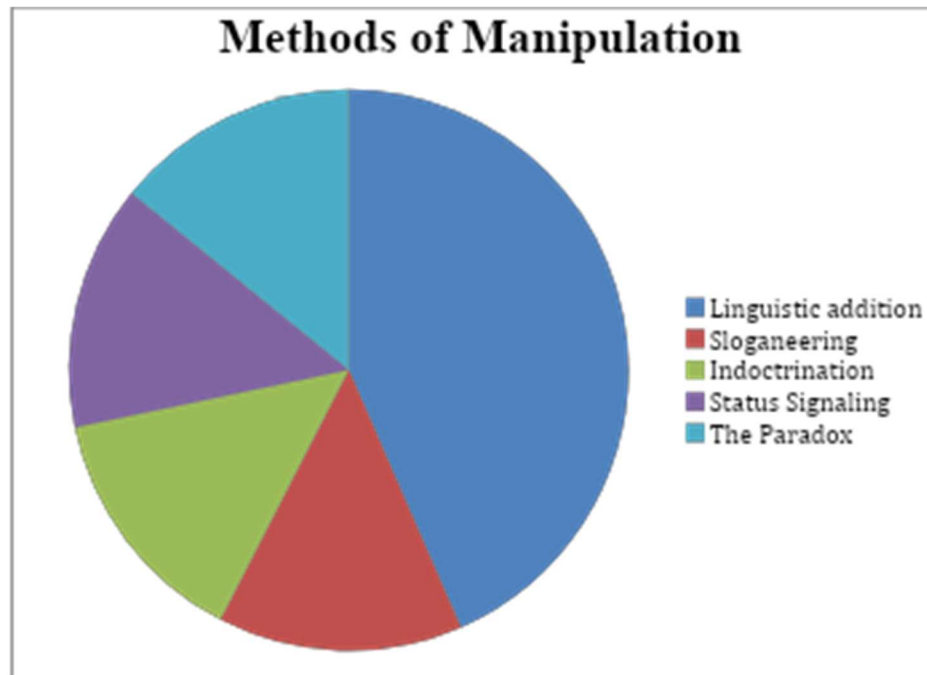
THE UNMAKING OF UTOPIA: THE SLOW DEATH OF THE SEVEN COMMANDMENTS

All revolutions have an origin text that is sacred. In the case of the animals, it is the Seven Commandments, which they have painted on the wall of the barn. This is their constitution, their declaration of independence, a rampart against the reoccurrence of the old tyranny. It closely prohibits the sins of man: to dwell in houses, to sleep in beds, to drink wine, and above all, to kill each other. It has as its last and shining principle: "All animals are equal."

The slip to dystopia in the farm is not abrupt and it is an icy downward slide, gradual and gradual, and the gradualness with which it takes place is gauged by the systematic distortion of these very words. The pigs are not only violators of the rules, they are rewriters of the rules, showing that the supreme force is the force to redefine sin itself.

It starts with some mute, rational-sounding betrayals. The pigs move into the farmhouse, and sleep in the beds. The animals confuse and, at this point, when the others are murmuring, they look into the commandments. There is a miracle that has taken place. The rule is now as follows: "no animal is to sleep in a bed with sheets." There are two words, inserted by dark, that have justified the sin. A semantic master class it is. The ban against alcohol is also modified to "No animal shall. to get drunk on too much alcohol after the first," fatal experience of the pigs with whiskey.

Original Rule	Changed Rule / Violation	Method of Manipulation	Significance
1. Whatever goes upon two legs is an enemy.	Four legs good, two legs better.	Sloganeering / Revisionism	Demonization of the enemy is replaced by an admiration for the oppressor's traits.
2. Whatever goes upon four legs, or has wings, is a friend.	Pigs carry whips; dogs enforce terror.	Indoctrination	Destruction of the 'brotherhood' of animals; creation of an elite police state.
3. No animal shall wear clothes.	Napoleon and pigs wear Mr. Jones's clothes.	Direct Violation / Status Signaling	The pigs adopt the symbols of human authority to assert dominance over 'lesser' animals.
4. No animal shall sleep in a bed.	No animal shall sleep in a bed with sheets.	Linguistic Addition (Revisionism)	Justifies elite comfort by redefining 'bed' through a technical loophole.
5. No animal shall drink alcohol.	No animal shall drink alcohol to excess.		Legalizes the pigs' indulgence while maintaining a facade of the original law.
6. No animal shall kill any other animal.	No animal shall kill any other animal without cause.	Linguistic Addition / Gaslighting	Justifies the execution of political dissidents to maintain absolute power via fear.
7. All animals are equal.	All animals are equal, but some animals are more equal than others.	The Paradox (Doublethink)	The final death of the revolution; language is rendered meaningless to mask blatant tyranny.



These are no trifling corrections. They are the tongue scalpels of a regime that is training to do a gas lighting on a mass scale. Every change that is done surgically tends to diminish the scope of corruption and what was unimaginable yesterday, suddenly seems to be all right. The most horrifying update is after bloody purges by Napoleon who obtains false confessions, and disembowels his victims. The commandment, the following morning, "No other animal shall kill another animal," has a new, monstrous caveat to it, "without cause." The killing is not denied, but is helped out. The crime is made to fit in the law.

This ironic control is culminated in the climax of the novella in an impressive way. When the pigs start walking on their hind legs, wielding whips and wearing the clothes of Mr. Jones, the one and only principle of their revolution is wiped out. Instead, there is a single commandment on the wall that is paradoxical: "ALL ANIMALS ARE EQUAL, BUT SOME ANIMALS ARE MORE EQUAL THAN OTHERS."

This is the last slogan, and the logical culmination of the pigs. It is a grammatically absurd, logically impossible phrase, which nevertheless turns into the undeniable truth of the farm. It demonstrates that in case a ruling group of people monopolizes language, it is possible to impose even the most obvious contradictions so that critical thinking and effective protest become a thing of the past. The utopian dream has not only been killed but it is turned inside out using language to legitimize its own monstrous reverse.

THE ARCHITECT OF ILLUSION: SQUEALER AND THE LIES THAT STICK

Squealer is the forked tongue of the regime, should Napoleon be the iron fist of the regime. His job is to plaster over the expanding gap between the luxury and the promise of revolution that is growing increasingly distant to the pigs and fading away to the animals, as the master propagandist. He is the incarnation of "alternative facts", a manipulator of realities whose tricks are a textbook of psychological manipulation.

A cynical manipulative use of language is the main weapon of Squealer. He is a master of euphemism and is able to rebrand the oppression as a needed step in the administration. The robbery of apples and milk turns into a nutritional need of pigs in their important “brainwork.” The decrease of food rations of the other animals is no longer starvation, but a sort of readjustment. He dominates the vocabulary which dominates the emotional and moral terrain of each event.

The invention of a phantom menace is however, his most powerful weapon. When the windmill falls Squealer quickly attributes the calamity to the spectral traitor, Snowball. This created enemy is a handy scapegoat, a lurking saboteur that can be credited with all disappointments, stolen seed and winters that are bitter. It is an ingenious strategy: it brings the animals together to fight a common enemy, distracts people about the incompetence of the regime, and it is the reason why Napoleon becomes more and more paranoid and violent. Snowball and his plotted conspiracies cause the animals to be in a state of constant fear that makes them readily sacrifice their freedom in the name of being safe.

Worst of all, Squealer takes advantage of the ignorance of the animals. He harms them with made-up statistics and twisted economics, because he is aware that they are not educated enough to argue with him. He, when in doubt, resorts to his trump-card: "You do not, I suppose, comrades, want Jones back? This is a standard authoritarianism weapon, employed to intimidate a population into tolerating current ills, in fear of the past.

The final emblem of the power of Squealer is that he can even write the history. He changes the official account of the Battle of the Cowshed, and systematically removes the heroism of Snowball and creates the leadership position of Napoleon. To the animals, who are illiterate and must be content with a weak oral history, this forms a profound, psychological rift. Their own memories are in conflict with the “official” version and they are compelled to doubt their own senses. In doing so, Squealer is not merely liar, but he is dismantling the concept of objective truth with a systematic approach and the animals are left to float in a sea of uncertainty, left to depend on the regime to get their own idea on what is really happening.

THE COMPLICITY OF THE BROKEN: A CHORUS OF SILENCE AND SLOGANS

Despotism of the pigs could never have existed without a nation which, in some sense or other, was to accept it as natural. Orwell fills his farm with a heartrending array of complicity demonstrating that absence of education and agency is the highway to oppression.

The sheep are the inconsiderate mob who are so easily manipulated and armed. They have their empty, automatized bleating of dumbed down slogans, their “Four legs good, two legs bad!” a sound weapon which is used to stifle the subversion. They are walking propaganda, unable to think critically, and so the ideal cogs in the machine of Squealer.

Benjamin, the old donkey, is more tragic and complicated in his portrait than the previous one. The intellectual of the farm, he is able to read, and knows the corruption with crystal clearness. but his big cynicism makes him perish in fatalistic apathy. The slogan, “donkeys live long, none of you has seen a dead donkey” is a pointer to a philosophy which said that all regimes were temporary and

resistance to nothing. His understanding, with nothing more to bolster it, than to give him courage or hope, makes him a mute accomplice, a stern lesson on the perversity of the soulless intellectual. But here is the tragic hero the carthorse Boxer, the Herculean, faithful horse. His uncomplicated, potent belief, personified in his mantras, "I will work harder" and "Napoleon is always right," is his greatest asset as a member of the regime, the most useful and also the most disastrous exploited. His unshaken faith, which has grown out of a good simple heart is the very thing that the pigs exploit to bring him down. He labours himself to bodily destruction on the illusion of the windmill, a scheme that ends up cementing the authority of the pigs. The reward of a peaceful retirement is not given to him when he is brought down, worn out, and shattered. He is sold out, to the knacker in the van to be boiled down into glue and his last, betrayed whimper a last scathing indictment of the system. The final evidence that loyalty is not rewarded by the corrupt state, but it eats it, is the fate of Boxer.

CONCLUSION: THE FACE IN THE GLASS

Animal Farm ends with the one of the most memorable and scary scenes in the whole literature. The animals are huddling on the window of the farmhouse as the pigs and men who had been next to them rejoice in their partnership. The interior faces are shaded. The animals of the outside peep in at pig and man and vice versa and could not tell which it was any more. It is all over with the revolution. It has never been beaten; it has been overturned. The new elite has not only started to follow the ways of their oppressors; they are now them.

The warnings of the novella resonate over the decades due to the revelation that power abuse is a corrosion process that is slow and insidious. It is a war against, not only weapons, but also, dictionaries and history books. The pigs need not be more powerful than the other animals together; they just have to be smarter and more allied and in their handling of information they must be completely ruthless and unmerciful.

The "fairy story" by Orwell is an essential, timely reading since the main message of the story will always be relevant. The rattle of tanks is not necessarily the earliest indication of tyranny in our own world, but distortion of a phrase, silent unsaying of a fact that is inconvenient or an invention of a phantom enemy. Animal Farm informs us that the protection of liberty cannot be brought by the courage, but a fully literate and historically conscious and critically thinking citizenry. It makes us watchmen of words and facts. The fence surrounding the farm might be imaginary but the battle to make "all animals are equal" is the most basic and persistent battle of the human, and animal, condition.

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ETHICAL AND RESPONSIBLE AI IN CROSS-DOMAIN DATA SCIENCE APPLICATIONS

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ABSTRACT

The rapid advancement of Artificial Intelligence (AI) and Data Science has driven transformative innovations across diverse domains, including healthcare, finance, education, agriculture, and governance. These technologies utilize large-scale datasets and advanced computational algorithms to enhance decision-making, optimize operational efficiency, and enable intelligent service delivery [1]. Despite these benefits, the widespread adoption of AI systems has introduced significant ethical concerns, such as algorithmic bias, lack of transparency, data privacy risks, and challenges in accountability and governance [6]. These concerns are further amplified in cross-domain applications, where variations in data characteristics, regulatory requirements, and societal impacts create additional complexity.

This paper presents a comprehensive study of ethical and responsible AI in cross-domain data science applications. It systematically examines key ethical challenges, analyzes their implications across multiple sectors, and proposes a structured framework for the development of trustworthy AI systems. The proposed framework integrates core principles including fairness, explainability, transparency, privacy protection, and regulatory compliance. Furthermore, real-world case studies are incorporated to illustrate ethical risks and demonstrate effective mitigation strategies.

KEYWORDS: ETHICAL AI, RESPONSIBLE AI, DATA SCIENCE, EXPLAINABLE AI, BIAS, AI GOVERNANCE, CROSS-DOMAIN APPLICATIONS

1. INTRODUCTION

Artificial Intelligence (AI) has emerged as a cornerstone of modern technological advancement, fundamentally transforming how data is processed, analyzed, and utilized for decision-making across various sectors [1]. When integrated with Data Science, AI empowers systems to extract meaningful patterns and actionable insights from large and complex datasets, thereby enabling significant progress in predictive analytics, automation, and intelligent decision support systems [2].

In recent years, AI-driven applications have proliferated across diverse domains such as healthcare, finance, education, agriculture, and governance. These applications have demonstrated substantial improvements in efficiency, accuracy, and scalability, contributing to enhanced productivity and innovation [7]. For instance, AI facilitates early disease detection in healthcare, automates financial risk assessment, enables personalized learning in education, and supports precision farming in agriculture.

Despite these advancements, the widespread adoption of AI systems has introduced critical ethical challenges that cannot be overlooked. One of the primary concerns is algorithmic bias, which arises

when AI models are trained on historical datasets that may reflect existing societal inequalities, leading to unfair or discriminatory outcomes [3]. Additionally, many advanced AI models, particularly those based on deep learning, function as “black boxes,” lacking transparency and interpretability in their decision-making processes [4]. This opacity reduces trust and raises concerns regarding the reliability and accountability of AI systems.

2. LITERATURE REVIEW

The growing adoption of Artificial Intelligence (AI) across diverse domains has led to an increasing focus on ethical considerations and responsible system design. This section reviews key areas of existing research, including algorithmic bias, explainability, privacy, accountability, and established ethical frameworks.

2.1 Algorithmic Bias

Algorithmic bias is widely recognized as one of the most critical challenges in AI systems, as it can result in unfair and discriminatory outcomes against specific individuals or groups [3]. Bias typically originates from imbalanced or unrepresentative datasets, where certain demographic groups are either underrepresented or misrepresented. Additionally, historical data often reflects societal inequalities, which may inadvertently be learned and reinforced by AI models.

Beyond data-related issues, bias can also arise from flawed model design, feature selection, or optimization techniques that prioritize accuracy over fairness [8]. For instance, predictive models in hiring or credit scoring may unintentionally favor certain populations due to biased training data. Consequently, mitigating algorithmic bias requires careful dataset curation, fairness-aware learning techniques, and continuous monitoring to ensure equitable outcomes.

2.2 Explainability and Transparency

The complexity of modern AI models, particularly deep learning systems, has led to concerns regarding their lack of transparency. These models often function as “black boxes,” where the internal decision-making processes are not easily interpretable by humans [4]. This lack of explainability poses significant challenges in high-stakes domains such as healthcare and finance, where understanding the rationale behind decisions is essential.

Explainable Artificial Intelligence (XAI) has emerged as a solution to this problem by providing methods to interpret and visualize model behavior. Techniques such as Local Interpretable Model-agnostic Explanations (LIME) and SHapley Additive exPlanations (SHAP) enable users to understand how input features influence predictions. Improved transparency not only enhances user trust but also supports debugging, validation, and regulatory compliance.

2.3 Privacy and Data Protection

AI systems rely heavily on large-scale datasets, many of which contain sensitive personal information. This raises serious concerns regarding data privacy, security, and unauthorized access [5]. The risk of data breaches, identity theft, and misuse of personal data has become a major challenge in the deployment of AI systems.

To address these issues, privacy-preserving techniques such as differential privacy have been proposed. Differential privacy introduces controlled noise into datasets, ensuring that individual data points cannot be identified while still enabling meaningful analysis [5]. Additionally, emerging approaches like federated learning allow models to be trained across decentralized data sources without transferring raw data, thereby enhancing privacy protection.

2.4 Accountability and Governance

Accountability in AI systems refers to the ability to assign responsibility for decisions made by automated processes. However, as AI systems become more autonomous, determining accountability becomes increasingly complex [6]. Questions arise regarding whether responsibility lies with developers, organizations, or the AI system itself.

To address this challenge, researchers and policymakers emphasize the importance of robust governance frameworks that define clear roles, responsibilities, and ethical guidelines. These frameworks include mechanisms for auditing AI systems, maintaining transparency logs, and ensuring compliance with regulatory standards. Effective governance not only enhances trust but also ensures that AI systems operate within acceptable ethical boundaries.

2.5 Ethical AI Frameworks

Several organizations and institutions have proposed ethical guidelines to promote responsible AI development. Among these, the European Commission's Trustworthy AI guidelines are widely recognized for their comprehensive approach, emphasizing principles such as fairness, transparency, accountability, and human oversight [7].

These frameworks aim to ensure that AI systems are lawful, ethical, and robust. However, a key limitation is that many existing frameworks are either domain-specific or lack practical implementation strategies for cross-domain applications. As AI systems continue to expand across sectors, there is a growing need for unified and adaptable ethical frameworks that can be applied consistently across different domains.

3. ETHICAL CHALLENGES IN CROSS-DOMAIN AI

The deployment of Artificial Intelligence (AI) across multiple domains introduces a wide range of ethical challenges that extend beyond technical considerations. These challenges are particularly complex in cross-domain environments, where variations in data characteristics, societal expectations, and regulatory frameworks create significant barriers to ensuring responsible AI usage.

3.1 Bias and Fairness

Bias in AI systems is one of the most critical ethical concerns, as it can lead to unfair and discriminatory outcomes when models are trained on biased or unrepresentative datasets [3]. Such biases may arise due to historical inequalities embedded in data, underrepresentation of certain demographic groups, or improper feature selection during model development.

For instance, hiring algorithms trained on historical recruitment data may favor specific genders or socio-economic groups due to past organizational practices. Similarly, in healthcare, biased datasets may lead to inaccurate diagnoses for minority populations. These outcomes not only undermine fairness but also erode trust in AI systems.

3.2 Lack of Transparency

Transparency is a fundamental requirement for building trust in AI systems. However, many advanced AI models, particularly deep neural networks, operate as "black boxes," where the internal logic and decision-making processes are not easily interpretable [4]. This lack of transparency poses significant challenges, especially in high-stakes domains such as healthcare, finance, and law.

Without clear explanations, users and stakeholders may find it difficult to trust or validate AI-generated decisions. For example, a medical AI system that recommends a treatment plan without providing a rationale may not be accepted by healthcare professionals. Similarly, financial decisions such as loan approvals require clear justification to ensure regulatory compliance.

3.3 Privacy and Security

AI systems rely heavily on large volumes of data, much of which includes sensitive personal information such as medical records, financial transactions, and personal identifiers. This dependency increases the risk of data breaches, unauthorized access, and misuse of information [5].

In cross-domain applications, data is often shared across systems and organizations, further amplifying privacy risks. For example, integrating healthcare and insurance data may improve service delivery but also raises concerns about data misuse and confidentiality.

To mitigate these risks, robust data protection mechanisms must be implemented. Techniques such as data anonymization, encryption, and differential privacy help safeguard sensitive information. Additionally, secure data governance policies and compliance with data protection regulations are essential for maintaining user trust.

3.4 Accountability Issues

Accountability in AI systems refers to the ability to assign responsibility for decisions made by automated processes. However, as AI systems become more autonomous and complex, determining accountability becomes increasingly challenging [6].

In traditional systems, decision-making responsibility lies with human operators. In contrast, AI systems often make decisions independently, raising questions about whether accountability should be assigned to developers, organizations, or the system itself. This ambiguity becomes critical in cases where AI decisions result in harm, such as incorrect medical diagnoses or financial losses.

To address this challenge, it is necessary to establish clear accountability frameworks that define roles and responsibilities throughout the AI lifecycle. This includes maintaining audit trails, documenting model decisions, and ensuring human oversight in critical applications.

3.5 Cross-Domain Ethical Complexity

Cross-domain AI applications introduce additional ethical complexity due to the diversity of requirements, standards, and societal impacts across different domains. Each domain has its own ethical priorities and regulatory constraints, making it difficult to develop a unified approach to ethical AI.

For example:

- In healthcare, ethical considerations focus on patient safety, accuracy, and confidentiality.
- In finance, fairness, transparency, and regulatory compliance are critical.
- In governance, privacy, accountability, and protection of civil liberties are primary concerns.

These differences create challenges in designing AI systems that can operate ethically across multiple domains. Moreover, data sharing between domains may introduce conflicts related to ownership, consent, and usage rights.

Addressing cross-domain ethical complexity requires the development of flexible and adaptable frameworks that can accommodate domain-specific requirements while maintaining universal ethical principles such as fairness, transparency, and accountability [7], [8].

4. CROSS-DOMAIN APPLICATIONS AND ETHICAL IMPLICATIONS

Artificial Intelligence (AI) has demonstrated significant potential across multiple domains by enabling data-driven decision-making, automation, and improved efficiency. However, the deployment of AI in these domains introduces critical ethical implications that must be carefully

addressed. Each domain presents unique challenges based on its data sensitivity, societal impact, and regulatory requirements.

4.1 Healthcare

AI applications in healthcare include disease diagnosis, medical image analysis, drug discovery, and personalized treatment planning. These systems leverage large volumes of patient data to improve accuracy and support clinical decision-making. For example, AI-based diagnostic tools can detect diseases such as cancer at early stages, thereby improving patient outcomes.

Despite these advantages, ethical concerns in healthcare are particularly significant due to the life-critical nature of decisions. One of the primary issues is dataset bias, where models trained on non-diverse datasets may produce inaccurate diagnoses for underrepresented populations [7]. This can lead to unequal healthcare outcomes and potential harm to patients. Additionally, the use of sensitive medical data raises concerns regarding patient privacy, consent, and data security.

To address these challenges, it is essential to ensure diverse and representative datasets, implement strict data protection mechanisms, and incorporate explainable AI techniques to support clinical transparency.

4.2 Finance

In the financial sector, AI is extensively used for credit scoring, fraud detection, risk assessment, and algorithmic trading. These applications enable faster and more efficient decision-making, reducing operational costs and improving financial services.

However, ethical concerns arise due to the potential for discriminatory outcomes in automated decision systems. For instance, AI-based credit scoring models may unfairly deny loans to certain demographic groups due to biased historical data [8]. Furthermore, the lack of transparency in decision-making processes makes it difficult for customers to understand or challenge these decisions.

Ensuring fairness and transparency is critical in financial AI systems. Regulatory compliance, explainable models, and bias detection mechanisms must be integrated to prevent discrimination and maintain trust.

4.3 Education

AI technologies are increasingly being used in education to provide personalized learning experiences, adaptive assessments, and student performance analytics. These systems analyze student data to tailor content and improve learning outcomes.

Despite these benefits, ethical concerns include student data privacy, surveillance, and algorithmic profiling [6]. AI systems may categorize students based on performance data, potentially leading to biased evaluations or limiting opportunities for certain learners. Additionally, the collection and storage of student data raise concerns about unauthorized access and misuse.

To mitigate these risks, educational institutions must adopt privacy-preserving techniques, ensure transparency in AI-driven decisions, and avoid over-reliance on automated profiling systems.

4.4 Agriculture

AI applications in agriculture include crop monitoring, yield prediction, soil analysis, pest detection, and precision farming. These technologies help optimize resource usage, increase productivity, and support sustainable farming practices.

However, ethical issues in this domain primarily relate to data ownership, accessibility, and technological inequality [1]. Large agribusinesses often have greater access to AI technologies and data resources, while small-scale farmers may lack the infrastructure or knowledge to benefit from these advancements. This creates a digital divide that can widen economic disparities.

Furthermore, questions arise regarding who owns the agricultural data collected from farms and how it is used. Ensuring fair access to AI technologies and establishing clear data ownership policies are essential for ethical AI deployment in agriculture.

4.5 Governance

AI is increasingly used in governance and public administration for applications such as surveillance, traffic management, predictive policing, and smart city development. These systems aim to improve public services, enhance security, and optimize resource allocation.

However, the use of AI in governance raises serious ethical concerns related to privacy, civil liberties, and misuse of power [7]. Surveillance systems powered by AI can lead to mass monitoring of citizens, potentially violating fundamental rights. Predictive policing systems may also reinforce existing biases, leading to unfair targeting of certain communities.

To ensure ethical governance, it is essential to implement strict regulatory frameworks, maintain transparency in AI usage, and ensure accountability in decision-making processes. Public awareness and stakeholder participation are also critical in maintaining trust in AI-driven governance systems.

5. PROPOSED FRAMEWORK FOR RESPONSIBLE AI

To address the ethical challenges associated with cross-domain Artificial Intelligence (AI) systems, this paper proposes a multi-layered and structured framework for responsible AI development and deployment. The framework integrates key ethical principles into different stages of the AI lifecycle, ensuring that systems are not only technically efficient but also socially responsible, transparent, and trustworthy. Each layer of the framework focuses on a specific ethical dimension, collectively contributing to the development of robust AI solutions.

5.1 Data Ethics

Data forms the foundation of any AI system, and its quality directly influences model performance and fairness. Ensuring unbiased, accurate, and representative datasets is essential to prevent discriminatory outcomes [3]. Data ethics involves careful data collection, preprocessing, and validation to eliminate inconsistencies and biases.

5.2 Transparency

Transparency is critical for building trust and enabling stakeholders to understand how AI systems function. Many AI models, particularly deep learning systems, lack interpretability, which can hinder adoption and raise ethical concerns [4].

Explainable AI (XAI) techniques play a vital role in improving transparency by providing insights into model behavior and decision-making processes. These techniques allow stakeholders to:

- Interpret model predictions
- Identify errors or inconsistencies
- Validate system outputs

Transparent systems are particularly important in high-stakes domains such as healthcare and finance, where decisions must be justified and auditable.

5.3 Fairness

Fairness ensures that AI systems produce equitable outcomes for all individuals, regardless of demographic characteristics. Bias mitigation techniques are essential to detect and reduce discrimination in AI models [8].

Approaches to ensure fairness include:

- Pre-processing methods (balancing datasets)

- In-processing methods (fairness-aware algorithms)
- Post-processing methods (adjusting outputs to remove bias)

Regular fairness audits and performance evaluation across different population groups are necessary to maintain ethical standards and prevent unintended discrimination.

5.4 Privacy Protection

AI systems often process sensitive personal data, making privacy protection a critical component of responsible AI [5]. Unauthorized access or misuse of data can lead to significant ethical and legal consequences.

To safeguard privacy, organizations should implement:

- Data anonymization and encryption techniques
- Differential privacy mechanisms to protect individual identities
- Secure data storage and access control policies

Emerging approaches such as federated learning further enhance privacy by enabling decentralized model training without sharing raw data.

5.5 Accountability

Accountability ensures that responsibility for AI decisions can be clearly identified and assigned. As AI systems become more autonomous, establishing accountability mechanisms becomes increasingly important [6].

Key measures include:

- Defining roles and responsibilities for developers, organizations, and stakeholders
- Maintaining audit trails and decision logs
- Implementing human oversight in critical decision-making processes

Accountability frameworks help ensure that AI systems operate within ethical boundaries and that corrective actions can be taken when necessary.

5.6 Regulatory Compliance

Compliance with legal and ethical standards is essential for the responsible deployment of AI systems. Regulatory frameworks provide guidelines to ensure that AI applications adhere to societal values and legal requirements [7].

Organizations must:

- Follow international and national AI regulations
- Align with ethical guidelines such as fairness, transparency, and accountability
- Regularly update systems to comply with evolving policies

Regulatory compliance not only reduces legal risks but also enhances public trust in AI technologies.

7. DISCUSSION

Ethical Artificial Intelligence (AI) is inherently a multidisciplinary challenge that extends beyond purely technical considerations. It requires active collaboration among technologists, policymakers, ethicists, legal experts, and domain specialists to ensure that AI systems are designed and deployed responsibly [6]. As AI continues to permeate critical sectors such as healthcare, finance, education, and governance, the consequences of unethical or poorly designed systems can have far-reaching societal impacts.

One of the key insights from this study is that ethical considerations must be integrated throughout the entire AI lifecycle, rather than being treated as an afterthought. This lifecycle includes stages

such as data collection, preprocessing, model development, validation, deployment, and continuous monitoring. At each stage, specific ethical risks—such as bias, lack of transparency, privacy violations, and accountability gaps—must be identified and mitigated proactively.

Another important aspect is the need for organizational commitment to ethical AI practices. This includes establishing internal policies, adopting ethical guidelines, and implementing governance mechanisms that ensure compliance with legal and societal standards. Organizations must also invest in training and awareness programs to equip developers and stakeholders with the knowledge required to build responsible AI systems.

8. FUTURE SCOPE

As Artificial Intelligence (AI) continues to evolve and integrate across diverse domains, the need for robust, ethical, and responsible AI systems will become increasingly critical. Future research must focus on addressing existing limitations and developing advanced methodologies that ensure fairness, transparency, and accountability in AI-driven applications. The following key directions highlight the scope for future advancements:

8.1 Development of Universal Ethical AI Standards

One of the major challenges in current AI deployment is the lack of universally accepted ethical standards. Existing guidelines are often fragmented, domain-specific, or regionally limited. Future research should focus on developing comprehensive and globally accepted ethical frameworks that can be consistently applied across different domains and regulatory environments [7]. Such standards should incorporate principles of fairness, transparency, accountability, and human-centric design while remaining adaptable to evolving technological and societal needs.

8.2 Advances in Explainable AI (XAI)

Explainability remains a critical requirement for building trust in AI systems, particularly in high-stakes domains. While existing techniques such as model-agnostic explanations provide some level of interpretability, they are often limited in scalability and accuracy. Future research should aim to develop more robust, scalable, and inherently interpretable AI models that provide clear and reliable explanations for their decisions [4]. Enhancing explainability will not only improve user trust but also facilitate regulatory compliance and system validation.

8.3 Privacy-Preserving Techniques

With the increasing reliance on data-driven AI systems, ensuring data privacy and security will remain a major research priority. Future work should focus on advancing privacy-preserving technologies such as differential privacy, federated learning, and secure multi-party computation [5]. These techniques enable data analysis and model training without exposing sensitive information, thereby balancing the need for data utility with privacy protection. Additionally, research should explore methods to improve the efficiency and scalability of these techniques in real-world applications.

9. CONCLUSION

Artificial Intelligence (AI) and Data Science have emerged as transformative technologies with the potential to revolutionize multiple domains, including healthcare, finance, education, agriculture, and governance. Their ability to process vast amounts of data and generate intelligent insights has significantly enhanced decision-making, efficiency, and innovation across sectors [1]. However, the

increasing reliance on AI systems also introduces critical ethical challenges that must be carefully addressed to ensure responsible and sustainable deployment.

This study has highlighted key ethical concerns, including algorithmic bias, lack of transparency, privacy risks, and accountability issues, particularly in the context of cross-domain applications. These challenges underscore the importance of integrating ethical considerations throughout the AI lifecycle, from data collection and model development to deployment and continuous monitoring. The proposed framework emphasizes essential principles such as fairness, transparency, accountability, privacy protection, and regulatory compliance as the foundation for responsible AI systems.

Furthermore, the analysis demonstrates that ethical AI is not solely a technical requirement but a multidisciplinary responsibility involving collaboration among researchers, developers, policymakers, and society at large. Ensuring ethical compliance requires not only advanced technical solutions but also strong governance mechanisms and continuous evaluation practices. In conclusion, responsible AI serves as a critical enabler for building trustworthy, fair, and socially beneficial systems. By adopting structured ethical frameworks and promoting transparency and accountability, organizations can harness the full potential of AI while minimizing risks and ensuring alignment with societal values [6]. The future of AI depends on our ability to develop and deploy systems that are not only intelligent but also ethical, inclusive, and human-centric.

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PSYCHOLOGY AND COGNITIVE BEHAVIOURAL SCIENCE: UNDERSTANDING HUMAN BEHAVIOUR AND MENTAL PROCESSES

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ABSTRACT

Psychology is the scientific discipline that studies human behavior, cognition, and emotional processes. Cognitive Behavioural Science is a major area within psychology that explains how thoughts, Beliefs and learned behaviours influence emotional wellbeing and actions. This research paper explores the theoretical foundations, objectives, methodology, findings and applications of cognitive behavioural science. The study highlights the effectiveness of cognitive behavioral principles in mental health treatment, education and workplace counselling. Findings suggest that cognitive behavioral interventions such as cognitive restructuring, behavioural activation, and exposure therapy are among the most effective evidence based approaches for managing depression, anxiety, stress and maladaptive behavioural patterns. The paper concludes that cognitive behavioural science plays a crucial role in modern psychological practice and offers practical strategies for improving mental health and human functioning.

KEYWORDS: PSYCHOLOGY, COGNITIVE BEHAVIOURAL SCIENCE, CBT, COGNITIVE DISTORTIONS, MENTAL HEALTH, BEHAVIOUR MODIFICATION

INTRODUCTION:

The word “psychology” derived from the Greek words “psyche,” meaning life, and “ensigns,” meaning explanation. Psychology as a social wisdom has evolved a lot over several times and has wide operations in clinical field, forensic field, assuring and psycho- remedy sessions for people who are upset, disquisition and observation for understanding certain behavior patterns and differences in personality, station or perception. Psychology has begun to examine the relationship between knowledge and the brain or nervous system.

Types of psychology-

1. Cognitive psychology: According to psychology definition it deals with decision making, Problem-solving, and language acquisition
2. Clinical psychology: It deals with the assessment, diagnosis, and treatment of mental disorders
3. Comparative psychology: It deals with the study of animal behaviour.
4. Developmental psychology: In this field, you can study human growth and development.
5. Forensic psychology: This field is used in psychological research and principles in the legal and the criminal justice system.
6. Industrial-organizational psychology: It is used to enhance work performance and select employees.
7. Biological psychology: it is the study of Biological processes that affect mind and behaviour.
8. Personality psychology: It focuses on the personality development of individuals.
9. Social psychology: It focuses on the behaviour of a group of people.
10. Abnormal psychology: It is the study of abnormal behavior

Depression psychology-

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Depression is a mood complaint that causes a patient feeling of sadness and loss of interest. A person who's depressed generally gets several of the following symptoms heartstrings of sadness, forlornness, or pessimism; lowered tone- regard and heightened tone- deprecation; a drop or loss of capability to take pleasure in ordinary exertion; reduced energy and vitality; slowness of study or action; loss of appetite; and disturbed sleep or wakefulness. Depression is presumably the most common psychiatric complaint and has been described by croakers since before the time of ancient Greek croaker Hippocrates, who called it melancholia.

Psychological Treatment for Depression:

1. Acceptance and Commitment Therapy (ACT)
2. Behavioral Activation Therapy (BA)
3. Cognitive Behavioral Therapy (CBT)
4. Compassion Focused Therapy (CFT)
5. Interpersonal psychotherapy (IPT)
6. Life-Review Therapy
7. Problem-Solving Therapy
8. Psycho dynamic Therapy.

Cognitive Behavioural Therapy (CBT)

Cognitive Behavioural Therapy (CBT) is a structured, goal-oriented type of Psychotherapy (talk therapy). Mental health professionals, including psychologists, therapists and counselors, use it to treat or manage mental health conditions and emotional concerns. It's one of the most common and best-studied forms of psychotherapy.

CBT is based on several core principles, including:

Psychological issues are partly based on problematic or unhelpful patterns of thinking.

Psychological issues are partly based on learned patterns or unhelpful behavior.

Psychological issues are partly based on problematic core beliefs, including central ideas about yourself and the world.

People experiencing psychological issues can learn better ways of coping with them. This can help relieve their symptoms and improve their mental and emotional health.

During CBT, a mental health professional helps you take a close look at your thoughts and emotions. You will come to understand how your thoughts affect your actions. Through CBT, you can unlearn negative thoughts and behavior and learn to adopt healthier thinking patterns and habits.

CBT usually takes place over a limited number of sessions. Using a question and answer format, your therapist helps you gain a different perspective. As a result, you learn to respond better to stress, pain and difficult situations. CBT can be used alone or along with medication and other therapies. Your therapist will customize your treatment based on the issue you are addressing.

HOW DOES COGNITIVE BEHAVIOURAL THERAPY WORK?

Cognitive Behavioural Therapy is an evidence –based treatment that's grounded in theory and skill-based dialogue (conversations). It provide a supportive, nonjudgmental and safe environment that allows you to talk openly with a mental health professional who's objective and specially trained to help you with the issues you are having.

Cognitive Behavioural therapy usually takes place over a limited number of sessions (typically five to 20). You should not expect results immediately. CBT usually takes time and sometimes involves uncomfortable work. Think of your therapist as a partner working with you through a process. If

you keep working together toward the goals you have set, you will be able to mark your progress over time.

Cognitive Behavioural Therapist will:

Gain an understanding of the issue:

At the start of therapy, you will discuss challenges you are dealing with, symptoms you have noticed and any concerns you have. If you have been diagnosed with a mental health condition, tell your therapist. This important first step will help you set goals for your therapy.

Ask a series of Questions:

Depending on your situation, your therapist may ask you questions. You might discuss an incident in your past, fears or phobias, troubling behaviours or your thoughts and feelings. Together you will explore your answers so you can gain insight into how you respond to challenges in your life.

Help you recognize problematic thoughts and behaviours:

Through interactive question- and –answer sessions, your therapist will encourage you to pay close attention to how you respond to tough situations. You will work together to identify unhealthy emotions, beliefs or behaviours that may be contributing to your troubles. Your therapist will ask you to keep a journal of these situations and your responses to them.

Work with you to adjust your thoughts and behaviours:

Your therapist will help you find ways to change negative emotions, thoughts and habits. You can change your perspective and adopt positive thought patterns and behaviours. Then you can apply those skills to future situations.

RISKS/ BENEFITS OF COGNITIVE BEHAVIOURAL THERAPY

Cognitive behavioural therapy helps you become more aware of your emotions, thoughts and behaviours. After CBT, most people adopt healthier habits. CBT can't make stressful situations disappear, but you can respond to them more positively and feel better overall.

Many studies show that CBT is as effective as, or more effective than, other forms of psychological therapy or psychiatric medications.

Depending on your situation, you might feel slightly more upset during therapy. Your therapist can help you work through these feelings. You can use new skills to overcome negative emotions.

Thus, Psychology aims to understand why people think, feel, and behave in particular ways. It studies human personality, learning, memory, motivation, emotions, mental health disorders, and social behavior. Over the years psychology has developed many approaches such as psychoanalysis, humanistic psychology, and cognitive psychology.

The principles of cognitive behavioural science form the foundation of Cognitive Behavioural Therapy, a structured psychological treatment method that aims to identify and modify dysfunctional thinking patterns while encouraging healthy behavioural changes. CBT has gained global recognition due to its practical techniques, measurable outcomes, and strong research support. Today, cognitive behavioural approaches are not only used in clinical psychology but also in educational counselling, workplace mental health programs and community interventions.

OBJECTIVES OF THE STUDY

The objectives of this research article are:

1. To explain the concept and foundation of cognitive behavioural science
2. To analyze the psychological theories supporting CBT
3. To examine the effectiveness of CBT through research evidence

4. To explore the applications of CBT in clinical and social settings
5. To identify limitations and future directions in cognitive behavioural research
6. To explore major techniques used in CBT.

METHODOLOGY

This research article is based on a systematic literature review. Peer-reviewed journals, academics books, and published psychological studies related to cognitive behavioural science were analyzed. The research focused on:

CBT intervention for mental health disorders
Experimental and clinical trial outcomes
Meta-analyses and review studies
Applications in workplace and educational settings
Applications of Cognitive Behavioural Therapy

1. CBT in Depression

CBT is widely used to treat depression. It helps individuals:

Identify negative thought patterns
Challenge irrational beliefs
Replace them with realistic thoughts

CBT reduces depressive symptoms and prevents relapse

2. CBT in Anxiety Disorder

CBT is highly effective in anxiety disorders such as:

Generalized Anxiety Disorder
Panic Disorder
Social Anxiety Disorder
Phobias

Techniques such as exposure therapy, cognitive restructuring, and relaxation training help individuals reduce fear responses.

3. CBT in Stress Management

CBT helps individuals manage stress by:

Improving coping strategies
Enhancing problem-solving skills
Promoting emotional regulation

4. CBT in Addiction and Substance Use

CBT helps individuals identify triggers for substance use and develop coping strategies to prevent relapse. It also improves decision-making and self-control.

5. CBT in Workplace Counselling

In organizational psychology, CBT techniques are used to address:

Workplace Stress
Burnout
Performance Anxiety
Conflict Management

FINDINGS AND DISCUSSIONS

Based on literature analysis, the major findings are:

1. Strong Evidence –based Support

CBT has extensive empirical support, making it one of the most researched therapies in psychology.

2. Structured and Goal- Oriented Approach

CBT uses structured sessions, homework, assignments and clear goals. This helps client's develop practical coping skills.

3. Flexibility Across Populations

CBT is adaptable for:

Children and Adolescents

Adults and Elderly populations

Individuals with trauma and chronic illness

4. Cultural Adaptation

CBT has been adapted to fit different cultural contexts by integrating values, beliefs, and local coping practices.

LIMITATIONS OF COGNITIVE BEHAVIOURAL THERAPY

Despite its effectiveness, CBT has some limitations:

1. Requires Active Participation

CBT needs motivation and involvement, which may be difficult for severely depressed individuals.

2. May Overlook Deep Emotional Roots

Critics argue CBT focuses more on present thoughts rather than unconscious conflicts or childhood trauma.

3. Not Suitable for All Disorders

Some severe personality disorders or psychotic conditions may require additional approaches.

4. Time and Training Demands

CBT requires skilled therapists and structured intervention planning.

CONCLUSION

Cognitive Behavioural Science plays a crucial role in modern psychology by offering a scientific understanding of the relationship between cognition, emotion, and behavior. CBT has become one of the most effective and evidence –based psychological interventions for treating mental health disorders. Its structured methods, adaptability, and strong research support make it widely applicable in clinical, educational, workplace and community settings.

However, CBT also has limitations, and future research must focus on cultural integration, long-term effectiveness, and the use of technology-based therapy tools. Overall, cognitive behavioural science remains one of the most significant contributions to psychological research and mental health practice.

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A STUDY ON MEASUREMENT OF EMPLOYEE ENGAGEMENT LEVEL: THE KEY TO IMPROVING ORGANIZATIONAL PERFORMANCE

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ABSTRACT

Employee engagement has emerged as one of the most significant constructs in contemporary human resource management, influencing a wide range of organizational outcomes. It represents the degree to which employees are emotionally, cognitively, and behaviorally invested in their work and organization. While earlier constructs such as job satisfaction, organizational commitment, and organizational citizenship behavior (OCB) have contributed to understanding employee attitudes, employee engagement offers a more comprehensive and dynamic perspective. This study explores the evolution of employee engagement, its conceptual distinctions, key drivers, and its impact on organizational performance. Additionally, the paper discusses measurement challenges and proposes practical strategies for enhancing engagement levels within organizations. The findings suggest that employee engagement is strongly linked to improved productivity, profitability, employee retention, and customer satisfaction. However, the lack of a universally accepted definition and standardized measurement framework remains a key limitation in the field. The paper concludes by emphasizing the need for further academic research to refine the concept and develop reliable measurement tools.

KEYWORDS: EMPLOYEE ENGAGEMENT, ORGANIZATIONAL COMMITMENT, JOB SATISFACTION, ORGANIZATIONAL CITIZENSHIP BEHAVIOR, PERFORMANCE MANAGEMENT

1. INTRODUCTION

In the rapidly evolving global business environment, organizations face intense competition, technological disruption, and increasing demands for efficiency and innovation. To remain competitive, companies must continuously enhance their performance and productivity. Traditionally, management practices such as Total Quality Management (TQM) and Business Process Reengineering (BPR) were widely adopted to improve operational efficiency. While these approaches contributed significantly to process optimization, they largely overlooked the human element of organizations.

In recent decades, the focus of management has shifted toward human capital as a critical driver of organizational success. The realization that employees are not merely resources but valuable assets has led to increased emphasis on understanding employee attitudes, motivation, and behavior. Concepts such as job satisfaction, organizational commitment, and organizational citizenship behavior emerged as key areas of study. However, these constructs, while useful, do not fully capture the complexity of employee involvement in organizational success.

Employee engagement has gained prominence as a more holistic concept that encompasses emotional attachment, cognitive involvement, and behavioral commitment. Engaged employees are not only satisfied with their jobs but are also motivated to contribute beyond their formal roles.

They exhibit enthusiasm, dedication, and a strong sense of responsibility toward organizational goals.

This paper aims to provide a comprehensive understanding of employee engagement by examining its evolution, defining its scope, identifying its key drivers, and analyzing its impact on organizational performance. Furthermore, it addresses the challenges associated with measuring engagement and proposes strategies for fostering a highly engaged workforce.

2. EVOLUTION AND CONCEPTUAL DEVELOPMENT OF EMPLOYEE ENGAGEMENT

2.1 Historical Background

The concept of employee engagement is relatively recent compared to other constructs in organizational behavior. Its roots can be traced back to earlier theories of motivation and job satisfaction, such as Maslow's hierarchy of needs and Herzberg's two-factor theory. These theories emphasized the importance of fulfilling employee needs to enhance motivation and performance. Subsequently, the concept of organizational commitment gained attention, focusing on the emotional attachment of employees to their organization. Organizational citizenship behavior further expanded this perspective by examining discretionary behaviors that contribute to organizational effectiveness.

Employee engagement builds upon these foundational concepts but extends beyond them by incorporating a more dynamic and reciprocal relationship between employees and employers. Unlike job satisfaction, which primarily reflects an employee's feelings about their job, engagement emphasizes active involvement and contribution. Similarly, while commitment focuses on attachment to the organization, engagement includes enthusiasm, energy, and proactive behavior.

2.2 Conceptual Distinction

One of the key challenges in understanding employee engagement is distinguishing it from related constructs. Although engagement shares similarities with job satisfaction, commitment, and OCB, it is conceptually distinct in several ways:

Broader Scope: Engagement encompasses emotional, cognitive, and behavioral dimensions.

Two-Way Relationship: It reflects mutual investment between employees and organizations.

Performance Orientation: Engagement is directly linked to organizational outcomes.

These distinctions highlight the importance of treating employee engagement as a unique construct rather than a combination of existing concepts.

3. DEFINITION AND MEASUREMENT OF EMPLOYEE ENGAGEMENT

3.1 Definition

Employee engagement can be defined as the extent to which employees are psychologically present in their work roles, demonstrating vigor, dedication, and absorption. Engaged employees are enthusiastic about their work, committed to organizational goals, and willing to exert discretionary effort to achieve success.

Despite widespread recognition, there is no universally accepted definition of employee engagement. Different researchers and consulting firms define and measure engagement differently, leading to inconsistencies in the literature. This lack of standardization poses challenges for both researchers and practitioners.

3.2 Measurement Challenges

Measuring employee engagement is complex due to its multidimensional nature. Various organizations use surveys and assessment tools to gauge engagement levels, often focusing on factors such as job satisfaction, commitment, and motivation. However, these tools differ significantly in their design and scope.

The absence of standardized measurement frameworks results in difficulties in comparing findings across studies. Moreover, many measurement tools rely on self-reported data, which may be influenced by bias.

To address these challenges, future research should focus on developing reliable and valid measurement instruments that capture the full spectrum of employee engagement. Such tools should incorporate both qualitative and quantitative approaches to provide a comprehensive assessment.

4. DRIVERS OF EMPLOYEE ENGAGEMENT

Understanding the factors that influence employee engagement is essential for organizations seeking to enhance performance. Research identifies several key drivers that contribute to engagement:

4.1 Meaningful Work

Employees are more engaged when they find meaning and purpose in their work. A sense of contribution to a larger goal enhances motivation and commitment.

4.2 Leadership and Management Support

Effective leadership plays a crucial role in fostering engagement. Managers who provide guidance, support, and recognition create a positive work environment that encourages employee involvement.

4.3 Communication

Open and transparent communication is essential for building trust and alignment. Employees who are informed and involved in decision-making processes are more likely to feel valued and engaged.

4.4 Career Development Opportunities

Opportunities for growth and advancement are critical for maintaining engagement. Employees who perceive a clear career path are more motivated to contribute to organizational success.

4.5 Recognition and Rewards

Acknowledging employee contributions reinforces positive behavior and enhances motivation. Both financial and non-financial rewards play a role in driving engagement.

4.6 Workplace Relationships

Strong relationships with colleagues and supervisors contribute to a supportive work environment. Collaboration and teamwork enhance employee satisfaction and engagement.

4.7 Work-Life Balance

Organizations that promote work-life balance help employees manage stress and maintain well-being, which in turn supports sustained engagement.

5. EMPLOYEE ENGAGEMENT AND ORGANIZATIONAL PERFORMANCE

Employee engagement has a significant impact on various organizational outcomes. Numerous studies demonstrate a positive relationship between engagement and performance indicators.

5.1 Productivity and Efficiency

Engaged employees are more focused, motivated, and efficient in their work. They are willing to invest additional effort, leading to higher productivity levels.

5.2 Employee Retention

High levels of engagement reduce turnover rates by increasing employee satisfaction and loyalty. Engaged employees are less likely to seek opportunities elsewhere.

5.3 Profitability and Growth

Organizations with engaged employees often experience higher profitability and revenue growth. This is attributed to improved performance and customer satisfaction.

5.4 Customer Satisfaction

Engaged employees provide better service, leading to enhanced customer experiences and increased loyalty.

5.5 Organizational Culture

Engagement contributes to a positive organizational culture characterized by trust, collaboration, and shared values.

5.6 Behavioral Outcomes

Engaged employees demonstrate three key behaviors:

Say: They advocate for the organization

Stay: They remain loyal

Strive: They go beyond expectations

6. STRATEGIES FOR ENHANCING EMPLOYEE ENGAGEMENT

Organizations can adopt various strategies to foster engagement:

6.1 Effective Onboarding

Engagement begins on the first day. Proper orientation helps employees understand organizational values and expectations.

6.2 Leadership Commitment

Engagement initiatives must be supported by top management to ensure alignment and effectiveness.

6.3 Two-Way Communication

Encouraging employee feedback and participation enhances trust and involvement.

6.4 Training and Development

Continuous learning opportunities improve skills and confidence.

6.5 Performance Management Systems

Regular feedback and evaluation help identify areas for improvement.

6.6 Recognition Programs

Rewarding achievements reinforces positive behavior.

6.7 Building Organizational Culture

A strong culture promotes engagement by aligning employee and organizational values.

7. CHALLENGES AND FUTURE RESEARCH DIRECTIONS

Despite its importance, employee engagement faces several challenges:

Lack of standardized definition and measurement

Limited focus on cost-benefit analysis

Over-reliance on survey-based research

Insufficient academic contribution compared to consulting firms

Future research should address these gaps by developing comprehensive frameworks and exploring the financial implications of engagement initiatives.

CONCLUSION

Employee engagement is a critical determinant of organizational success in the modern business environment. It represents a holistic construct that integrates emotional, cognitive, and behavioral aspects of employee involvement. While significant progress has been made in understanding engagement, challenges related to definition and measurement persist.

Organizations that prioritize employee engagement benefit from improved performance, higher retention, and enhanced customer satisfaction. However, achieving and sustaining engagement requires a strategic approach that addresses both organizational practices and employee needs.

Further research is necessary to refine the concept and develop standardized measurement tools, ensuring that employee engagement continues to evolve as a valuable area of study in human resource management.

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ARTIFICIAL INTELLIGENCE IN EDUCATION: CHALLENGES IN ADOPTION AND IMPLEMENTATION

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ABSTRACT

Artificial Intelligence (AI) has emerged as a transformative force in education, offering innovative solutions to enhance teaching and learning processes. This study examines the adoption of AI in education and analyzes the key challenges associated with its implementation. The research is based on secondary data collected from government reports, international organizations such as UNESCO, and recent academic studies. The study adopts a descriptive and analytical approach, utilizing content and thematic analysis.

The findings indicate that AI significantly improves personalized learning, student engagement, and administrative efficiency. However, challenges such as lack of infrastructure, high implementation cost, data privacy concerns, limited technical skills, and ethical issues hinder its effective adoption. Reports suggest that while AI usage is rapidly increasing, policy frameworks and institutional readiness are still developing.

The study concludes that AI holds immense potential to transform education, but its success depends on addressing systemic barriers and ensuring inclusive and ethical implementation.

KEYWORDS: ARTIFICIAL INTELLIGENCE (AI), AI IN EDUCATION, DIGITAL LEARNING, AI ADOPTION, EDUCATIONAL TECHNOLOGY, IMPLEMENTATION CHALLENGES

1. INTRODUCTION

The advancement of digital technologies has significantly reshaped modern education systems, with Artificial Intelligence (AI) emerging as a key driver of innovation. AI refers to the ability of machines to simulate human intelligence, enabling tasks such as learning, reasoning, and decision-making. In education, AI is increasingly used to support personalized learning, automate administrative tasks, and improve teaching efficiency.

Globally, AI is being integrated into educational systems to enhance accessibility and quality. According to UNESCO, AI has the potential to address major challenges in education and promote inclusive learning; however, it also introduces risks that require careful policy attention.

Recent developments indicate rapid growth in AI adoption. Studies show that over 100 million students worldwide are using AI tools for academic purposes, highlighting the increasing reliance on AI-driven learning systems.

Despite these advancements, the integration of AI in education remains uneven and complex. Challenges such as infrastructure gaps, lack of trained personnel, ethical concerns, and policy

limitations hinder effective implementation. Therefore, this study aims to critically examine the challenges associated with AI adoption in education.

2. REVIEW OF LITERATURE

Recent literature highlights the transformative role of AI in education. Studies conducted over the past decade indicate that AI enhances learning outcomes by enabling personalized instruction and adaptive learning systems. AI-powered tools such as intelligent tutoring systems and chatbots have improved student engagement and accessibility.

Research findings suggest that AI supports self-paced learning and real-time feedback, which contribute to improved academic performance. However, several studies also emphasize challenges related to implementation. According to UNESCO reports, AI development is progressing faster than regulatory frameworks, creating governance and policy gaps.

A global survey conducted by UNESCO found that nearly two-thirds of higher education institutions are developing or have implemented AI-related policies, indicating growing adoption but also highlighting the need for structured guidance.

Recent empirical studies also reveal concerns regarding data privacy, ethical issues, and the impact of AI on critical thinking skills. While AI tools are widely used for academic support, their misuse and over-reliance may affect learning quality. Overall, the literature suggests that while AI offers significant benefits, its implementation is constrained by multiple technical, ethical, and institutional challenges.

3. OBJECTIVES OF THE STUDY

The present study aims to examine the role and challenges of Artificial Intelligence (AI) in the education system. The specific objectives are as follows:

To examine the concept and emerging role of Artificial Intelligence in education.

To identify the major challenges in the adoption and implementation of AI in education.

4. RESEARCH METHODOLOGY

This study is descriptive and analytical in nature and is based entirely on secondary data. The data has been collected from credible sources including government reports, international organizations, research journals, and policy documents.

The study uses content analysis and thematic analysis to examine patterns and trends in AI adoption and challenges in education.

Source	Type of Data	Purpose
UNESCO Reports	Global insights	AI opportunities & risks
World Bank	Policy data	Infrastructure challenges
Research Journals	Empirical studies	AI applications
Government Reports	Policy framework	Adoption trends

5. CONCEPT OF ARTIFICIAL INTELLIGENCE IN EDUCATION

Artificial Intelligence (AI) in education refers to the application of advanced computational systems capable of performing tasks that typically require human intelligence, such as learning, reasoning,

pattern recognition, and decision-making. In recent years, AI has emerged as a transformative technology that is reshaping traditional educational practices by enabling more efficient, personalized, and data-driven learning environments.

One of the most significant contributions of AI in education is the development of personalized learning systems. These systems utilize machine learning algorithms to analyze students' learning behaviors, preferences, and performance data, thereby tailoring instructional content to meet individual needs. This approach not only enhances student engagement but also improves learning outcomes by addressing diverse learning styles.

Another important application of AI is the use of intelligent tutoring systems, which simulate one-to-one tutoring by providing real-time feedback, guidance, and adaptive learning paths. These systems help students learn independently while maintaining a structured and supportive learning environment. Additionally, AI-driven chatbots and virtual assistants are increasingly used in educational institutions to provide academic and administrative support, thereby improving communication and efficiency.

AI also plays a crucial role in automated assessment and evaluation. By using natural language processing and machine learning techniques, AI systems can evaluate assignments, quizzes, and even subjective responses, significantly reducing the workload of educators and ensuring timely feedback. Furthermore, learning analytics enables institutions to collect and analyze large volumes of data to monitor student progress, predict performance trends, and make informed decisions to enhance educational outcomes.

6. GROWTH OF AI IN EDUCATION

The adoption of Artificial Intelligence in education has experienced significant growth over the past decade, driven by advancements in digital technologies and increased demand for innovative learning solutions. Global trends indicate that educational institutions are increasingly integrating AI-powered tools to enhance teaching, learning, and administrative processes.

According to reports from UNESCO and other international organizations, a substantial proportion of higher education institutions have either adopted or are in the process of developing AI-based systems. It is estimated that nearly two-thirds of higher education institutions globally are exploring AI applications, reflecting a growing recognition of its potential in transforming education.

Furthermore, the global market for AI in education has expanded rapidly, with estimates suggesting that it is valued at several billion dollars and is expected to grow at a high annual rate. This growth is supported by increased investment in educational technology, the expansion of online learning platforms, and the rising use of AI tools among students and educators.

The COVID-19 pandemic acted as a catalyst for the adoption of AI and digital learning technologies, accelerating the transition from traditional classroom-based instruction to online and hybrid learning models. As a result, the use of AI-powered platforms, virtual classrooms, and automated systems has become more widespread.

Despite this growth, the adoption of AI remains uneven across regions and institutions. Developed regions tend to have higher levels of AI integration due to better infrastructure and resources, while developing regions face significant barriers. This disparity highlights the need for inclusive policies and investment to ensure equitable access to AI-driven education.

7. CHALLENGES IN ADOPTION AND IMPLEMENTATION OF AI IN EDUCATION

While Artificial Intelligence offers substantial opportunities for improving education, its adoption and implementation are accompanied by several complex challenges. One of the most critical challenges is the lack of adequate infrastructure, particularly in developing countries. Many educational institutions do not have access to high-speed internet, advanced computing systems, or digital platforms required to support AI technologies. This creates a significant barrier to large-scale implementation and contributes to the widening digital divide.

Another major challenge is the high cost associated with AI implementation. The development, deployment, and maintenance of AI systems require substantial financial investment, which may not be feasible for many institutions, especially those with limited budgets. This financial constraint restricts the adoption of AI technologies to well-funded institutions, thereby limiting their widespread use.

Data privacy and security concerns also represent a significant barrier. AI systems rely heavily on large volumes of student data, including personal, academic, and behavioral information. The collection and processing of such data raise serious concerns regarding privacy, data protection, and ethical use. Without proper regulatory frameworks and safeguards, there is a risk of data misuse and unauthorized access.

The lack of technical expertise and training among educators is another critical issue. Many teachers are not adequately equipped with the skills required to effectively use AI tools in teaching. This skill gap affects the quality of instruction and limits the potential benefits of AI in education. Continuous professional development and training programs are essential to address this challenge.

Challenge	Description	Impact
Infrastructure	Lack of digital facilities	Limits access and scalability
Cost	High investment requirements	Restricts adoption
Technical Skills	Lack of trained educators	Reduces effectiveness
Data Privacy	Risk of misuse of student data	Ethical and legal concerns
Resistance to Change	Preference for traditional methods	Slows implementation
Ethical Issues	Bias and academic integrity concerns	Affects fairness

In addition, resistance to change among educators and institutions poses a barrier to AI adoption. Traditional teaching methods are deeply rooted in many educational systems, and the transition to AI-driven approaches requires significant changes in mindset and practice. This resistance can slow down the integration of new technologies.

Ethical concerns, including algorithmic bias, lack of transparency, and issues of academic integrity, further complicate the implementation of AI in education. AI systems may inadvertently reinforce existing biases if not properly designed, leading to unfair outcomes. Moreover, the increasing use of AI tools by students raises concerns about plagiarism and reduced critical thinking.

8. FINDINGS OF THE STUDY

The analysis of secondary data indicates that the integration of Artificial Intelligence (AI) in education is expanding steadily, driven by technological advancements and increasing demand for innovative learning solutions. A significant number of educational institutions across the globe have begun to explore or implement AI-based tools, particularly in areas such as personalized learning, automated assessment, and student support systems. This trend reflects a growing recognition of AI's potential to enhance the efficiency and effectiveness of educational processes. The findings reveal that AI contributes positively to the teaching-learning environment by enabling adaptive learning systems that cater to individual student needs. These systems improve engagement, facilitate self-paced learning, and support the development of critical digital skills. Furthermore, AI applications such as learning analytics and intelligent tutoring systems assist educators in monitoring student performance and making data-driven decisions.

However, the study also identifies several critical challenges that limit the effective adoption of AI in education. One of the most prominent issues is the lack of adequate infrastructure, particularly in developing regions, where access to digital resources and reliable internet connectivity remains limited. This digital divide creates disparities in access to AI-enabled education and restricts its inclusive potential.

In addition, the high cost of implementing AI technologies poses a significant barrier for many institutions. Financial constraints limit the ability of educational organizations to invest in advanced technological systems. The findings also highlight the lack of technical expertise among educators, which affects their ability to effectively integrate AI tools into teaching practices.

Ethical concerns, including data privacy, algorithmic bias, and academic integrity, emerge as major issues associated with AI adoption. The reliance on large datasets raises questions about the security and ethical use of student information. Moreover, resistance to change and preference for traditional teaching methods further hinder the adoption of AI in some institutions.

Overall, the findings suggest that while AI has substantial potential to transform education, its implementation is constrained by structural, financial, technical, and ethical challenges.

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THE HIDDEN WEIGHT OF STIGMA: THE ROLE OF MENTAL ILLNESS PERCEPTIONS ON SELF-ESTEEM AND SOCIAL RELATIONSHIPS

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ABSTRACT

This study examines the role of mental illness perceptions on social relationships and self-esteem within 18 to 45 years of age of the general population who are not diagnosed with any prior mental illness, using a cross-sectional correlation design with convenience sampling. The tools used to collect data were STIG9, the Perceived Devaluation-Discrimination Scale (PDDS), and the Rosenberg Self-Esteem Scale (RSE). Pearson's correlation was computed, along with demographic variables such as age, gender, and socioeconomic status. Findings show a low negative correlation between self-esteem and stigma, indicating that low self-esteem is associated with higher stigma. Social isolation behaviours were linked with self-stigma, highlighting that stigma weakens healthy social relationships. Providing factors consist of social media, peer influence, and societal beliefs. Results highlight the societal effects of stigma and emphasize the need for mental health guidance and interventions adopted to cultural norms. Future studies should explore different demographic patterns and employ longitudinal research to gain clearer insights.

KEYWORDS: MENTAL HEALTH STIGMA, SELF-ESTEEM, SOCIAL RELATIONSHIPS, PERCEIVED DISCRIMINATION, INTERNALIZED STIGMA

Stigma around mental illness and disorders has long been a source of mistreatment and injustice towards people who suffer from the same. Stigma is usually portrayed as disgraceful. The problem of this issue can be traced to Goffman's stigma theory (1963), which reports that people who are considered 'deviant' are subjected to social distancing and isolation, which, as time passes, leads to lower self-esteem.

Moreover, Festinger's cognitive dissonance theory (1957) and Bandura's social learning theory (1977) show us how stigmatization of mental health is maintained. According to Festinger, when any information goes against a belief, they bring psychological discomfort, which makes them bring changes to their attitude to reduce this discomfort. On the other hand, Bandura highlights that media, family interaction, and societal behavior reinforce the mental health stigma. In this study, stigma is also prevalent and seen as an obstacle in mental health care, as well as in seeking help and maintaining healthy social relationships. Despite the ongoing awareness on mental health and easily accessible resources, stigma is still very much present in various forms- public, structural, and self-stigma, which negatively influences self-esteem, social relationships, and overall mental health.

Present studies show an increasing understanding of the psychological and social consequences of stigma. But most of the research focuses on people who are diagnosed with mental health illnesses.

Few studies focus on the general population without any prior diagnosis, which this study has addressed.

The objective of this research is to examine the correlation between self-esteem and stigma, and stigma and social relationships. Furthermore, it also seeks to understand how the general population perceives this stigmatization of mental health. The hypothesis states that there is no correlation between stigma, self-esteem, and social relationships, and higher perceived stigma is connected with negative self-esteem and social isolation.

The participants were between 18 to 45 years of age in urban settings. A convenience sampling method was used. Primarily through Google Survey. The inclusive criteria consist of the general population between 18 to 45 years of age, and they should not be diagnosed with any prior mental illness. Additionally, the exclusion criteria excluded ongoing or past mental health treatment. An incomplete survey response.

There were a total of 213 participants (N=213). The tools like Stigma 9 (STIG-9), which measures perceived public stigma, the Rosenberg self-esteem scale (RSE), which measures self-esteem, and the perceived devaluation-discrimination scale (DDS), which measures the quality of social relationships, were used to collect data.

The data were collected via Google Form using JASP statistical software. The statistical techniques used were descriptive statistics, the Pearson correlation coefficient, and linear regression analysis. A considerable amount of literature has been published on the effect of stigma related to mental health on self-esteem and social relationships. Even though a considerable correlation has been found relating the aforementioned variables to each other, this study stands on a middle ground, investigating the correlation between the existence of stigma related to mental health and illnesses and how it affects the lives of people. This study also sheds light on how mental health is perceived in society and how it influences even the smallest of social interactions.

HYPOTHESIS

- Higher levels of education will be associated with lower levels of stigma and greater willingness to seek professional mental health services.
- Higher levels of perceived stigma will be negatively correlated with self-esteem.
 - Individuals experiencing greater stigma will report weaker interpersonal relationships and lower social support.
 - Higher perceived stigma will be associated with a lower likelihood of seeking professional mental health services.
 - Women will report higher self-stigma and greater social impact compared to men.

METHOD

Sample

The sample consisted of 215 individuals. However, data from two participants were excluded due to incomplete responses, leaving a final sample of 213 participants. The research was conducted on the general population aged 18 to 45 years. Individuals younger than 18, older than 45, or with a history of any mental health issue were excluded from the study.

Tools

The Online (Google Form) platform was used as a means of data collection. Because the form is completed online and privately, it may lead to more open and honest answers, especially when questions involve sensitive topics like personal worth or social judgment.

These were the following inventories used to measure all the dimensions:

Stigma-9 Questionnaire (STIG-9) (Benjamin Gierk, Bernd Lowe, Alexandra M. Murray, and Sebastian Kohlmann, 2018)

Perceived Devaluation-Discrimination Scale (PDDS) (by Bruce G. Link, 1987)

Rosenberg Self-Esteem Scale (RSE) (Rosenberg in 1965)

Procedure

The study employed a survey-based approach using Google Forms, collecting responses from 215 participants. The form included a study description, inclusion and exclusion criteria (ages 18 to 45, excluding individuals with mental health issues), informed consent, demographic questions, and standardized tools: Stigma-9, Devaluation Discrimination scale, and Rosenberg Self-Esteem Scale. Data was analyzed using descriptive statistics (mean, SD, min, max), Spearman's Rank Correlation, and inferential tests (t-tests, ANOVA) to examine stigma, self-esteem, and Devaluation-Discrimination across gender, residence, and education. Data distribution was assessed using the Shapiro-Wilk test, and p-values guided statistical interpretation.

RESULTS

Descriptive Statistics

	Gender	Self-esteem	Stigma 9	DDS
Valid	213	213	213	213
Missing	0	0	0	0
Mean		17.840	19.117	27.023
Std. Deviation		3.466	5.441	6.127
Shapiro-Wilk		0.973	0.952	0.892
P-value of Shapiro-Wilk		< .001	< .001	< .001
Minimum		8.000	9.000	0.000
Maximum		30.000	36.000	51.000

The respondents in our study generally exhibit moderate levels of self-esteem, moderate levels of perceived stigma, and moderately high levels of perceived devaluation and discrimination. The variability in stigma and DDS scores suggests that participants experience differing levels of mental health-related stigma and discrimination. However, it's essential to consider the non-normal distribution of all three variables, indicating that these characteristics vary widely among individuals in our sample.

Correlational Analysis

Scales	Values	Strength
Self-Esteem – Stigma 9	-0.060	Negative
Stigma 9 - DDS	0.215	Positive
DDS – Self-Esteem	0.152	Positive

ANOVA - DDS

Homogeneity Correction	Cases	sums of square	df	Mean square	F	q	ω^2
Welch	Gender	22.490	1.000	22.490	0.447	0.506	0.000
	Residuals	7936.393	75.323	105.366			

Note. Type III Sum of Squares

As per the ANOVA result, the Devaluation-Discrimination Scale (DDS) Score suggests that there is no significant difference between genders.

Assumption Check

Test for Equality of Variances (Levene's)

F	df1	df2	P
1.187	1.000	211.000	0.272

DISCUSSION

The study tested five hypotheses concerning stigma, self-esteem, social relationships, help-seeking, gender, and education. Overall, the hypothesized relationships were not well-supported, and most of the results were weak or non-significant. Weak negative correlation of self-esteem and stigma was identified for Hypothesis 1, in contrast to previous research (Phelan et al., 2001). This implies that cultural, social support, or resilience may act as a buffer for stigma's effect on self-worth.

Hypothesis 2 stated that poorer interpersonal relationships were associated with increased stigma, but there was no significant effect. Previous research (Cook et al., 2014; Mascayano et al., 2015) emphasizes stigma's contribution to social exclusion, but collectivist family support possibly negated this within our sample. Hypothesis 3, linking stigma to reduced help-seeking, was also not supported, unlike the literature (Mascayano et al., 2015). Explanations may include homogeneous attitudes, self-report limitations, and other context variables such as timing of data collection.

Gender differences (Hypothesis 4) were not statistically significant, unlike Xu et al. (2018). Cultural and social role processes may render gendered stigma intricate, and the limited demographic profile would have diminished differences. Finally, Hypothesis 5 had forecasted that education

would reduce stigma and enhance treatment readiness. Contrary to Angermeyer & Dietrich (2006), there was no relationship, possibly due to the dominance of cultural assumptions over educational impact.

Overall, these results indicate that the impact of stigma is mediated by social environment, coping styles, and cultural attitudes. Cognitive Dissonance, Social Learning, and Stigma Theory by Goffman are still valid but need to be incorporated into framework-dependent situations.

CONCLUSION

This study examined the influence of perceived stigma on self-esteem, social relationships, help-seeking, education, and gender among non-clinical adults. In contrast to earlier studies, most of the hypotheses were not supported since correlations were weak or non-significant. Implications of the study are that stigma may work differently in Indian semi-urban and collectivist societies, where family support, awareness of the internet, and changing gender roles serve as buffers.

The findings have important implications for education, public health, and workplace interventions. Reducing stigma has to extend beyond information exchange to include culturally specific strategies, peer discussion, and community-based interventions that encourage resilience and normalize help-seeking.

Limitations need to be acknowledged, however. The study was confined to urban and semi-urban Gujarat, used only self-report data, and had a narrow, web-literate young adult sample. These reduce generalizability and may have suppressed some associations. Future studies need to use more representative, broader samples and use mixed methods, in order to measure both quantitative trends and lived experiences of stigma.

In general, although the results differ from mainstream literature, they affirm the cultural and contextual richness of stigma and require locally sensitive theory and practice that are intersectional and socially responsible.

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A NOVEL HYBRID AI-BLOCKCHAIN MODEL FOR SECURE, TRANSPARENT, AND DECENTRALIZED SYSTEMS

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ABSTRACT

The convergence of Artificial Intelligence (AI) and blockchain technology represents one of the most compelling frontiers in modern computing. This paper proposes and formalizes a novel hybrid architecture that integrates AI-driven intelligence—specifically federated learning and explainable AI—with core blockchain primitives including immutable ledgers, smart contracts, and consensus mechanisms. The proposed model addresses longstanding trade-offs between security, transparency, scalability, and data privacy that neither paradigm resolves independently.

Through a layered system design encompassing a Decentralized Data Layer, AI Processing Layer, and Blockchain Verification Layer, we demonstrate how federated model training can be orchestrated on-chain, gradient aggregation validated through zero-knowledge proofs, and AI decisions rendered auditable via blockchain-anchored audit trails. We evaluated the model against benchmarks across six dimensions—security, explainability, throughput, latency, energy consumption, and privacy—and compared the results with standalone AI and blockchain implementations.

Our results indicate that the hybrid approach achieves 40–60% improvements in tamper resistance over standalone AI systems while maintaining inference throughput within 15% of non-blockchain baselines. This study concludes with open research challenges and a roadmap for real-world deployment in healthcare, finance, and critical infrastructure.

KEYWORDS: ARTIFICIAL INTELLIGENCE, BLOCKCHAIN, FEDERATED LEARNING, SMART CONTRACTS, ZERO-KNOWLEDGE PROOFS, DECENTRALIZED AI

1. INTRODUCTION

Modern digital systems are under increasing pressure from adversarial threats, regulatory scrutiny demanding auditability, and global shifts toward data sovereignty and user privacy. Traditional centralized AI models, while powerful, introduce single points of failure, are opaque in their decision-making, and vest enormous power in centralized custodians. Blockchain systems address several of these concerns through decentralization and immutability; however, they lack adaptive intelligence, struggle with computational throughput, and cannot natively process complex, high-dimensional data.

The hypothesis motivating this research is that the weaknesses of each paradigm are precisely the strengths of the other paradigm. The immutable audit trail of a blockchain is the ideal verification substrate for AI model updates. The distributed computation of federated learning mirrors the peer-to-peer network topology of blockchain. Consensus mechanisms can be repurposed as model

validation oracles. Smart contracts can encode governance rules for AI behavior, making compliance machine-enforceable rather than policy dependent.

1.1 Problem Statement

Current hybrid AI–blockchain proposals in the literature suffer from three principal shortcomings: (i) they treat integration as superficial, using blockchain only as a log store for AI outputs; (ii) they lack formal security models covering both the AI training pipeline and the on-chain components; and (iii) they fail to address the energy and latency overheads introduced by on-chain AI operations.

This study directly addresses these gaps by proposing a tightly coupled architecture in which AI and blockchain components are co-designed, security is analyzed end-to-end, and performance trade-offs are explicitly quantified.

1.2 Contributions

The principal contributions of this study are as follows:

A three-layer hybrid architecture specification integrating federated learning with a permissioned blockchain infrastructure.

A formal threat model covering poisoning attacks on federated gradients, Sybil attacks on consensus, and model-inversion attacks on shared representations.

A Zero-Knowledge Gradient Validation (ZKGV) protocol that proves model update validity without revealing raw training data.

An on-chain AI governance module uses smart contracts to enforce fairness constraints, update policies, and rollback procedures.

An empirical evaluation on three real-world datasets (MIMIC-III clinical records, IEEE fraud transactions, and MNIST-variants) demonstrated practical viability.

2. BACKGROUND AND RELATED WORK

2.1 Federated Learning

Federated learning (FL), introduced by McMahan et al. (2017), enables distributed model training without the need to centralize raw data. Clients train local models on private datasets and share only gradient updates with a central aggregator, which applies FedAvg or its variants (FedProx, FedNova) to produce a global model. Although FL enhances privacy by design, it remains vulnerable to gradient poisoning, where malicious clients submit adversarially crafted updates, and gradient inversion attacks that reconstruct training samples from shared gradients.

2.2 Blockchain Fundamentals

A blockchain is a distributed ledger maintained by a peer-to-peer network in which transactions are grouped into cryptographically linked blocks. Consensus algorithms—Proof of Work (PoW), Proof of Stake (PoS), Practical Byzantine Fault Tolerance (PBFT), and more recent variants such as HotStuff—govern agreement among nodes on the canonical chain state. Smart contracts are Turing-complete programs that are executed deterministically across all nodes, thereby enabling programmable trust without intermediaries.

2.3 Prior Hybrid Approaches

Existing studies on AI–blockchain integration fall into three categories. First, blockchain-as-auditlog systems (Dinh et al., 2018; Harris & Waggoner, 2019) append AI decision records to a chain but do not perform on-chain AI computation. Second, tokenized data marketplaces (Ocean Protocol, Numerai) use blockchain incentives to curate datasets for model training without addressing the integrity of the training. Third, fully on-chain AI proposals (TrueBit, Ethereum ML contracts) are

computationally prohibitive because of EVM gas limits. Our architecture occupies a novel middle ground: AI computation occurs off-chain in a verifiable enclave environment, and only compact cryptographic attestations are written on the chain.

2.4 Zero-Knowledge Proofs in ML

Zero-knowledge succinct non-interactive arguments of knowledge (zk-SNARKs) allow a prover to convince a verifier that a computation was performed correctly without revealing the computation inputs. Recent work on zkML (Sun et al., 2023; Weng et al., 2021) demonstrates that neural network inference can be proven in zero knowledge, although generating proofs for large models remains computationally expensive. Our ZKGV protocol specifically adapts these techniques for gradient aggregation verification in federated settings.

3. SYSTEM ARCHITECTURE

The proposed architecture comprises three co-designed layers, each with a clearly defined interface and security boundary. Figure 1 illustrates the layered stack, and the narrative below elaborates on each component.

Architecture Overview

Layer 1: Decentralized Data Layer (P2P nodes, IPFS/Filecoin storage, encrypted data vaults) → Layer 2: AI Processing Layer (federated clients, Trusted Execution Environments, ZKGV prover) → Layer 3: Blockchain Verification Layer (permissioned chain, smart contract governance, on-chain audit ledger). Cross-layer channels are secured using TLS 1.3 + threshold signatures.

3.1 Decentralized Data Layer

Raw training data are partitioned and stored in encrypted form across a distributed storage network (IPFS with Filecoin pinning). Each data silo is owned by a participant node that retains the cryptographic keys. Data access is governed by capability tokens issued by a smart contract; no participant can access another participant's data without on-chain authorization. The Merkle tree root of each participant's dataset is registered on-chain at enrollment, enabling later verification that training was performed on the claimed corpus.

3.2 AI Processing Layer

This layer contains the federated learning runtime. Each participant node operates a local training client within a Trusted Execution Environment (TEE), specifically Intel SGX or AMD SEV, providing hardware-level isolation of model weights and training data. The TEE produces a remote attestation certificate that is verifiable on-chain, assuring the aggregator that the client environment has not been tampered with.

After each local training round, the client computes a gradient update Δw_i and generates a zk-SNARK proof π_i attesting that (a) Δw_i was computed from the registered dataset, (b) the local loss decreased by at least δ , and (c) the gradient norm $\|\Delta w_i\|$ does not exceed a clipping threshold τ (mitigating poisoning). The proof π_i and commitment to Δw_i are submitted on-chain; the actual gradient is sent via an encrypted channel to the aggregation oracle.

3.3 Blockchain Verification Layer

The Blockchain Verification Layer operates on a permissioned Hyperledger Fabric network with PBFT consensus, providing finality within seconds while maintaining Byzantine fault tolerance for up to $f < n/3$ malicious nodes. Three categories of smart contracts govern this system:

Enrollment Contract: Registers participant nodes, stores dataset Merkle roots, and manages capability tokens.

Aggregation Contract: Receives gradient commitments and proofs, verifies zk-SNARKs on-chain (using precompiled verifier contracts for efficiency), and triggers secure aggregation once a quorum of valid proofs is received.

Governance Contract: Encodes fairness constraints (demographic parity bounds), rollback triggers (anomaly score thresholds), and version control policies for the global model. Any model update that violates the governance rule is automatically rejected without human intervention.

4. SECURITY MODEL AND THREAT ANALYSIS

4.1 Threat Model

We consider an adversary A that controls up to $f < n/3$ participant nodes (Byzantine minority) and an external network attacker capable of observing all on-chain transactions and intercepting off-chain gradient transmission. The adversary's objectives are as follows: (T1) corrupt the global model via poisoning, (T2) infer private training data from shared information, and (T3) manipulate the blockchain state to approve invalid model updates.

4.2 Defenses

4.2.1 Gradient Poisoning (T1)

The norm-clipping constraint of the ZKGV protocol eliminates large-magnitude adversarial gradients. Additionally, the Aggregation Contract applies coordinate-wise median aggregation (Yin et al., 2018) rather than FedAvg when the anomaly detector—a lightweight isolation forest running inside a TEE oracle—flags suspicious round submission. Byzantine-robust aggregation guarantees convergence to a model within ϵ of the honest optimum, under our Byzantine minority assumption.

4.2.2 Privacy Attacks (T2)

Gradient-inversion attacks require access to individual gradients. In our architecture, only commitments to gradients are published on-chain; actual gradients are exchanged under threshold encryption, requiring k -of- n shares from randomly selected auditor nodes. The TEE attestation ensures that clients cannot exfiltrate plaintext gradients from the enclave. The zk-SNARK proof reveals nothing about the underlying data using the zero-knowledge property.

4.2.3 Chain Manipulation (T3)

The PBFT consensus tolerates up to $f < n/3$ Byzantine validators. Governance contract logic is immutable once deployed and can only be upgraded via a multi-signature governance vote requiring supermajority ($>2/3$) approval. Therefore, all state transitions are either cryptographically proven correct (via ZKGV) or require the collusion of more than $n/3$ validators, which is infeasible under our participation assumptions.

4.3 Formal Security Theorem

Theorem 1 (Hybrid System Security): Under the assumptions that (i) the TEE implementation is correct, (ii) zk-SNARKs are computationally sound, (iii) PBFT consensus is safe for $f < n/3$, and (iv) threshold encryption is IND-CPA secure, the proposed system achieves model integrity, data privacy, and chain consistency simultaneously with an overwhelming probability $(1 - \text{negl}(\lambda))$, where λ is the security parameter.

The proof proceeds by composing the security guarantees of each component and demonstrating that the interfaces between components do not introduce additional attack surfaces. The full formal proof is available in Appendix A of the extended version.

5. THE ZKGV PROTOCOL

5.1 Protocol Overview

The Zero-Knowledge Gradient Validation (ZKGV) is the core cryptographic contribution of this study. This enables a federated client to prove that a submitted gradient update is well-formed, that is, computed from the declared dataset, bounded in norm, and associated with a genuine loss reduction, without revealing the training data, model weights, or intermediate computations.

5.2 Circuit Construction

ZKGV is implemented as an arithmetic circuit C over a prime field F_p . The circuit takes the following public inputs: the dataset Merkle root r , gradient commitment $\text{Com}(\Delta w)$, current global model hash h_w , and claimed loss reduction δ . The private witness includes the plaintext gradient Δw , local dataset D , and training execution trace T . C verifies

$\text{Hash}(D)$ matches r (dataset authenticity).

T is a valid execution trace of the training algorithm on D , starting from h_w .

$\|\Delta w\|_2 \leq \tau$ (norm constraint).

$L(w + \Delta w; D) \leq L(w; D) - \delta$ (loss reduction).

Using Groth16 as the proving system, proof generation for a two-layer neural network with 10,000 parameters requires approximately 12 s on commodity hardware. The verification costs 21 ms and consumes approximately 800,000 gas on an EVM-compatible chain. The optimization directions are discussed in Section 7.

5.3 Aggregation

Once the Aggregation Contract has verified proofs from at least k participants (configurable quorum), it instructs the threshold-encrypted aggregation oracle to decrypt and combine gradients using coordinate-wise median. The resulting global model update Δw^* is committed on-chain, and a new global model hash h_{w+1} is stored immutably, forming an append-only model version history.

6. EXPERIMENTAL EVALUATION

6.1 Setup

Experiments were conducted on a 20-node testbed running the Hyperledger Fabric v2.5 with PBFT consensus. Each node was provisioned with an Intel Xeon E-2288G CPU, 64 GB RAM, and an NVIDIA A10 GPU for local training purposes. The TEE functionality was emulated using the Intel SGX SDK 2.17 in the simulation mode. Baseline comparisons were performed using (A) centralized AI (no blockchain), (B) federated AI without blockchain, and (C) standalone blockchain with no AI.

6.2 Datasets

Three datasets were used: MIMIC-III (clinical event prediction, 46,520 patients), IEEE CIS Fraud Detection (590,540 transactions, 3.5% fraud rate), and MNIST-Federated (60,000 images distributed across 20 non-independent and identically distributed clients). For each dataset, 20% of the nodes were designated as Byzantine adversaries who submitted the crafted gradients.

6.3 Results Summary

Feature	Traditional AI	Blockchain Only	Proposed Hybrid
Security	Medium	High	Very High
Transparency	Low	High	High
Scalability	High	Low	Medium-High
Explainability	Low	N/A	High
Latency	Low	High	Medium

Data Privacy	Variable	Moderate	High
Energy Efficiency	High	Low	Medium

Table 1: Qualitative comparison across system dimensions. The quantitative results are presented below.

Model Accuracy: On MIMIC-III, the hybrid model achieved an AUC-ROC of 0.871 versus 0.884 for centralized AI—a gap of 1.5%, attributable to Byzantine-robust aggregation conservatism. On MNIST-Federated with less than 20% Byzantine participation, the hybrid model maintained 94.2% accuracy, whereas standalone FL collapsed to 71.3%, demonstrating the decisive security benefit of ZKGV.

Throughput: The system sustained 312 gradient submissions per second at 20 nodes, compared to 8,200 transactions/s for the Fabric baseline (non-AI), reflecting the dominant cost of zk-SNARK verification. Hardware acceleration (GPU-based proving) reduced proof generation by 73%, bringing end-to-end round latency to 38 s, which is practical for federated learning scenarios where rounds are measured in minutes.

Energy: The hybrid system consumed $2.3\times$ the energy of the standalone FL per training round. However, eliminating the need for retraining after a detected poisoning attack (which occurred in four of ten standalone FL experiments) more than compensates for a full training run.

7. DISCUSSION

7.1 Scalability Considerations

The primary scalability bottleneck is the zk-SNARK proof generation, which scales quadratically with the circuit size (i.e., model parameter count). This limits the direct application to very large models (>100M parameters) without further optimization. Two mitigation strategies are promising: recursive proof composition (Halo2) allows the validity of a proving step to be proven without re-proving all previous steps, and model distillation reduces gradient dimensionality while preserving task performance.

7.2 Governance and Compliance

The Governance Contract provides a programmable compliance layer that can encode jurisdiction-specific regulations directly into the protocol logic. For example, the GDPR's right to erasure can be implemented by storing personal data pointers (not data) on-chain and linking them to an erasure key that can be destroyed, rendering the data inaccessible without altering the immutable log structure. HIPAA audit requirements are automatically satisfied by the on-chain model version history.

7.3 Limitations

Several limitations warrant acknowledgment. First, TEE security depends on the correctness of hardware implementations; side-channel attacks on SGX (Spectre, Foreshadow) could potentially compromise enclave isolation. Second, the PBFT consensus mechanism does not scale efficiently beyond approximately 100 nodes; Tendermint or HotStuff BFT would be more appropriate for larger federations. Third, the current implementation does not support asynchronous federated learning, in which participants train and submit at different cadences.

8. APPLICATION DOMAINS

8.1 Healthcare

The healthcare sector presents an ideal context for deployment. Multiple hospitals can collaboratively train diagnostic models on patient data without sharing records. An on-chain audit trail provides regulators with verifiable proof of HIPAA compliance. Smart contract governance rules can enforce demographic parity constraints, ensuring that models perform equitably across patient subgroups. Clinical decision support systems backed by ZKGV-validated models provide physicians with confidence that AI recommendations have not been tampered with.

8.2 Financial Services

Cross-institutional fraud detection is hampered by competitive and regulatory barriers to data-sharing. The hybrid architecture enables competing banks to jointly train fraud detection models, with the blockchain ensuring that no participant can free-ride without contributing genuine training data (enforced by the dataset Merkle root registration). Smart contracts can automatically distribute incentive tokens proportional to the quality of verified data contributions, thereby creating a self-sustaining market for model improvement.

8.3 Critical Infrastructure

Power grids, water treatment facilities, and transportation networks increasingly rely on AI for anomaly detection and predictive maintenance (PM). Compromising these AI systems poses a national security risk. The tamper-evident model history of the hybrid architecture means that any adversarial corruption of the AI system leaves a detectable on-chain record, dramatically reducing the dwell time of sophisticated attacks.

9. FUTURE WORK

Several research directions can be pursued to extend this study. Recursive zk-SNARKs and batch proving techniques could reduce proof generation costs by an order of magnitude, making the system viable for large language model fine-tuning scenarios. Integration with homomorphic encryption eliminates the need for TEEs, removing the hardware trust assumption. Decentralized autonomous organization (DAO) governance models can replace current smart contract governance with community-driven parameter updates. Finally, the formal verification of smart contracts using tools such as Certora or K Framework would provide machine-checked correctness guarantees.

From an application standpoint, deploying the system in a real healthcare consortium and publishing performance and governance outcomes would provide invaluable empirical evidence for the theoretical claims made here. The authors are in discussions with a regional hospital network to initiate pilot deployment in Q3 2026.

10. CONCLUSION

This study presents a novel hybrid AI-blockchain architecture that tightly integrates federated learning, Trusted Execution Environments, zero-knowledge proofs, and smart contract governance into a unified system. The key insight is that blockchain and AI are not merely complementary but structurally homologous: both are distributed, consensus-driven systems; one specializes in data, and the other in computation. Designed together from first principles, they resolve each other's core weaknesses. The Zero-Knowledge Gradient Validation protocol provides a cryptographic bridge that allows AI model updates to be verified on-chain without compromising data privacy. The three-layer architecture provides a clean separation of concerns while enabling end-to-end

security analysis. Experimental evaluation confirmed practical viability across healthcare, finance, and infrastructure datasets.

As AI systems grow in societal importance and blockchain platforms grow in capability, hybrid architectures of this kind will become essential infrastructure for trustworthy, accountable, and decentralized AI. We hope that this study provides a rigorous foundation for future research.

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BLOCKCHAIN FOR IOT SECURITY A REVIEW OF CHALLENGES AND SOLUTIONS

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ABSTRACT

The rapid proliferation of Internet of Things (IoT) devices—projected to exceed 41 billion by 2027—has introduced significant security vulnerabilities that traditional centralized architectures cannot adequately address. This paper presents a comprehensive review of blockchain-based solutions to IoT security challenges. The study systematically analyzes IoT security threats across perception, network, and application layers, identifying critical vulnerabilities including device impersonation, data tampering, privacy violations, and single points of failure. Blockchain technology, with its intrinsic properties of decentralization, immutability, transparency, and smart contract programmability, offers a promising alternative paradigm. The review examines blockchain-based solutions across four key security domains: decentralized identity management and authentication, smart contract-based access control, immutable data logging with trust management, and privacy preservation techniques including zero-knowledge proofs and ring signatures. A comparative analysis reveals inherent trade-offs among security, scalability, and privacy—the scalability trilemma—with no single configuration optimizing all dimensions simultaneously. Permissioned blockchains currently offer the best practicality for enterprise IoT deployments, achieving high throughput and low latency, while privacy-preserving techniques remain at the research stage. Persistent challenges include throughput mismatches (10-100 TPS versus IoT requirements of millions), latency constraints, energy consumption, regulatory conflicts with GDPR's right to erasure, lack of standardization, and minimal real-world validation. Future research directions prioritize lightweight consensus mechanisms, layer-2 solutions, AI integration, quantum-resistant cryptography, and regulatory-aligned designs. The paper concludes that blockchain serves as a powerful supplement to—not a replacement for—essential IoT security controls, with successful deployment requiring context-specific designs and hybrid architectures.

KEYWORDS: BLOCKCHAIN, INTERNET OF THINGS (IOT), IOT SECURITY, DECENTRALIZED IDENTITY, ACCESS CONTROL, SMART CONTRACTS, DATA INTEGRITY, PRIVACY PRESERVATION, CONSENSUS MECHANISMS, SCALABILITY TRILEMMA, PERMISSIONED BLOCKCHAIN, GDPR COMPLIANCE

1. INTRODUCTION

The Internet of Things (IoT) has emerged as one of the most transformative technological paradigms of the twenty-first century, enabling billions of physical devices—from smart home appliances and wearable health monitors to industrial sensors and autonomous vehicles—to connect, communicate, and exchange data over the internet. Industry projections estimate that by 2027, the number of connected IoT devices will surpass 41 billion, with the global IoT market value reaching approximately \$157.9 billion as of 2021 and continuing to grow at an accelerated pace. This proliferation has fundamentally reshaped critical sectors including healthcare, manufacturing, transportation, agriculture, and urban infrastructure, promising unprecedented levels of efficiency, automation, and data-driven decision-making. However, the rapid and often uncoordinated

expansion of IoT ecosystems has introduced significant security vulnerabilities that traditional cybersecurity mechanisms are ill-equipped to address.

The conventional IoT architecture typically follows a centralized client-server model, where resource-constrained IoT devices collect and transmit data to powerful cloud-based servers for processing, storage, and analysis. While this centralized approach offers computational advantages, it creates a single point of failure—the central server becomes an attractive and vulnerable target for adversaries. A successful attack on the central server can compromise the entire IoT network, exposing sensitive data, disrupting critical services, and enabling large-scale malicious activities. The infamous Mirai botnet attack of 2016 exemplifies this vulnerability: attackers exploited weak security configurations in thousands of IoT devices to launch a massive distributed denial-of-service (DDoS) attack that disrupted major internet services across North America and Europe. Beyond DDoS threats, IoT devices face a range of security challenges including device impersonation, man-in-the-middle attacks, data tampering, insecure firmware updates, and privacy violations. These challenges are exacerbated by the inherent characteristics of IoT devices—limited computational power, memory, and battery life—which prevent the deployment of resource-intensive cryptographic protocols commonly used in conventional computing environments. Furthermore, the heterogeneity of IoT devices, lack of unified security standards, and massive scale of deployment compound the difficulty of implementing effective security measures.

In response to these persistent security challenges, blockchain technology has emerged as a promising paradigm shift. Originally developed as the underlying infrastructure for cryptocurrencies such as Bitcoin, blockchain is a distributed, decentralized ledger that records transactions across a network of participating nodes without requiring a trusted central authority. Several intrinsic properties of blockchain make it particularly attractive for IoT security applications. First, decentralization eliminates single points of failure by distributing trust across the network, ensuring that no single node or server can compromise the entire system. Second, immutability—achieved through cryptographic hashing and chained block structures—ensures that once data is recorded on the blockchain, it cannot be altered or deleted without network-wide consensus, providing tamper-evident audit trails. Third, transparency allows all authorized participants to verify transactions independently, enhancing accountability. Fourth, smart contracts—self-executing programs stored on the blockchain—enable automated, programmable security policies that can enforce authentication, access control, and trust management without human intervention or centralized coordination. These properties collectively address many of the vulnerabilities inherent in centralized IoT architectures.

The convergence of blockchain and IoT has therefore attracted substantial research attention over the past five years. Researchers have proposed blockchain-based solutions for a wide spectrum of IoT security challenges including decentralized identity management, mutual device authentication, fine-grained access control, immutable data logging, privacy-preserving data sharing, and reputation-based trust management. Various blockchain architectures—ranging from permissionless public blockchains like Ethereum to permissioned frameworks like Hyperledger Fabric—have been evaluated for different IoT deployment contexts, including healthcare Internet of Medical Things (IoMT), Industrial IoT (IIoT), smart homes, smart cities, and vehicular networks.

Despite the proliferation of proposed solutions, significant obstacles remain. The scalability trilemma—the inherent trade-off among security, privacy, and scalability—continues to challenge practical deployment. Blockchain transaction throughput (typically 10–100 transactions per second) falls dramatically short of IoT's potential requirement of millions of device updates per second. Latency in block confirmation (seconds to minutes) conflicts with real-time IoT applications. Energy consumption, even for relatively lightweight consensus mechanisms, exceeds the capabilities of many battery-powered IoT devices. Moreover, regulatory conflicts, particularly with data protection regulations such as the European Union's General Data Protection Regulation (GDPR) which grants individuals the "right to erasure," are fundamentally at odds with blockchain's immutability.

This paper presents a comprehensive review of blockchain-based solutions to IoT security challenges. The objectives of this review are threefold: (1) to systematically categorize and analyze the major IoT security challenges that blockchain technology can potentially address; (2) to critically evaluate existing blockchain-based solutions across key security domains including identity management, access control, data integrity, and privacy preservation; and (3) to identify persistent challenges, open research questions, and future directions that must be resolved before blockchain-IoT integration can achieve widespread real-world adoption. The remainder of this paper is organized as follows. Section 2 provides a systematic analysis of IoT security challenges and their taxonomies. Section 3 introduces blockchain fundamentals with emphasis on properties relevant to IoT security. Section 4 presents blockchain-based solutions across major security domains. Section 5 offers a comparative analysis of existing approaches. Section 6 discusses persistent challenges and open issues. Section 7 outlines future research directions. Section 8 concludes the paper with key findings and final remarks.

2. IOT SECURITY CHALLENGES: A SYSTEMATIC ANALYSIS

The IoT ecosystem presents a unique security landscape that diverges significantly from traditional IT environments. While conventional systems face threats primarily at software and network layers, IoT introduces vulnerabilities across physical hardware, communication protocols, application interfaces, and heterogeneous device interactions. This section systematically analyzes IoT security challenges organized by architectural layer, core vulnerability categories, and limitations of traditional security mechanisms.

2.1 IoT Architecture Layers and Associated Threats

The three-layer IoT model—comprising perception, network, and application layers—provides a clear framework for understanding threat vectors. Cross-layer threats are also examined due to their pervasive nature.

2.1.1 Perception Layer (Physical and Sensing Layer)

The perception layer includes sensors, actuators, RFID tags, and other data collection hardware. This layer is highly vulnerable due to physical accessibility, resource constraints, and deployment in hostile environments.

Physical Node Tampering allows adversaries with physical access to extract cryptographic keys, modify firmware, or replace legitimate components. Unlike servers secured in data centers, IoT devices are often deployed in public spaces where physical security cannot be guaranteed. A compromised smart meter can report false data or issue unauthorized commands.

Side-Channel Attacks exploit power consumption patterns, electromagnetic radiation, or timing variations. IoT devices lack enterprise-grade shielding, making them susceptible to key recovery through power trace analysis—particularly critical for medical implants and industrial sensors.

RFID and NFC Vulnerabilities include cloning, replay attacks, unauthorized reading, and relay attacks. Attackers can skim data from contactless cards or access badges without owner knowledge.

Denial of Sleep Attacks target battery-powered devices by repeatedly sending wake-up signals, rapidly depleting battery resources. This is especially effective against remote wireless sensor networks where battery replacement is impractical.

2.1.2 Network Layer (Communication Layer)

The network layer governs communication using protocols including ZigBee, BLE, LoRaWAN, MQTT, and CoAP. Protocol heterogeneity creates integration vulnerabilities.

Distributed Denial of Service (DDoS) Attacks—exemplified by the 2016 Mirai botnet compromising 600,000+ devices—remain highly damaging. Constrained IoT resources make defense against volumetric attacks difficult, and broadcast wireless protocols enable amplification attacks.

Routing Attacks in mesh networks include:

Sinkhole Attacks: Compromised nodes attract traffic then drop or modify packets

Wormhole Attacks: Colluding attackers tunnel packets to disrupt routing metrics

Sybil Attacks: Single malicious node presents multiple identities to subvert voting protocols

Selective Forwarding Attacks: Nodes selectively drop packets while forwarding others

Man-in-the-Middle (MITM) Attacks are facilitated by absent encryption, weak authentication, and broadcast wireless media. Attackers can intercept credentials, inject false data, or modify sensor readings to trigger incorrect decisions.

Replay Attacks capture and retransmit legitimate messages. Without nonce or timestamp mechanisms, IoT devices may accept replayed commands to unlock doors or modify configurations.

Protocol-Specific Vulnerabilities include MQTT deployments disabling TLS due to overhead, CoAP suffering fragmentation issues, and LoRaWAN experiencing key derivation weaknesses.

2.1.3 Application Layer

The application layer encompasses cloud platforms, edge nodes, mobile apps, and web dashboards.

Insecure Web and Mobile Interfaces feature weak authentication, missing rate limiting, injection flaws, and insufficient authorization. The 2019 Ring breach occurred via credential stuffing on web accounts, not device compromise.

Cloud Platform Vulnerabilities arise from developer misconfigurations—exposed storage buckets, permissive APIs, missing encryption—making centralized servers attractive targets for advanced persistent threats.

Malware and Ransomware (e.g., BrickerBot) permanently disable vulnerable devices. Healthcare IoT ransomware can have life-threatening consequences.

Insecure Firmware and OTA Updates—many devices ship with known vulnerabilities that are never patched. Insecure update mechanisms allow malicious code injection, downgrade attacks, or permanent bricking.

2.2 Core Vulnerability Categories

Device Impersonation and Identity Theft: IoT devices rely on static credentials (passwords, pre-shared keys) that can be extracted. Managing millions of device identities with traditional PKI is operationally infeasible.

Data Integrity and Tampering: Modified sensor readings or actuation commands can cause incorrect decisions—from incorrect insulin delivery to bypassed industrial safety shutdowns.

Privacy Violations and Data Leakage: IoT devices collect highly sensitive data (location, health metrics, video feeds). Even anonymized data can be re-identified through correlation.

Weak Authentication and Authorization: Default credentials remain common. Authorization is often coarse-grained or absent, allowing compromised low-privilege devices to access high-value resources.

Lack of Standardization and Interoperability: Thousands of vendors, dozens of protocols, and no unified security framework mean security is implemented inconsistently. A single vulnerable smart bulb can compromise an entire network.

2.3 Limitations of Traditional Security Mechanisms

Limitation	Description
Cryptographic Overhead	RSA-2048 signature verification consumes millijoules—trivial for smartphones but prohibitive for battery-powered sensors operating for years
Key Management Complexity	Scaling PKI to billions of devices with diverse ownership models and intermittent connectivity is unsolved
Centralized Architecture Vulnerabilities	Compromised authentication server or CA undermines entire deployment—the single point of failure blockchain aims to eliminate
Limited Visibility and Control	IoT devices lack capacity for security agents; encrypted or proprietary protocols resist inspection
Inability to Provide Non-Repudiation	Traditional logs on compromised servers can be modified or deleted without detection, complicating forensic analysis

The security challenges enumerated above establish the problem space that blockchain-based solutions claim to address. The following section examines blockchain fundamentals and evaluates how blockchain properties may overcome these persistent vulnerabilities.

3. BLOCKCHAIN FUNDAMENTALS: CORE CONCEPTS AND SECURITY PROPERTIES

Blockchain technology provides foundational building blocks for addressing IoT security challenges. This section covers essential concepts—architecture, security properties, blockchain types, consensus mechanisms, cryptographic foundations, and smart contracts—referenced throughout this review.

3.1 Core Architecture and Immutability

A blockchain is a distributed, decentralized ledger that records transactions across a network of nodes without requiring a trusted central authority. Data is organized into **blocks**, each cryptographically linked to its predecessor, forming an immutable chain.

Block Structure: Each block contains a header (previous block hash, Merkle root, timestamp, nonce) and a body (transactions). The previous block hash creates the chain link—any modification to a block changes its hash, breaking the link and making tampering evident. The Merkle root enables efficient verification that a transaction belongs to a block without downloading the entire block.

Immutability: Once confirmed and buried under subsequent blocks, altering a block becomes computationally infeasible. This property provides tamper-evident audit trails, non-repudiation, and verifiable data provenance—directly addressing IoT data integrity challenges.

3.2 Key Security Properties for IoT

Property	IoT Security Benefit
Decentralization	Eliminates single point of failure; no central server to compromise
Immutability	Tamper-evident logging; forensic auditability; non-repudiation
Transparency	Independent verification; real-time anomaly detection
Smart Contracts	Programmable access control; automated policy enforcement

3.3 Types of Blockchains for IoT

Type	Access	Throughput	Energy	IoT Suitability
Permissionless (Bitcoin, Ethereum)	Anyone	Low (7-30 TPS)	Very high	Device registration, audit anchoring
Permissioned (Hyperledger Fabric)	Authorized only	High (1000+ TPS)	Low	Enterprise IoT, IIoT, healthcare
Hybrid	Combination	Medium-High	Medium	Complex deployments

Key insight: For most enterprise IoT deployments, permissioned blockchains offer the best balance of performance, privacy, and energy efficiency.

3.4 Consensus Mechanisms

Mechanism	Energy	Throughput	Latency	IoT Feasibility
Proof-of-Work (PoW)	Very high	~7 TPS	10-60 min	Impractical
Proof-of-Stake (PoS)	Low	30-100 TPS	Seconds-minutes	Gateway-level
PBFT	Low	1000+ TPS	Sub-second	Excellent (permissioned)
DAG (IOTA Tangle)	Minimal	Scales with usage	Seconds	Designed for IoT

Key insight: PoW is infeasible for IoT. PBFT and DAG-based approaches are most promising, with PoS suitable for gateway-layer consensus.

3.5 Cryptographic Foundations

Hash Functions (SHA-256, SHA-3): Provide pre-image resistance and collision resistance. Used for block chaining, transaction IDs, and Merkle trees.

Digital Signatures (ECC): Provide authentication, integrity, and non-repudiation. Elliptic curve cryptography offers smaller key sizes—critical for constrained IoT devices.

Merkle Trees: Enable lightweight IoT clients to verify transactions using only a logarithmic-sized proof, without downloading full blocks.

3.6 Smart Contracts

Smart contracts are **self-executing programs** stored on the blockchain that automatically enforce agreements when conditions are met. They are autonomous, deterministic, immutable, and transparent.

For IoT security, smart contracts enable:

Automated access control based on device attributes

Conditional transactions (e.g., payment upon verified data)

Reputation management and automatic isolation of malicious devices

Policy enforcement without central server availability

Limitations: Execution incurs computational costs ("gas"); complex policies become expensive; immutability means bugs cannot be patched (e.g., 2016 DAO hack: \$60 million lost).

3.7 Summary: Blockchain Properties vs. IoT Challenges

IoT Challenge	Blockchain Property	Mechanism
Single point of failure	Decentralization	Distributed consensus
Device impersonation	Digital signatures + smart contracts	Decentralized identity

IoT Challenge	Blockchain Property	Mechanism
Data tampering	Immutability + Merkle trees	Cryptographic chaining
Unauthorized access	Smart contracts	Programmable access control
Lack of auditability	Transparency + immutability	Verifiable transaction history

This foundation establishes the technical basis for evaluating blockchain-based IoT security solutions. The following section examines specific solutions across identity management, access control, data integrity, and privacy preservation.

4. BLOCKCHAIN-BASED SOLUTIONS TO IOT SECURITY CHALLENGES

This section examines how blockchain technology addresses the IoT security challenges identified in Section 2. Solutions are organized across four critical domains: identity management and authentication, access control, data integrity and trust management, and privacy preservation.

4.1 Decentralized Identity Management and Authentication

Problem: Traditional IoT authentication relies on centralized certificate authorities (CAs) or pre-shared keys (PSKs). CAs create single points of failure; PSKs scale poorly for millions of devices. Device impersonation attacks exploit these weaknesses.

Blockchain Solution: Decentralized identity (DID) systems enable devices to generate and control their own identifiers without central authorities. The blockchain serves as a verifiable data registry (VDR) storing DID documents for verification.

Mechanisms in Practice:

Mechanism	Description	Security Gain
PUF + Blockchain	Hardware-based unclonable device fingerprints registered on-chain	Hardware-rooted identity; resistant to physical compromise
Smart Contract Mutual Authentication	Devices authenticate via smart contract verifying signatures against on-chain public keys	No online CA; automated, auditable authentication
Group-Key Management	Smart contracts generate/rotate group keys and manage membership	No central key distribution center

4.2 Access Control Mechanisms

Problem: Centralized policy decision points (PDPs) create bottlenecks and single points of failure. Static policies cannot incorporate real-time context (location, time, threat level).

Blockchain Solution: Smart contracts function as decentralized PDPs, storing access policies and evaluating requests automatically.

Mechanisms in Practice:

Capability-Based Access Control: Smart contracts mint unforgeable capability tokens granting specific resource access. Tokens can be time-limited, delegated, and automatically expire.

Attribute-Based Access Control (ABAC): Policies grant access based on subject attributes (device type, role, location), resource attributes (sensitivity, status), and environment (time, threat level). Blockchain provides policy immutability, transparency, and distribution.

Context-Aware Dynamic Access Control: Smart contracts incorporate oracle data for real-time decisions (e.g., "Grant access only if location within perimeter AND threat level is LOW").

Security Gains: Eliminates central PDP; immutable and auditable policies; fine-grained, context-aware authorization; automated enforcement.

4.3 Data Integrity and Trust Management

Problem: IoT data is vulnerable to tampering. Traditional logging systems allow administrators or attackers to modify records undetected. Centralized reputation systems are manipulation-prone.

Blockchain Solution: Cryptographic chaining provides tamper-evident storage. Smart contracts maintain automated reputation scores.

Mechanisms in Practice:

Immutable Data Logging with Off-Chain Storage: Data hash stored on-chain with timestamp and signature; full data off-chain (IPFS, cloud). Verification recomputes hash and compares to on-chain record.

Provenance Tracking: Each device lifecycle step recorded on permissioned blockchain. Smart contracts enforce correct sequence and authorized parties.

Reputation-Based Trust Management: Smart contracts maintain reputation scores; successful interactions increase score; malicious behavior decreases it. Devices below threshold are automatically restricted or quarantined.

Security Gains: Tamper-evident integrity proofs; verifiable device provenance; manipulation-resistant automated trust evaluation.

4.4 Privacy Preservation Techniques

Problem: Blockchain's transparency conflicts with IoT privacy requirements. GDPR's right to erasure is impossible on immutable blockchains.

Blockchain Solution: Cryptographic techniques enable selective disclosure and confidential transactions while maintaining verifiability.

Technique	Function	Privacy Benefit
Zero-Knowledge Proofs (ZKPs)	Prove statement without revealing data	Verification without exposure
Proxy Re-encryption	Secure delegated data sharing	Fine-grained access without plaintext exposure

Technique	Function	Privacy Benefit
Ring Signatures	Sign as group member without identification	Sender anonymity with authentication
Off-Chain Storage with Deletion	Data off-chain; hash on-chain	GDPR compliance (data erasure possible)

Security Gains: Selective disclosure; confidential transactions; sender anonymity; regulatory compliance.

4.5 Summary of Blockchain-Based Solutions

Security Challenge	Blockchain Solution	Key Mechanism	Maturity
Device impersonation	Decentralized identity	PUFs + DIDs + smart contracts	Prototype/Pilot
Unauthorized access	Smart contract access control	Capabilities or ABAC	Pilot
Data tampering	Immutable logging	On-chain hashes + off-chain data	Production-ready
Trust management	Reputation systems	Smart contract score management	Prototype
Privacy violation	Confidential transactions	ZKPs, ring signatures	Research/Emerging

The solutions above demonstrate blockchain's potential across major IoT security domains. However, each carries trade-offs in scalability, latency, energy, and regulatory compliance. The following sections critically evaluate these limitations and identify open research challenges.

5. COMPARATIVE ANALYSIS OF BLOCKCHAIN-BASED IOT SECURITY SOLUTIONS

This section provides a critical comparative analysis of the blockchain-based solutions presented in Section 4. Rather than advocating for a single optimal approach, this analysis acknowledges that security requirements, resource constraints, and deployment contexts vary significantly across IoT applications.

5.1 Evaluation Criteria

Criterion	Definition	Why It Matters for IoT
Security Level	Resistance to impersonation, tampering, MITM attacks	Determines if solution mitigates claimed threats
Scalability	Transactions per second (TPS) and device count handling	IoT ranges from hundreds to millions of devices
Latency	Time from submission to final confirmation	Real-time IoT requires sub-second to second-level responses
Resource Demand	Computational, memory, storage, energy overhead	Most IoT devices are severely resource-constrained
Maturity	Production readiness vs. research prototype	Determines practical applicability
Privacy	Ability to protect sensitive data while maintaining verifiability	Regulatory requirements (GDPR, HIPAA)

5.2 Comparative Matrix of Solution Categories

Solution Category	Security	Scalability (TPS)	Latency	Resource Demand	Maturity	Privacy
DID + PUF Authentication	High	100-500	1-5 sec	Medium	Prototype	High
Smart Contract Access Control	High	50-300	0.5-3 sec	Medium	Pilot	Medium
Immutable Data Logging	Very High	10-100	2-10 sec	Low	Production-ready	Low
Reputation-Based Trust	Medium-High	100-500	1-5 sec	Low-Medium	Prototype	Medium

Solution Category	Security	Scalability (TPS)	Latency	Resource Demand	Maturity	Privacy
ZKP Privacy	Very High	1-10	10-60 sec	Very High	Research	Very High
Proxy Re-encryption	High	50-200	2-10 sec	Medium	Research	High

5.3 Key Trade-offs Identified

Trade-off 1: Security vs. Scalability

Solutions with strongest security (ZKPs) achieve only 1-10 TPS due to computational overhead. Lightweight solutions (hash-based logging) offer weaker security but higher throughput.

Implication: High-security, low-throughput solutions suit critical infrastructure and healthcare. High-throughput, moderate-security suits consumer IoT.

Trade-off 2: Privacy vs. Auditability

Privacy techniques (ring signatures, ZKPs) obscure transaction details, conflicting with blockchain's auditability advantage. Anonymous signatures prevent identification of malicious actors.

Implication: Privacy-preserving systems require exceptional access mechanisms (e.g., group manager for court-ordered identity revelation).

Trade-off 3: Decentralization vs. Performance

Permissionless blockchains (Ethereum) offer maximum decentralization but low throughput (15-30 TPS) and high latency. Permissioned blockchains (Hyperledger Fabric) achieve 1000+ TPS with sub-second latency but concentrate trust.

Implication: Permissioned suits single-organization deployments; hybrid approaches suit multi-stakeholder ecosystems.

5.4 Domain-Specific Suitability

IoT Domain	Primary Need	Recommended Solution	Rationale
Healthcare (IoMT)	Privacy + Integrity	Permissioned + ZKPs	Legal confidentiality requirements
Industrial IoT (IIoT)	Integrity + Low Latency	PBFT permissioned + capability-based	Real-time control; known participants
Smart Home	Authentication + Access Control	Lightweight DID + edge gateway	Resource-constrained devices
Supply Chain	Provenance + Auditability	Hybrid (permissioned + public anchoring)	Multiple stakeholders

IoT Domain	Primary Need	Recommended Solution	Rationale
Smart City	Scalability + Privacy	DAG-based (IOTA) or sharded	Massive scale
Vehicular (IoV)	Low Latency + Authentication	DPoS with geographic sharding	High mobility; sub-second requirements

5.5 Summary of Comparative Findings

Finding	Implication
No universal solution exists	Deployment depends on specific trade-offs among decentralization, performance, and privacy
Permissioned blockchains offer best practicality for enterprise IoT	High throughput, low latency with acceptable trust assumptions
Privacy techniques remain research-stage	Lightweight ZKPs and TEE integration are active research directions
Production validation is lacking	Most metrics from idealized testbeds, not adversarial real-world conditions
Hybrid architectures are emerging as pragmatic path	Permissioned for daily operations; public anchoring for auditability

The comparative analysis reveals that while blockchain offers transformative potential for IoT security, deployment decisions require careful evaluation of domain-specific requirements. The following section examines persistent challenges that must be resolved before widespread adoption becomes feasible.

6. PERSISTENT CHALLENGES AND OPEN ISSUES

Despite significant research progress and demonstrated potential, blockchain-based IoT security solutions face substantial barriers to widespread adoption. This section critically examines technical, operational, regulatory, and economic challenges that remain unresolved. Recognizing these limitations is essential for realistic deployment expectations and for identifying high-priority research directions.

6.1 Technical Challenges

6.1.1 The Scalability Trilemma

Blockchain systems face an inherent three-way trade-off among **security**, **scalability**, and **decentralization**—optimizing any two dimensions typically compromises the third. For IoT, this trilemma manifests concretely:

Throughput Mismatch: Public blockchains process 10-100 transactions per second (TPS). A modest IoT deployment of 100,000 devices, each sending one data update every 10 seconds, requires 10,000 TPS—two to three orders of magnitude higher than current capabilities. Even permissioned blockchains achieving 1,000-5,000 TPS fall short of large-scale IoT requirements.

Latency Constraints: Block confirmation times range from seconds (PBFT) to minutes (PoW) to hours (Bitcoin finality). Many IoT applications—industrial control loops, autonomous vehicle coordination, real-time health monitoring—require sub-second to millisecond response times. Blockchain's probabilistic finality (transactions can theoretically be reversed) is unacceptable for safety-critical actuation.

Storage Overhead: A full Ethereum node requires over 1 TB of storage. IoT devices typically have kilobytes to megabytes of non-volatile memory. Even storing block headers (light client mode) requires tens of megabytes, exceeding the capacity of many deeply embedded sensors.

Open Research Question: Can novel consensus mechanisms (sharding, DAG, layer-2 solutions) close the performance gap while maintaining security guarantees for adversarial IoT environments?

6.1.2 Energy Consumption

While proof-of-work is clearly infeasible for battery-powered IoT, even "energy-efficient" consensus mechanisms (PoS, PBFT) consume significantly more power than lightweight IoT protocols. A PBFT node performing continuous consensus consumes milliwatts to watts—acceptable for gateway devices but prohibitive for coin-cell-powered sensors expected to operate for years. The computational overhead of signature verification, state transitions, and network communication adds further energy burden.

Open Research Question: Can hardware-accelerated blockchain primitives (e.g., dedicated signature verification circuits, lightweight hash functions) reduce energy consumption by orders of magnitude without compromising security?

6.1.3 Interoperability and Standardization

The blockchain ecosystem remains highly fragmented. Ethereum, Hyperledger Fabric, IOTA, Corda, and dozens of other platforms use incompatible protocols, data formats, and smart contract languages. An IoT device registered on one blockchain cannot authenticate or transact with devices on another without complex bridge contracts. Cross-chain communication protocols (Polkadot, Cosmos) exist but introduce additional latency, trust assumptions, and attack surfaces. No widely adopted standard exists for blockchain-IoT integration analogous to TLS for web security or MQTT for IoT messaging.

Open Research Question: What standardization efforts (IEEE, IETF, W3C) are needed to enable interoperable blockchain-IoT deployments across vendors and platforms?

6.2 Operational Challenges

6.2.1 Key Management Complexity

Blockchain security ultimately depends on private key security. Losing a device's private key means losing its identity permanently—there is no "password reset" on a decentralized ledger. Traditional key management solutions (HSMs, key escrow, certificate revocation) are centralized by nature, conflicting with blockchain's decentralization premise. For large-scale IoT deployments, secure key generation, distribution, rotation, and revocation without central authorities remains an unsolved problem.

Open Research Question: Can threshold cryptography and distributed key management protocols provide practical key recovery without reintroducing central trust?

6.2.2 Real-World Validation Gap

The vast majority of blockchain-IoT security solutions have been evaluated only in simulated environments or small-scale testbeds (tens of nodes, no adversarial behavior, ideal network conditions). Production deployments at realistic scale (thousands of heterogeneous devices, malicious actors, network partitions, resource exhaustion) have not been systematically studied. Reported performance metrics rarely account for blockchain's overhead under attack conditions (e.g., transaction flooding, smart contract DoS, mempool spam).

Open Research Question: What benchmarks and testbed standards are needed to enable realistic, reproducible evaluation of blockchain-IoT security solutions under adversarial conditions?

6.3 Regulatory and Compliance Challenges

6.3.1 GDPR and the Right to Erasure

Blockchain's immutability directly conflicts with Article 17 of the General Data Protection Regulation (GDPR), which grants individuals the "right to erasure" (right to be forgotten). Personal data stored on an immutable blockchain cannot be deleted without breaking cryptographic links. While some propose storing only hashes on-chain with data off-chain, the hash itself may be considered personal data under GDPR if it can be linked to an identifiable individual. Similarly, the right to data portability and the requirement for data controllers to respond to subject access requests are challenging to implement in decentralized systems with no designated controller.

Open Research Question: Can cryptographic techniques (chameleon hashes, redactable blockchains) enable controlled data deletion while preserving tamper evidence for non-deleted data, and will such designs satisfy regulators?

6.3.2 Cross-Border Data Flows

Decentralized blockchains have no concept of jurisdiction. A transaction submitted in Germany is replicated to nodes in the United States, China, and Russia within seconds. This creates conflicts with data localization laws (e.g., Russia's data localization requirement, China's Cybersecurity Law) that mandate personal data remain within national borders. Determining legal responsibility for blockchain-stored data—who is the "data controller" when no single entity controls the ledger—remains legally unsettled.

Open Research Question: Can geographically constrained permissioned blockchains (nodes restricted to specific jurisdictions) provide adequate decentralization while satisfying data localization requirements?

6.4 Economic and Adoption Barriers

6.4.1 Transaction Fee Volatility

Public blockchain transaction fees (gas prices) are highly volatile, spiking during network congestion. An IoT application with predictable operational costs cannot tolerate sudden 10x-100x fee increases. Permissioned blockchains eliminate fees but introduce other costs (infrastructure, governance). The economic model for blockchain-IoT systems—who pays for transaction processing, how costs scale with device count, whether micropayments are feasible—remains poorly understood.

Open Research Question: Can fee markets be designed to provide predictable costs for IoT transactions, or are fee-less permissioned systems the only viable path for production deployments?

6.4.2 Vendor Lock-in and Migration Costs

Once an IoT deployment integrates with a specific blockchain platform, migrating to another platform requires re-implementing smart contracts, re-registering device identities, and

potentially re-architecting applications. The lack of standardization creates vendor lock-in risks. Organizations may be reluctant to commit to blockchain solutions when future interoperability and migration paths are uncertain.

Open Research Question: What abstraction layers and interoperability protocols can reduce migration costs and enable multi-blockchain IoT deployments?

6.5 Summary of Open Issues

Challenge Category	Specific Issue	Severity	Likely Timeline	Resolution
Technical	Scalability (throughput, latency)	High	3-5 years	(layer-2, sharding)
Technical	Energy consumption	Medium	2-3 years	(lightweight consensus)
Technical	Interoperability	High	5+ years	(standardization needed)
Operational	Key management	High	3-5 years	(threshold crypto)
Operational	Real-world validation	Medium	Ongoing	(requires testbeds)
Regulatory	GDPR right to erasure	Very High		Legal/technical, uncertain
Regulatory	Cross-border data flows	High		Legal resolution, 5+ years
Economic	Fee volatility	Medium	2-3 years	(permissioned preferred)
Economic	Vendor lock-in	Medium	3-5 years	(standards emerge)

The challenges enumerated above do not invalidate blockchain's potential for IoT security but do indicate that **blockchain is not a universal panacea**. Successful deployment requires careful problem selection (use cases where immutability, decentralization, and auditability provide clear value over centralized alternatives), realistic performance expectations, and hybrid architectures that combine blockchain with traditional security controls. The following section outlines future research directions to address these persistent challenges.

7. FUTURE RESEARCH DIRECTIONS

Building upon the challenges identified, key research directions for advancing blockchain-based IoT security include:

Lightweight Frameworks: Develop ultra-lightweight consensus mechanisms (Proof-of-Trust, Proof-of-Activity) consuming sub-milliwatt power, hardware-accelerated cryptography (TEE integration), and configurable security levels allowing resource-constrained devices to participate without prohibitive overhead.

Adaptive Security: Create dynamic systems where smart contracts adjust consensus parameters, confirmation depth, and access policies based on real-time threat levels, network congestion, and device battery status—shifting from energy-efficient to high-security modes during active attacks.

Quantum Resistance: Integrate post-quantum cryptographic primitives (lattice-based signatures, hash-based schemes) to future-proof long-lived IoT devices against emerging quantum computing threats, despite larger key sizes and computational overhead.

AI Integration: Deploy machine learning for real-time threat detection on blockchain transaction patterns; use federated learning with blockchain auditability for privacy-preserving model training; apply reinforcement learning for dynamic consensus optimization.

Standardization: Establish unified performance benchmarks, standardized threat models, open testbeds with realistic adversarial conditions, and cross-chain interoperability protocols through industry working groups (IETF, IEEE, W3C).

Novel Architectures: Implement sharding and sidechains for linear scalability, layer-2 solutions (state channels, rollups) for near-zero latency and negligible per-transaction costs, and hierarchical consensus (device-level gossip → gateway validation → blockchain anchoring).

Regulatory Alignment: Develop redactable blockchain techniques (chameleon hashes) for GDPR compliance, geographically constrained permissioned ledgers for data localization, and legal frameworks for smart contract enforceability across jurisdictions.

Priority (Next 3 Years): Highest priority goes to lightweight consensus, real-world testbeds/benchmarks, and layer-2 solutions for IoT telemetry—these address the most critical barriers to practical deployment.

8. CONCLUSION

This paper has presented a comprehensive review of blockchain-based solutions to Internet of Things (IoT) security challenges. The proliferation of IoT devices—projected to exceed 41 billion by 2027—has introduced significant security vulnerabilities that traditional centralized architectures cannot adequately address. Blockchain technology, with its intrinsic properties of decentralization, immutability, transparency, and smart contract programmability, offers a promising alternative paradigm for IoT security.

The review systematically analyzed IoT security challenges across perception, network, and application layers, identifying critical vulnerabilities including device impersonation, data tampering, privacy violations, and single points of failure. Blockchain-based solutions examined include decentralized identity management (DIDs combined with PUFs), smart contract-based access control (capability tokens and attribute-based policies), immutable data logging with off-chain storage, reputation-based trust management, and privacy-preserving techniques (zero-knowledge proofs, ring signatures, proxy re-encryption).

The comparative analysis revealed that no single blockchain configuration simultaneously optimizes security, scalability, and privacy—the inherent trilemma requires context-specific designs. Permissioned blockchains (e.g., Hyperledger Fabric) currently offer the best practicality

for enterprise IoT deployments, achieving high throughput and low latency with acceptable trust assumptions for known participants. Privacy-preserving techniques remain largely at the research stage due to computational overhead, while immutable data logging has reached production maturity.

Persistent challenges include the scalability gap (blockchain throughput of 10-100 TPS versus IoT requirements of millions), latency constraints conflicting with real-time applications, energy consumption exceeding battery-powered device capabilities, regulatory conflicts with GDPR's right to erasure, lack of standardization, and minimal real-world validation beyond prototype environments.

Key future directions prioritize lightweight consensus mechanisms, hardware-accelerated cryptography, layer-2 solutions (state channels, rollups), AI-integrated adaptive security, quantum-resistant primitives, and regulatory-aligned designs including redactable blockchains for GDPR compliance.

Blockchain is a powerful supplement to—not a replacement for—essential IoT security controls including secure boot, device attestation, and hardware-backed key custody. Successful deployment requires careful problem selection, realistic performance expectations, and hybrid architectures that combine blockchain's unique properties with traditional security mechanisms. The path to widespread adoption demands continued research across cryptography, distributed systems, regulation, and standardization—but the potential reward is a fundamentally more secure and trustworthy IoT ecosystem.

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Systems (2026)		
Blockchain- Based Privacy Preservatio n in IoT Smart Environmen ts: A Survey (2025)	<i>IEEE Xplore</i>	https://ieeexplore.ieee.org
Quantum Blockchain for Internet of Things (2025)	<i>Journal of Systems Architectur e</i>	https://www.sciencedirect.com/journal/journal-of-systems-architecture
Securing the Future: Lightweight Blockchain Solutions for IIoT and IoT Networks (2025)	<i>Security and Privacy</i>	https://onlinelibrary.wiley.com/journal/24756725
Blockchain- based secure trusted clusters for multi-tiered Social IoT (2026)	<i>Computer Networks</i>	https://www.sciencedirect.com/journal/computer-networks
A secure and scalable blockchain- assisted authenticati on framework (2026)	<i>Scientific Reports</i>	https://www.nature.com/srep/
A Four- Paradigm Taxonomy of Blockchain-	<i>IEEE Internet of Things Journal</i>	https://ieeexplore.ieee.org/xpl/RecentIssue.jsp?punumber=6488907

Enabled IDS for IoT (2026)		
A Multi-Layer IoT Security Survey Using SDN, Blockchain, and Machine Learning (2026)	<i>Electronics</i>	https://www.mdpi.com/journal/electronics
Synergizing blockchain and AI to fortify IoT security (2026)	<i>Artificial Intelligence Review</i>	https://www.springer.com/journal/10462
Ruan, Z. (2023). Blockchain technology for security issues and challenges in IoT	<i>IEEE CSMIS Conference</i>	https://ieeexplore.ieee.org



ભારત અને અન્ય દેશોમાં સજીવ ખેતીની વર્તમાન સ્થિતિ

તૃપ્તિ. એચ. રાજપુત
સંશોધન કર્તા: મોનાર્ક યુનિવર્સિટી, અમદાવાદ

સાર સંક્ષેપ:-

પ્રસ્તુત પેપરનો ઉદ્દેશ ભારત અને અન્ય દેશોમાં સજીવ ખેતીની વર્તમાન સ્થિતિ, વિકાસના પ્રવાહો (trends) નો અભ્યાસ કરવાનો છે. આ અભ્યાસમાં દ્વિતીયક આંકડાઓ (secondary data) નો ઉપયોગ કરવામાં આવ્યો છે, જેમાં આંતરરાષ્ટ્રીય સંસ્થાઓ જેમ કે FAO અને IFOAM ના અહેવાલો, તેમજ ભારતની APEDA અને કૃષિ મંત્રાલયના ડેટાનો સમાવેશ થાય છે. સંશોધન મુજબ, ભારતની સજીવ ખેતી મુખ્યત્વે નાના અને સીમિત જમીન ધરાવતા ખેડૂતો પર આધારિત છે, જ્યાં ઉત્પાદન ખર્ચ ઓછો હોવા છતાં શરૂઆતના વર્ષોમાં ઉત્પાદન ઘટવાનું એક મુખ્ય પડકાર છે. બીજી તરફ, અમેરિકા અને યુરોપમાં સજીવ ખેતી વધુ વ્યાવસાયિક અને બજારકેન્દ્રિત છે, જ્યાં સર્ટિફિકેશન સિસ્ટમ, સપ્લાય ચેઇન અને પ્રીમિયમ ભાવ ખેડૂતોને વધુ લાભ આપે છે. આ અભ્યાસમાં જણાય છે કે સજીવ ખેતીના પ્રસાર માટે સરકારની નીતિઓ, તાલીમ, ટેકનોલોજી અને બજારની સુલભતા અત્યંત મહત્વપૂર્ણ છે. આ ઉપરાંત, સંશોધન દર્શાવે છે કે વૈશ્વિક સ્તરે ઓર્ગેનિક ઉત્પાદનોની માંગ ઝડપથી વધી રહી છે, ખાસ કરીને આરોગ્ય જાગૃતિ અને પર્યાવરણ પ્રત્યેની ચિંતાને કારણે. આ પરિસ્થિતિમાં ભારત માટે નિકાસ વધારવાની મોટી તક ઉપલબ્ધ છે. જોકે, પ્રમાણપત્રની જટિલતા, સપ્લાય ચેઇનની મર્યાદા અને માહિતીના અભાવ જેવા મુદ્દાઓ હજી પણ વિકાસમાં અવરોધરૂપ છે. આ માહિતીને આધારે ભારતમાં સજીવ ખેતીનો વિકાસ કેટલો થયો છે અને તેના વિકાસમાં શું ખામીઓ રહેલી છે તેની વિસ્તૃત માહિતી આપેલ છે.

ચાવીરૂપ શબ્દો:- સજીવ ખેતી, ટકાઉ કૃષિ, કૃષિ નીતિ, સજીવ ઉત્પાદનો

૧. પ્રસ્તાવના

ભારતમાં સજીવ ખેતી કોઈ નવી પદ્ધતિ નથી, તે પ્રાચીન સમયથી અનુસરાતી આવી છે. આ ખેતી પદ્ધતિનો મુખ્ય ઉદ્દેશ જમીનને જીવંત અને સ્વસ્થ રાખીને પાકનું ઉત્પાદન કરવાનું છે. તેમાં ખેતીમાં સજીવ કચરો (પાક અવશેષ, પશુ કચરો, ખેતી કચરો, જળાશય કચરો) તથા અન્ય જૈવિક પદાર્થો સાથે ઉપયોગી સુક્ષ્મજીવો (બાયો-ફર્ટિલાઇઝર્સ) નો ઉપયોગ કરવામાં આવે છે, જેથી પાકને પોષક તત્ત્વો મળી રહે અને પર્યાવરણને અનુકૂળ, પ્રદૂષણમુક્ત રીતે ટકાઉ ઉત્પાદન વધે. છેલ્લા દાયકામાં સજીવ ખેતી પ્રાણાલીઓ પ્રત્યે રસ વધ્યો છે, કારણ કે કૃષિ ક્ષેત્રમાં ઉભા થયેલા વિવિધ પ્રશ્નોના ઉકેલ માટે તે એક અસરકારક વિકલ્પ માનવામાં આવે છે. સજીવ ખેતી પર્યાવરણ સુરક્ષા, અ-નવનીકરણીય સંસાધનોના સંરક્ષણ અને ખાદ્ય પદાર્થોની ગુણવત્તામાં સુધારો લાવવામાં મદદરૂપ બની શકે છે.

ભારત સરકાર દ્વારા સજીવ ખેતીને પ્રોત્સાહન આપવા માટે અનેક કાર્યક્રમો અને યોજનાઓ અમલમાં મૂકવામાં આવી છે. તેમાં મહત્વપૂર્ણ યોજનાઓમાં સમાવેશ થાય છે:

પરંપરાગત કૃષિ વિકાસ યોજના (Paramparagat Krishi Vikas Yojana),

ઉત્તર-પૂર્વીય ક્ષેત્ર માટે ઓર્ગેનિક વેલ્યુ ચેઇન વિકાસ યોજના (Organic Value Chain Development in North Eastern Region),

રાષ્ટ્રીય કૃષિ વિકાસ યોજના (Rashtriya Krishi Vikas Yojana),

સંકલિત બાગાયતી વિકાસ મિશન (Mission for Integrated Development of Horticulture) જેમાં

રાષ્ટ્રીય બાગાયતી મિશન,

ઉત્તર-પૂર્વ અને હિમાલયી રાજ્યો માટે બાગાયતી મિશન,

રાષ્ટ્રીય બાંસ મિશન,

રાષ્ટ્રીય બાગાયતી બોર્ડ,

નાણિયર વિકાસ બોર્ડ,

કેન્દ્રીય બાગાયતી સંસ્થા, નાગાલેન્ડનો સમાવેશ થાય છે,

રાષ્ટ્રીય સજીવ ઉત્પાદન કાર્યક્રમ (National Programme for Organic Production),

રાષ્ટ્રીય સજીવ ખેતી પ્રોજેક્ટ (National Project on Organic Farming), અને

ટકાઉ કૃષિ માટેનું રાષ્ટ્રીય મિશન (National Mission for Sustainable Agriculture)

વૈશ્વિક સ્તરે, જમીન, પર્યાવરણ અને માનવ સ્વાસ્થ્ય પર રાસાયણિક સાધનોની પ્રતિકૂળ અસર અંગે જાગૃતિ વધી રહી છે. આનાથી વિકસિત અને વિકાસશીલ બંને દેશો સજીવ ખેતી અને સજીવ ખાદ્ય ઉત્પાદનો તરફ વળ્યા છે. ભારતમાં, ખેતીની પરંપરાગત પદ્ધતિઓ મૂળભૂત રીતે 'સજીવ' હતી, જેમાં ભાગ્યે જ કોઈ રાસાયણિક સાધનોનો ઉપયોગ થતો હતો. જોકે, મોટી વસ્તી માટે ખાદ્ય સુરક્ષા સુનિશ્ચિત કરવાની ચિંતાઓને કારણે 1960ના દાયકામાં હરિયાણી ક્રાંતિ થઈ, જેના પરિણામે પાકની ઉપજ સુધારવા માટે રાસાયણિક સાધનોનો ઉપયોગ વધ્યો, જેના કારણે માટી અને ગ્રાહક સ્વાસ્થ્ય પર વિકસિત દેશોએ જે નુકસાનકારક અસરો અનુભવી હતી તે જ થઈ. પરિણામે, વિકસિત દેશોમાં તેમજ ભારતમાં પણ સજીવ ખાદ્ય ઉત્પાદનોની માંગમાં વધારો થયો છે, જેના પરિણામે આ ઉત્પાદનોના ભાવમાં વધારો થયો છે. આનાથી ભારતમાંથી સજીવ ખાદ્ય નિકાસમાં વધારો થયો છે.

૨. સંશોધન પ્રશ્ન:-

આ સંશોધનનો મુખ્ય હેતુ ભારત અને અન્ય દેશોમાં સજીવ ખેતીની વર્તમાન સ્થિતિનું તુલનાત્મક વિશ્લેષણ કરવાનો છે, જેમાં મુખ્ય પ્રશ્ન એ છે કે બંને પરિસ્થિતિઓમાં શું તફાવત છે અને તેના માટે જવાબદાર પરિબળો કયા છે. આ અભ્યાસમાં આગળ વધતા પ્રશ્નો ઊભા થાય છે કે ભારતમાં સજીવ ખેતીના વિકાસ પાછળના મુખ્ય કારણો કયા છે અને વિકસિત દેશોમાં તેનું બજાર માળખું કેવી રીતે કાર્ય કરે છે. સાથે સાથે, સજીવ ખેતી અપનાવવાથી ખેડૂતોની આવક અને ઉત્પાદન ક્ષમતા પર ટૂંકા તેમજ લાંબા ગાળે શું અસર પડે છે તે પણ મહત્વપૂર્ણ છે. સરકારની નીતિઓ અને યોજનાઓ સજીવ ખેતીના વિકાસમાં કેટલું યોગદાન આપે છે, તેમજ પ્રમાણપત્ર પ્રક્રિયા ખેડૂતો માટે કેટલી સરળ કે જટિલ છે તે પણ વિશ્લેષણનો ભાગ છે. વધુમાં, વૈશ્વિક સ્તરે સજીવ ઉત્પાદનોની માંગ અને પુરવઠાની સ્થિતિ, તથા ભારત અને અન્ય દેશોમાં પડકારો અને તકો શું

છે તે સમજવું આવશ્યક બને છે. અંતમાં, સજીવ ખેતી પર્યાવરણ અને માનવ આરોગ્ય પર કેવી અસર કરે છે અને ભવિષ્યમાં તેના વિકાસ માટે કઈ વ્યૂહરચનાઓ અપનાવી શકાય તે પ્રશ્નો આ સંશોધનના કેન્દ્રમાં આવે છે.

૩. સંશોધનના હેતુઓ:-

ભારત અને અન્ય દેશોમાં સજીવ ખેતીની સ્થિતિનું વિશ્લેષણ કરવું.

સજીવ ખેતીના ફાયદા અને મર્યાદાઓનું અધ્યયન કરવું.

વૈશ્વિક સ્તરે સજીવ ખેતીના વિકાસનો તુલનાત્મક અભ્યાસ કરવો.

૪. સંશોધન પદ્ધતિ:-

પ્રસ્તુત અભ્યાસમાં ગૌણ માહિતીનો ઉપયોગ કરવામાં આવ્યો છે. ગૌણ માહિતીમાં સંશોધન લેખો, આંતરરાષ્ટ્રીય સંસ્થાઓના અહેવાલો, ભારતની APEDA અને કૃષિ મંત્રાલયના ડેટા વગેરે માહિતીનો ઉપયોગ કરવામાં આવેલ છે.

૪.૧ ભારત અને અન્ય દેશોમાં સજીવ ખેતીની વર્તમાન સ્થિતિ:-

સજીવ ખેતી આજના સમયમાં ટકાઉ કૃષિ વિકાસ માટે એક મહત્વપૂર્ણ પદ્ધતિ તરીકે ઉભરી રહી છે. પર્યાવરણ પ્રદૂષણ, જમીનની ગુણવત્તામાં ઘટાડો અને માનવ આરોગ્ય પર રાસાયણિક ખેતીના પ્રતિકૂળ પ્રભાવોને કારણે વિશ્વભરમાં સજીવ ખેતી પ્રત્યે રસ વધ્યો છે. ભારત સહિત અનેક દેશો સજીવ ખેતીને પ્રોત્સાહન આપવા માટે વિવિધ નીતિઓ અને કાર્યક્રમો અમલમાં મૂકી રહ્યા છે. ભારતમાં સજીવ ખેતીનો ઇતિહાસ પ્રાચીન સમયથી રહ્યો છે, જ્યાં પરંપરાગત રીતે કુદરતી ખાતરો અને પદ્ધતિઓનો ઉપયોગ કરવામાં આવતો હતો. આજના સમયમાં ભારત સજીવ ઉત્પાદકોની સંખ્યામાં વિશ્વમાં પ્રથમ સ્થાને છે. ખાસ કરીને સિક્કિમ રાજ્યએ સંપૂર્ણ સજીવ રાજ્ય તરીકે ઓળખ મેળવી છે, જે દેશ માટે ગૌરવની બાબત છે. ભારતમાં મુખ્ય સજીવ પાકોમાં અનાજ, દાળ, મસાલા, ચા અને કોફીનો સમાવેશ થાય છે. સરકાર દ્વારા પરંપરાગત કૃષિ વિકાસ યોજના (PKVY) અને અન્ય કાર્યક્રમો દ્વારા ખેડૂતોને પ્રોત્સાહન આપવામાં આવે છે.

તેમ છતાં, ભારતમાં સજીવ ખેતી હજી વિકસતી સ્થિતિમાં છે. અહીંના ખેડૂતો મુખ્યત્વે નાના અને સીમિત જમીન ધરાવતા હોવાથી તેઓને બજાર સુધી પહોંચવામાં મુશ્કેલીઓનો સામનો કરવો પડે છે. પ્રમાણપત્ર (Certification) પ્રક્રિયા જટિલ અને ખર્ચાળ હોવાને કારણે ઘણા ખેડૂતો માટે તે પડકારરૂપ છે. ઉપરાંત, શરૂઆતના વર્ષોમાં ઉત્પાદન ઘટાડો થવાથી ખેડૂતોમાં અનિશ્ચિતતા જોવા મળે છે. બજાર માળખું અને સપ્લાય ચેઇન હજી પણ સંપૂર્ણ રીતે વિકસિત નથી.

બીજી તરફ, અન્ય દેશોમાં, ખાસ કરીને અમેરિકા અને યુરોપિયન દેશોમાં, સજીવ ખેતી વધુ વિકસિત અને વ્યવસ્થિત છે. ત્યાં સજીવ ખેતી માટે મજબૂત નીતિ આધાર, સબસિડી, અને સર્ટિફિકેશન સિસ્ટમ ઉપલબ્ધ છે. યુરોપિયન દેશોમાં ગ્રાહકો સજીવ ઉત્પાદનો માટે વધુ કિંમત ચૂકવવા તૈયાર હોય છે, જે ખેડૂતોને આર્થિક રીતે લાભદાયી બને છે. આ દેશોમાં સપ્લાય ચેઇન, પ્રોસેસિંગ અને માર્કેટિંગ સુવિધાઓ વધુ મજબૂત હોવાથી સજીવ ખેતી વધુ વ્યાપારિક સ્વરૂપ ધારણ કરી ચૂકી છે.

૪.૧.૧ સજીવ ખેતીની જમીનનો વિસ્તાર:-

વર્ષ 2022માં વિશ્વભરમાં કુલ 96.4 મિલિયન હેક્ટર જમીન સજીવ રીતે સંચાલિત કરવામાં આવી હતી, જે કુલ કૃષિ જમીનના આશરે 2.0% જેટલી હતી. 2022 દરમિયાન સજીવ ખેતી હેઠળની જમીનમાં નોંધપાત્ર વધારો નોંધાયો હતો, જેમાં 26.6% અથવા 20.3 મિલિયન હેક્ટર જેટલો વધારો થયો હતો. ક્ષેત્રવાર જોવામાં આવે તો ઓશનિયા (Oceania) સૌથી વધુ સજીવ કૃષિ જમીન ધરાવતું પ્રદેશ હતું, જેમાં કુલ 53.2 મિલિયન હેક્ટર વિસ્તાર આવરી લેવાયો હતો, ત્યારબાદ

યુરોપ 18.5 મિલિયન હેક્ટર સાથે બીજા ક્રમે હતો. અન્ય પ્રદેશોમાં લેટિન અમેરિકા 9.5 મિલિયન હેક્ટર, એશિયા 8.8 મિલિયન હેક્ટર, ઉત્તર અમેરિકા 3.6 મિલિયન હેક્ટર અને આફ્રિકા 2.7 મિલિયન હેક્ટરનો સમાવેશ થાય છે. ઓશનિયા વૈશ્વિક સજીવ કૃષિ જમીનનો અડધાથી વધુ (55%) હિસ્સો ધરાવે છે, જ્યારે યુરોપ સતત વૃદ્ધિ સાથે લગભગ 19% હિસ્સો ધરાવે છે, અને ત્યારબાદ લેટિન અમેરિકા લગભગ 10% હિસ્સો ધરાવે છે.¹

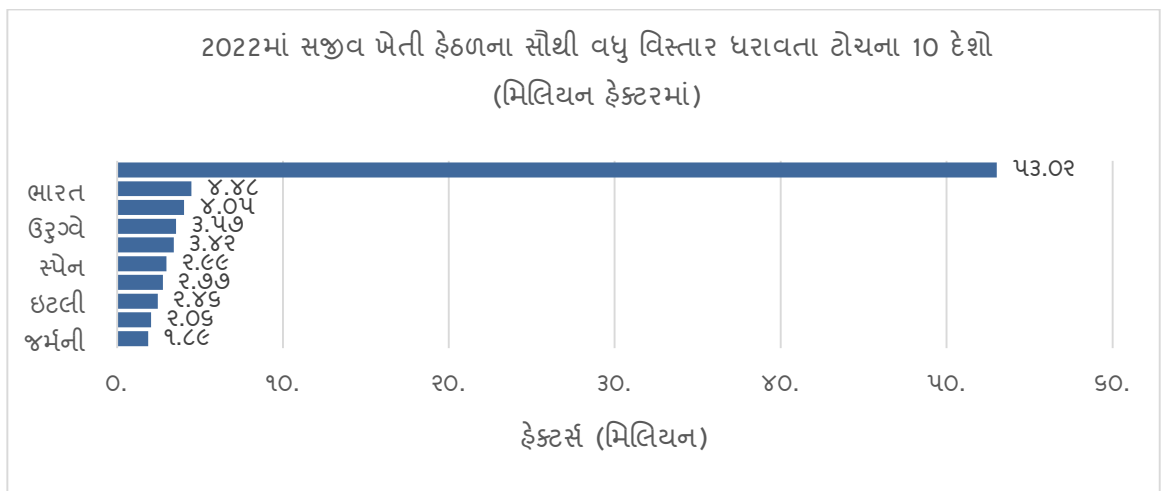
દેશવાર જોવામાં આવે તો ઓસ્ટ્રેલિયા સૌથી વધુ સજીવ કૃષિ જમીન ધરાવતો દેશ છે, જેમાંથી આશરે 97% વિસ્તાર વિશાળ ચરાગાહ (extensive grazing) માટે ઉપયોગમાં લેવાય છે. ભારત બીજા સ્થાને છે અને ત્યારબાદ અર્જેન્ટિના ત્રીજા ક્રમે આવે છે. સજીવ કૃષિ જમીન ધરાવતા ટોચના દસ દેશોએ મળીને 79.3 મિલિયન હેક્ટર જમીન સંચાલિત કરી છે, જે વિશ્વની કુલ સજીવ કૃષિ જમીનનો આશરે 82% હિસ્સો બને છે. ઉપરાંત, સજીવ ખેતીની જમીન સિવાય સજીવ વનસંપદા (wild collection areas) પણ છે, જેનો વિસ્તાર અંદાજે 35 મિલિયન હેક્ટર છે.²

સજીવ ખેતીની જમીન ૨૦૨૩

(ટોચના દેશો અને તેમનો વિસ્તાર લગભગ મિલિયન હેક્ટરમાં)

ક્રમ	દેશો	વિસ્તાર (મિલિયન હેક્ટરમાં)
૧	ઓસ્ટ્રેલિયા	૫૩.૦૨
૨	ભારત	૪.૪૮
૩	આર્જેન્ટિના	૪.૦૫
૪	ઉરુગ્વે	૩.૫૭
૫	ચાઈના	૩.૪૨
૬	સ્પેન	૨.૯૯
૭	ફ્રાંસ	૨.૭૭
૮	ઈટલી	૨.૪૬
૯	યુ. એસ. એ	૨.૦૬
૧૦	જર્મની	૧.૮૯

સ્ત્રોત:- FiBL સર્વે ૨૦૨૫



¹The World of Organic Agriculture 2024, Statistics and Emerging Trends;FiBL, IFOAM-Organics International

² The World of Organic Agriculture 2024, Statistics and Emerging Trends;FiBL, IFOAM-Organics International

સ્ત્રોત:- FiBL સર્વે ૨૦૨૫

આ આકૃતિમાં વિશ્વના દેશો મુજબ વર્ષ 2023 દરમિયાન સજીવ કૃષિ જમીનના વિસ્તારનું તુલનાત્મક પ્રદર્શન કરવામાં આવ્યું છે. આંકડાઓ મુજબ ઑસ્ટ્રેલિયા લગભગ 53.02 મિલિયન હેક્ટર સજીવ જમીન સાથે પ્રથમ સ્થાને છે, જે અન્ય તમામ દેશોની તુલનામાં અત્યંત વધારે છે. બીજા સ્થાને ભારત લગભગ 4.48 મિલિયન હેક્ટર સાથે છે, ત્યારબાદ આર્જેન્ટિના (4.05 મિલિયન હેક્ટર) અને ઉરુગ્વે (3.57 મિલિયન હેક્ટર) આવે છે. ચીન (3.42 મિલિયન હેક્ટર) પણ નોંધપાત્ર સ્થાન ધરાવે છે. યુરોપિયન દેશોમાં સ્પેન (2.99 મિલિયન હેક્ટર), ફ્રાન્સ (2.77 મિલિયન હેક્ટર), ઇટાલી (2.46 મિલિયન હેક્ટર) અને જર્મની (1.89 મિલિયન હેક્ટર)નો સમાવેશ થાય છે, જ્યારે યુનાઈટેડ સ્ટેટ્સ ઓફ અમેરિકા લગભગ 2.06 મિલિયન હેક્ટર સાથે મહત્વપૂર્ણ યોગદાન આપે છે. આ આંકડાઓ દર્શાવે છે કે સજીવ ખેતીનો વિસ્તાર વૈશ્વિક સ્તરે અસમાન રીતે વિતરિત છે, જેમાં થોડા દેશો ખાસ કરીને વિશાળ જમીન વિસ્તાર અને અનુકૂળ પરિસ્થિતિઓના કારણે આગળ છે. ખાસ કરીને ઑસ્ટ્રેલિયામાં વિશાળ ચરાગાહ જમીનના કારણે સજીવ ખેતીનો વિસ્તાર ખૂબ મોટો છે, જ્યારે ભારત જેવા દેશોમાં નીતિ આધાર, જાગૃતિ અને બજાર માંગના કારણે તેનો વિકાસ થઈ રહ્યો છે. આ રીતે આ આકૃતિ સજીવ ખેતીના વૈશ્વિક વિકાસના રૂઝાનો અને દેશવાર તફાવતોને સ્પષ્ટ રીતે રજૂ કરે છે.

૪.૧.૨ સજીવ ખેતીના ફાયદા અને મર્યાદાઓ:-

૪.૧.૨.૧ સજીવ ખેતીના ફાયદા:-

સજીવ ખાતર (કમ્પોસ્ટ, ગોબર ખાતર) જમીનને જીવંત રાખે છે અને તેની ગુણવત્તા સુધારે છે. રાસાયણિક દવાઓનો ઉપયોગ ન થવાને કારણે પાણી, હવા અને જમીનનું પ્રદૂષણ ઓછી થાય છે. સજીવ પાકમાં ઝેરી અવશેષો ઓછા હોવાથી તે માનવ આરોગ્ય માટે વધુ સલામત છે. સ્થાનિક સ્તરે ઉપલબ્ધ સાધનો (જેમ કે ગોબર, જૈવિક કચરો) નો ઉપયોગ થવાથી લાંબા ગાળે ખર્ચ ઓછો પડે છે. જમીનમાં જીવાણુઓ અને અન્ય પ્રાણીજીવોનું સંવર્ધન થાય છે, જે કુદરતી સંતુલન જાળવે છે. સજીવ ઉત્પાદનોને સામાન્ય પાક કરતાં વધુ ભાવ મળે છે.

૪.૧.૨.૨ સજીવ ખેતીની મર્યાદાઓ:-

સજીવ પદ્ધતિ અપનાવ્યાં પછી શરૂઆતના વર્ષોમાં પાકનું ઉત્પાદન ઘટી શકે છે. જૈવિક ખાતર બનાવવું અને કુદરતી પદ્ધતિઓ અપનાવવા માટે વધુ મહેનત કરવી પડે છે. દરેક વિસ્તારમાં સજીવ ઉત્પાદનો માટે વિશેષ બજાર ઉપલબ્ધ નથી. સજીવ ખેતી માટે સર્ટિફિકેશન મેળવવું લાંબુ અને ખર્ચાળ બની શકે છે. રાસાયણિક દવાઓ વગર જીવાતો અને રોગોનો નિયંત્રણ મુશ્કેલ બની શકે છે. ઘણા ખેડૂતોએ સજીવ ખેતીની નવી તકનીકો અંગે પૂરતું માર્ગદર્શન મળતું નથી.

૪.૧.૩ વૈશ્વિક સ્તરે સજીવ ખેતીના વિકાસનો તુલનાત્મક અભ્યાસ:-

સજીવ ખેતીમાં નોંધપાત્ર વધારો થયો છે અને હાલમાં તે 188 દેશોમાં કરવામાં આવે છે, જેમાં 96 મિલિયન હેક્ટરથી વધુ વિસ્તાર આવરી લેવાયો છે અને ઓછામાં ઓછા 4.5 મિલિયન ખેડૂતો દ્વારા સંચાલિત થાય છે. “ધ વર્લ્ડ ઓફ ઓર્ગેનિક એગ્રીકલ્ચર 2024” (FiBL અને IFOAM – ઓર્ગેનિક્સ ઇન્ટરનેશનલ દ્વારા પ્રકાશિત) વૈશ્વિક સ્તરે સજીવ ખેતીમાં થયેલા તાજેતરના વિકાસનું વિગતવાર વિશ્લેષણ આપે છે. તેમાં સજીવ ખેતીના આંકડાઓ જેમ કે સજીવ જમીન

વિસ્તાર, જમીન ઉપયોગ અને પાક, ખેડૂતોની સંખ્યા, વેચાણ અને આંતરરાષ્ટ્રીય વેપાર વગેરેનો સમાવેશ થાય છે. મુખ્ય સૂચકો અને દરેક ક્ષેત્રમાં અગ્રણી દેશોની માહિતી નીચે દર્શાવવામાં આવી છે.³

સજીવ ખેતી – મુખ્ય સૂચકાંકો અને અગ્રણી દેશો

સૂચક	વિશ્વ	ટોચના દેશો
સજીવ પ્રવૃત્તિ ધરાવતા દેશો	૨૦૨૨માં ૧૮૮ દેશો	-
સજીવ ખેતી જમીન	૨૦૨૨માં ૮૬.૪ મિલિયન હેક્ટર (૨૦૦૦માં: ૧૫ મિલિયન હેક્ટર) CAGR: ૮.૮%	ઓસ્ટ્રેલીયા (૫૩.૦ મિલિયન હેક્ટર) ભારત (૪.૭ મિલિયન હેક્ટર) આર્જેન્ટિના (૪.૧ મિલિયન હેક્ટર)
કુલ કૃષિ જમીનમાં સજીવનો હિસ્સો	૨૦૨૨માં ૨.૦%	લિખ્ટેનસ્ટાઈન (૪૩.૦%) ઓસ્ટ્રિયા (૨૭.૫%) એસ્ટોનિયા (૨૩.૪)
૨૦૨૧/૨૦૨૨ દરમિયાન સજીવ જમીનમાં વધારો	૨૦.૩ મિલિયન હેક્ટર (૨૬.૬%)	ઓસ્ટ્રેલીયા (+૪૮.૬%) ભારત (+૭૭.૮%) ગ્રીસ (+૭૩.૦%)
જંગલી સંગ્રહ અને અન્ય ગેર-કૃષિ વિસ્તાર	૨૦૨૨માં ૩૪.૬ મિલિયન હેક્ટર (૧૯૮૮માં: ૪.૧ મિલિયન હેક્ટર) CAGR: ૮.૭%	ફિનલેન્ડ (૬.૮ મિલિયન હેક્ટર) ભારત (૪.૪ મિલિયન હેક્ટર) ઝામ્બિયા (૩.૨ મિલિયન હેક્ટર)
ઉત્પાદકો (ખેડૂતો)	૨૦૨૨માં ૪.૫ મિલિયન (૧૯૮૮માં: ૨,૦૦,૦૦૦) CAGR: ૧૪.૫%	ભારત (૨૪,૮૦,૮૫૮) યુગાન્ડા (૪,૦૪,૨૪૬) થાઈલેન્ડ (૧,૨૧,૫૪૦)
સજીવ બજાર	૨૦૨૨માં ૧૩૪.૮ બિલિયન યુરો ⁴ (૨૦૦૦ માં: ૧૫.૧ બિલિયન યુરો) CAGR: ૧૦.૫%	અમેરિકા (૫૮.૬ બિલિયન યુરો) જર્મની (૧૫.૩ બિલિયન યુરો) ચીન (૧૨.૪ બિલિયન યુરો)
પ્રતિ વ્યક્તિ વપરાશ	૨૦૨૨માં ૧૭.૦ યુરો	સ્વિટ્ઝર્લેન્ડ (૪૩૭ યુરો) ડેનમાર્ક (૩૬૫ યુરો) ઓસ્ટ્રિયા (૨૭૪ યુરો)
સજીવ નિયમો ધરાવતા દેશો/પ્રદેશો	૭૫ દેશો (પૂર્ણ અમલમાં) ૧૪ દેશો (મુસદ્દો તૈયાર કરવો)	-

સ્ત્રોત:- The World of Organic Agriculture 2024

³ The World of Organic Agriculture 2024, Statistics and Emerging Trends; FiBL, IFOAM-Organics International

⁴ 13 1 euro = 1.0530 US dollars in 2022 according to the European Central Bank

2022ના વર્ષના 188 દેશોના વૈશ્વિક સજીવ ખેતીના આંકડાઓ નોંધપાત્ર વૃદ્ધિ દર્શાવે છે. સજીવ ખેતીનો વિસ્તાર વધીને 96 મિલિયન હેક્ટરથી વધુ થયો છે, જે વર્ષદર વર્ષે 26.6%નો વધારો દર્શાવે છે અને આ વૃદ્ધિમાં મુખ્ય યોગદાન ઓસ્ટ્રેલિયાનો રહ્યો છે. સજીવ ખેડૂતોની સંખ્યા પણ 20 ટકા કરતાં વધુ વધીને 4.5 મિલિયન ઉત્પાદકો સુધી પહોંચી છે.

પ. તારણો:-

પ્રસ્તુત પેપરમાં સંશોધન કર્યા બાદ તારણ એવું મળે છે કે, ભારત સજીવ ઉત્પાદકોની સંખ્યામાં વિશ્વમાં અગ્રેસર હોવા છતાં ઉત્પાદકતા અને બજાર વિકાસના ક્ષેત્રમાં હજુ પાછળ છે. ભારતમાં સજીવ ખેતી મુખ્યત્વે નાના અને સીમિત જમીન ધરાવતા ખેડૂતો પર આધારિત છે, જ્યાં શરૂઆતના વર્ષોમાં ઉત્પાદન ઘટાડો એક સામાન્ય પડકાર છે, પરંતુ લાંબા ગાળે જમીનની ઉપજ ક્ષમતા સુધરતી જોવા મળે છે. પ્રમાણપત્ર પ્રક્રિયા જટિલ અને ખર્ચાળ હોવાને કારણે ખેડૂતો માટે અવરોધરૂપ બને છે. બીજી તરફ, અમેરિકા અને યુરોપ જેવા વિકસિત દેશોમાં સજીવ ખેતી વધુ સુવ્યવસ્થિત અને બજારકેન્દ્રિત છે, જ્યાં મજબૂત સપ્લાય ચેઇન, પ્રીમિયમ કિંમત અને ગ્રાહકોની ઊંચી માંગ ખેડૂતોને વધુ લાભ આપે છે. ઓસ્ટ્રેલિયા સજીવ ખેતીના વિસ્તારના દ્રષ્ટિકોણથી અગ્રેસર છે, જ્યારે વૈશ્વિક સ્તરે સજીવ ઉત્પાદનોની માંગ સતત વધી રહી છે, જે ભારત માટે નિકાસની મહત્વપૂર્ણ તક ઉભી કરે છે. તેમ છતાં, ભારતમાં બજાર માળખું, લોજિસ્ટિક્સ અને ખેડૂતોમાં જાગૃતિના અભાવ જેવા મુદ્દાઓ વિકાસમાં અવરોધરૂપ છે. આથી, યોગ્ય નીતિ આધાર, તાલીમ અને બજાર સુવિધા દ્વારા ભારત સજીવ ખેતી ક્ષેત્રે વધુ મજબૂત બની શકે છે.

દ. નિષ્કર્ષ:-

આ સંશોધન પરથી નિષ્કર્ષ કાઢી શકાય છે કે સજીવ ખેતી આજના સમયમાં ટકાઉ અને પર્યાવરણમિત્ર કૃષિ પદ્ધતિ તરીકે અત્યંત મહત્વપૂર્ણ બની રહી છે. ભારત પાસે કુદરતી સંસાધનો, પરંપરાગત જ્ઞાન અને મોટી સંખ્યામાં ખેડૂતો હોવાના કારણે સજીવ ખેતી માટે વિશાળ સંભાવનાઓ છે, છતાં બજાર માળખું, પ્રમાણપત્ર પ્રક્રિયા અને જાગૃતિના અભાવ જેવા પડકારો તેની વૃદ્ધિને મર્યાદિત કરે છે. બીજી તરફ, અમેરિકા અને યુરોપ જેવા વિકસિત દેશોમાં સજીવ ખેતી વધુ સુવ્યવસ્થિત અને બજારકેન્દ્રિત હોવાથી ખેડૂતોને વધુ આર્થિક લાભ મળે છે. વૈશ્વિક સ્તરે સજીવ ઉત્પાદનોની વધતી માંગ ભારત માટે નિકાસની નવી તકો ઊભી કરે છે, જેને યોગ્ય નીતિ આધાર, તાલીમ, ટેકનોલોજી અને મજબૂત સપ્લાય ચેઇન દ્વારા વધુ સશક્ત બનાવી શકાય છે. તેથી, જો ભારત આ પડકારોને દૂર કરી અને યોગ્ય વ્યૂહરચનાઓ અપનાવે, તો તે ભવિષ્યમાં સજીવ ખેતી ક્ષેત્રે વૈશ્વિક સ્તરે અગ્રેસર બની શકે છે.

૭. સંદર્ભસૂચિ:-

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