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GREEN FINANCE: A FINANCIAL MODEL FOR SUSTAINABLE DEVELOPMENT

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ABSTRACT

Green finance has emerged over the last two decades as a critical tool for promoting sustainable development worldwide. It represents financial flows directed towards environmentally friendly projects, supporting renewable energy, energy efficiency, pollution control, sustainable agriculture and water management. Globally, green finance has grown from USD 25 billion in 2001 to over USD 2.1 trillion in 2024, reflecting the increasing integration of environmental priorities into economic decisions. In India, green finance started slowly but accelerated after 2015 due to policy initiatives, renewable energy targets and supportive measures from the Reserve Bank of India. Despite this growth, challenges such as high capital costs, regulatory ambiguities, limited awareness and a small share in the global green bond market persist. However, emerging opportunities; including renewable energy expansion, green bonds, blue finance, biodiversity projects and FinTech-driven retail products, highlight its potential to drive both environmental sustainability and economic growth. This study underscores green finance as an essential bridge between economic development, social well-being and environmental protection.

KEY WORDS: GREEN FINANCE, SUSTAINABLE DEVELOPMENT, RENEWABLE ENERGY, CLIMATE ACTION

INTRODUCTION

Green Finance is a revolutionary initiative in the financial sector aimed at providing financial support to environmentally friendly and sustainable projects. It refers to financial flows that support environmental objectives and help reduce environmental damage. This includes loans, bonds, and equity investments provided by banks, insurance companies, investment funds, and other financial institutions. These funds are primarily used for projects such as renewable energy, energy efficiency, pollution control, sustainable agriculture, and water management. The emergence of green finance is linked to growing global awareness of environmental challenges and climate change. In the 1990s, international forums such as the Rio Earth Summit introduced the concept of sustainable development. In the 2000s, financial instruments like carbon trading and green bonds were developed. After 2015, the Paris Agreement provided a strong global framework to combat climate change, making the need for green finance indispensable. This emergence indicates that traditional financial systems were insufficient to address environmental issues, creating the need for a new approach.

IMPORTANCE OF GREEN FINANCE:

- Achieving the targets set under the Paris Agreement requires large-scale investment from both private and public sectors. Green finance provides a pathway for such investments.

- It helps countries reduce dependence on fossil fuels (coal, petrol) and adopt clean and sustainable energy sources.
- Green finance promotes new industries such as renewable energy, e-vehicles, and energy-efficient technologies, driving economic growth.
- With India's growing population and industrial development, energy demand has increased. Meeting this demand requires significant investment in clean sources like solar and wind energy.
- India has set a net-zero emissions target by 2070, and financial support will play a critical role in achieving this goal.
- The Indian government has taken various measures to promote green finance. The Reserve Bank of India (RBI) has also encouraged banks to support green finance initiatives.
- Green finance can create new businesses and employment opportunities in India, especially in renewable energy and related sectors.

Thus, green finance is not just a financial concept; it is a practical approach to linking economic development with environmental protection, which is crucial for India and the world.

PROBLEM STATEMENT

In the present time, environmental challenges such as climate change and depletion of natural resources pose serious risks to economic development. Traditional financial models and investment principles do not take these environmental risks into account. Their primary focus is on short-term profits and economic growth, often overlooking the negative impacts on the environment. The core issue is that conventional financial systems treat the harm to the environment and society as an "externality," which is not financially quantified.

As a result, industries that generate pollution can easily access capital because their short-term profits are high. Sustainable and environmentally friendly projects face difficulties in obtaining funding due to higher initial costs and long-term returns. This highlights the significant gap between economic growth and environmental protection, emphasizing the need for a new financial model.

RESEARCH MOTIVATION

The main reasons why this research paper is necessary are as follows:

- **Guidance for Financial Policy:** This study will demonstrate that green finance provides a practical financial pathway to address environmental challenges. It will help governments and financial institutions in formulating appropriate policies.
- **Investor Awareness:** The study will raise awareness among investors about the environmental and social risks associated with traditional investments. It will show that green finance is not only beneficial for the environment but also an excellent option for long-term stable returns.
- **Raising Awareness:** Research on green finance in the Indian context is still at an early stage. This study will help increase public awareness of the subject and provide a strong foundation for future researchers.

Thus, the primary aim of this study is to show that green finance is not an alternative financial arrangement but an essential model for sustainable development.

OBJECTIVES OF THE STUDY

1. To assess the current status of green finance in India
2. To analyze the role of green finance in achieving Sustainable Development Goals (SDGs)
3. To identify challenges and opportunities in the implementation of green finance

RESEARCH METHODOLOGY

This study adopts a descriptive and analytical approach. Its primary objective is to provide an in-depth analysis of the concept of green finance, its current status, and its role in sustainable development. The research is entirely based on secondary data, as the study aims to describe and analyze both the theoretical and practical aspects of the subject.

KEY SOURCES OF INFORMATION:

- Publications and Reports by the Reserve Bank of India (RBI): Policies and guidelines related to green finance in India.
- Documents from the Ministry of Finance, Government of India: Economic surveys and related policy reports of India.
- Reports from International Financial Institutions: Global and regional reports on green finance by organizations such as the World Bank, International Monetary Fund (IMF), and Asian Development Bank (ADB).
- Academic Articles and Research Papers: Journal articles published on platforms such as Google Scholar, ResearchGate, and other academic databases.
- Newspapers and Reputed Magazines: Articles related to economics and the environment highlighting current trends and challenges.

Using this methodology, the collected data will be systematically analyzed to achieve the study's objectives and draw meaningful conclusions.

REVIEW OF LITERATURE

Research on green finance has increased significantly over the past decade, reflecting global awareness of climate change and the Sustainable Development Goals (SDGs). Early studies focused on defining green finance and its fundamental concepts, while recent research delves into its impacts, challenges, and future prospects.

In recent years, there has been a notable rise in studies on green finance, indicating growing global recognition of climate change challenges and sustainable development goals. Early research concentrated on the basic concepts and definitions of green finance. Bochkareva (2018) identified green bonds, carbon financing, and environmental equity funds as key instruments, laying the foundation for the field. Around the same period, Porter & Claessens (2019) emphasized that green finance is not merely a financial concept but a decisive tool to link economic growth with environmental protection, supporting the success of international agreements like the Paris Agreement.

Zhang & Wang (2020) analyzed the development of the green bond market in China, showing that strong government policies and incentives can accelerate these financial instruments. Moreover, Yoon & Lee

(2021) observed that the implementation of green finance is closely linked with corporate governance and corporate social responsibility (CSR).

Despite progress, several challenges persist in the path of green finance. Smith (2022) highlighted the risks of green-washing, where companies claim to be environmentally friendly without actual implementation, emphasizing the need for standardized measures and regulations. In the Indian context, Sharma (2020) analyzed barriers to the development of green finance, such as lack of awareness, high initial costs, and unclear government policies. Jain & Mittal (2021) evaluated the potential of green loans and green bonds in the Indian banking sector, identifying investor confidence and the absence of risk assessment standards as major challenges. Patel & Singh (2022) presented a case study on India's emerging green bond market and recommended aligning domestic policies with global standards. Furthermore, Joshi (2023) emphasized the need for green finance for India's small and medium enterprises (SMEs), noting that these industries require targeted financial support to adopt clean technologies.

Clearly, green finance is an essential global trend. However, considering India's unique economic and social factors, there is a need for further in-depth research on its implementation, impact, and future policy frameworks.

DATA ANALYSIS & DISCUSSION

Global Green Finance – Development (2001–2025):

Year/Period	Key Events / Finance	Estimated Size	Analysis / Trend
2001–2005	Early Kyoto Protocol follow-up	<$100 billion	Limited mainly to mitigation projects (energy efficiency)
2010	Climate Funds post-Copenhagen	~USD 200 billion	Dependent on public funds; adaptation finance weak
2015	Paris Agreement, Rapid Spread of Green Bonds	~USD 500 billion	Green bonds became key instruments for institutional finance
2020	Green Recovery after Covid-19	~USD 850 billion	Green stimulus packages; growth in ESG funds
2023	Climate Finance Flows	USD 1.9 trillion	Private investment > public investment; mitigation finance dominant (90%+)
2024	Surpassed USD 2 trillion	USD 2.0 trillion	Record high globally; adaptation & biodiversity projects still limited
2025 Q1	Green Economy & Bond Market	$7.9 trillion (equity), $2.9 trillion (bond outstanding)	Green economy now established in global finance; regional disparities remain significant

GREEN FINANCE AT GLOBALLY:

- Between 2001 and 2005, global climate finance began under the Kyoto Protocol. Funding was less than USD 100 billion and mainly limited to energy efficiency and emission reduction projects.
- By 2010, following the Copenhagen Summit, various climate funds such as the Green Climate Fund were established, increasing funding to around USD 200 billion, mostly reliant on public finance, with limited adaptation funding.
- The 2015 Paris Agreement marked a major turning point. Green bonds grew rapidly, reaching USD 500 billion by 2015, with institutional investors and multilateral development banks becoming active participants.
- After Covid-19 in 2020, Green Recovery packages were launched, with many countries announcing "green stimulus" measures, increasing global green finance to USD 850 billion and boosting ESG-based funds.
- By 2023, global climate finance reached USD 1.9 trillion. Notably, private climate finance (over USD 1 trillion) surpassed public finance. Mitigation projects received USD 1,780 billion, while adaptation projects only received USD 65 billion, indicating a focus on carbon reduction over climate adaptation.
- In 2024, global climate finance exceeded USD 2 trillion for the first time, with the green economy valued at $7.9 trillion and the green bond market outstanding at $2.9 trillion.

GLOBAL TRENDS:

- Early Phase (2001–2010) → Energy efficiency and public funds.
- Middle Phase (2010–2020) → Emergence of green bonds and ESG funds.
- Recent Phase (2020–2025) → Growth in private investment; adaptation and biodiversity projects lagging.

India – Green Finance Development (2000–2024):

Year/Period	Key Policy / Initiative	Estimated Size	SDG Alignment	Analysis / Trend
2000	RE Pilot Projects	~₹500 crore	SDG 7, 13	Initial small energy access projects
2005	Electricity Act & RE Policies	~₹2,000 crore	SDG 7, 13	Start of electricity access and efficiency programs
2010	National Solar Mission	~₹10,000 crore	SDG 7, 9, 13	Institutional financing for solar projects
2015	First Green Bonds (Yes Bank, EXIM)	$1.1 billion (~₹7,000 crore)	SDG 7, 9, 11, 13	Start of institutional market integration
2020	RE Capacity 88 GW, Green Bonds/Loans	$10 billion+	SDG 7, 9, 11, 12, 13	EV finance, urban clean mobility projects
2022	Sovereign Green Bonds (₹16,000 crore)	$2 billion	SDG 7, 13	Major central government initiative
2023	Green Deposits & Multilateral Funds	~$650 million+	SDG 12, 13	Energy efficiency, recycling

2024	Sovereign + Blue Bonds + Biodiversity Finance	$20 billion+ cumulative	SDG 7, 9, 11, 12, 13, 14, 15	Multi-SDG diversification; focus on biodiversity & adaptation

GREEN FINANCE AT INDIA

- India's initial green finance phase began around 2000 with Renewable Energy Pilot Projects (~₹500 crore), linked to SDG 7 (Clean Energy) and SDG 13 (Climate Action).
- In 2005, the Electricity Act and various renewable energy policies expanded electricity access and promoted energy efficiency, with funding around ₹2,000 crore.
- The 2010 National Solar Mission marked large-scale solar projects with financing around ₹10,000 crore, opening the way for long-term clean infrastructure finance.
- In 2015, India issued its first green bond (Yes Bank, EXIM Bank) valued at $1.1 billion (~₹7,000 crore), enabling institutional funding for urban transport and clean energy sectors.
- By 2020, India's renewable energy capacity reached 88 GW, with green bonds and loans financing over $10 billion. There was a notable increase in multilateral agency participation, private banks, and EV financing.
- In 2022, the government issued its first sovereign green bonds (~₹16,000 crore/$2 billion), signaling strong policy support for green finance.
- In 2023, green deposits (HDFC Bank, Federal Bank) and International Solar Alliance funding contributed over $650 million, covering MSME efficiency, recycling, and climate adaptation initiatives.
- By 2024, India began investing in Blue Bonds and biodiversity projects, aligning with SDG 14 (Life Below Water) and SDG 15 (Life on Land), with cumulative financing exceeding $20 billion.

INDIAN TRENDS:

- 2000–2010 → Energy-centric financing (renewable energy & solar).
- 2015–2020 → Green bonds, urban transport, EV loans.
- 2021–2024 → Multi-SDG diversification (energy + cities + biodiversity + responsible consumption).

In short, globally green finance has grown rapidly, particularly with increasing private investment. And in India, initial focus was on energy access and solar projects, but post-2015 institutional bonds and post-2022 sovereign bonds have driven multi-sectoral (multi-SDG) financing.

CONCLUSION & RECOMMENDATIONS

CONCLUSION

Over the past two decades, green finance has emerged globally not just as an alternative but as a key financial instrument for sustainable development. Statistically, the growth from USD 25 billion in 2001 to USD 2.1 trillion in 2024 indicates that the global economy is increasingly moving forward with the environment at its center. In India, the journey of green finance began slowly but accelerated rapidly after 2015, driven by the Paris Agreement, renewable energy targets, and RBI policies. The increase from USD 2 billion in 2001 to USD 17 billion in 2024 shows that India is becoming an emerging hub for green finance. However, challenges remain, such as high capital costs, lack of awareness, regulatory ambiguities, and limited data. Notably, India's share in the green bond market is less than 1%, indicating that much work is still needed globally. On the other hand, future opportunities are vast—achieving 500

GW renewable energy targets by 2030, retail green finance products via FinTech, energy efficiency financing for MSMEs, as well as investments in blue bonds and biodiversity projects. These opportunities will help India not only achieve SDGs but also establish global leadership in the green economy.

In short, green finance is not just a financial model; it is a tool to balance the environment, society, and economy. With policy support, international cooperation, and technological innovation, green finance can become a strong foundation for a sustainable future for India and the world.

RECOMMENDATIONS

To strengthen green finance:

- Governments and regulators should adopt a green taxonomy and increase green loans under Priority Sector Lending (PSL) up to 10% in India.
- Use risk-mitigation instruments to attract private capital and promote green deposits and ESG funds in India.
- Conduct awareness campaigns for investors and MSMEs and promote EV and solar finance products through FinTech.
- Increase adaptation finance globally to USD 100 billion and provide funds for blue bonds and forest projects in India.
- Make climate risk stress testing mandatory in all banks and publish annual reports.

Global Challenges

- High perceived risk of green projects hinders private investment.
- High interest rates and reliance on foreign debt make green finance costly.
- Insufficient regulatory frameworks and the risk of greenwashing discourage investment.
- Lack of environmental data and skilled personnel creates uncertainty for investors.

Indian Challenges

- Regulatory barriers and limited market infrastructure slow down investment.
- India's share in the global green bond market is less than 1%.
- Green loans account for less than 5% of total PSL and only 3–4% of overall banking loans.
- Financing for adaptation and biodiversity (SDG 14, 15) is very low.

Global Opportunities

- Green finance can significantly contribute to sustainable industrialization.
- Large-scale growth is possible by investing in clean energy and infrastructure by 2030.
- FinTech and ESG taxonomy can provide clear guidance to investors.
- Increasing finance for adaptation and biodiversity can create new markets.

Indian Opportunities

- Achieving the 500 GW renewable energy target by 2030 requires approximately USD 20 billion annually.
- The green finance taxonomy (2025–26) will provide clarity and growth in the market.
- Banks like SBI and HDFC can lead through green bonds and deposits.
- New opportunities exist in energy efficiency and EV financing for MSMEs.
- FinTech and digital banking can expand retail products like rooftop solar and EV loans.
- Blue bonds and forest conservation projects provide opportunities aligned with SDG 14 and 15.

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A STUDY ON THE IMPACT OF FINANCIAL LITERACY ON INVESTMENT BEHAVIOUR OF ACADEMICIANS IN JAMNAGAR, GUJARAT

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ABSTRACT:
Being Financial literate has become very important in today's times. A person with financial literacy can solve money related issues like budgeting, investing, borrowing, taxation and personal financial management etc. This paper emphasis on the investment behaviour of Academicians of Jamnagar city of Gujarat state. In this research paper, primary data has been collected by questionnaire to measured financial literacy like knowledge, financial attitude, behaviour and investment challenges. The data is analysed using SPSS software employing descriptive statistics, chi-square test and regression analysis. The result of this study found the association between various demographic factors, financial literacy and investment behaviour. This study found that financial literacy has significant positive impact on investment behaviour.

KEY WORDS: FINANCIAL LITERACY, INVESTMENT BEHAVIOUR, ACADEMICIANS

INTRODUCTION:

In today's times, money has become an important thing in a person's life. Therefore, it is become necessary for every person to have financial knowledge so that their can meet the uncertainty of the future. A financially literate person can improve their standard of living by increasing their financial stability. A person who has financial knowledgeable has the ability to make better financial decisions, can effectively manage money and debt, a person becomes better equipped to reach their future financial goals, managing money well reduce their expenses, can make more ethical decision when making financial decisions such as choosing insurance, loan, various investment and using credit cards.

LITERATURE REVIEW:

The financial market was influenced by economic and non-economic factor as well as national and internation. This phenomenon had a great impact on investors investing in the stock market and makes them more sensitive to future investment decisions. When the breadth of financial products was added to this, the importance of financial issues was places on investment. (Mandell L. & Klein L. S., 2009).

(Rakesh Kumar & Dhankar R. S., 2010) have stated in their study that the risk and return are normally distributed, which means that the returns of a particular day or month are very different from those of other days or months. This creates reasonable opportunities' for earning abnormal profits. They further stated that the time horizon plays a very important role in earning these huge returns when considering the number of risks involved.

(Dr. Paheli Nigam & Dr Neetu Kumari, 2012) this study was conducted on the impact of financial literacy on sustainable investment behaviour of employed youth in Bangalore. In this study, people aged 19-35 years were selected to het data. From this study, it was proved that most of the young investors choose remains stable. They were willing to bear a moderate amount of risk for investment, the study said, most of them were financial illiterate and also have awareness about various financial products like shares, bonds, mortgages and pension funds etc. They had a basic understanding of investment and financial markets. With the help of that knowledge, it was found that they take a moderate amount of risk.

(Punit Bhushan & Yajulu Medury, 2013) were studied of 516 salaried individuals of Himachal Pradesh use multi stage samplings to check financial literacy levels. It was found that overall literacy levels were low and financial literacy levels of male was more than female. Furthermore, level of educations, income, nature of employments and place of work influences on financial literacy whereas geographically region did not influence on financial literacy level.

(Sindhu K. P. & Kumar S. R., 2014) in their study stated that when it comes to savings, Indian households dominate both the public and private sectors. India is one of the top countries in generating savings and if this household surplus is challenged into the economy through various investment avenues, it can be very fruitful. Unfortunately, the participation of individual investors in the equity market, directly or indirectly, is very low which can prove detrimental in the future.

OBJECTIVE:

- To examine the association between various demographic factors and financial literacy.
- To investigate the relationship between different demographic factors and investment behaviour.
- To study financial literacy and its impact on investment behaviour of the academicians in Jamnagar city, Gujarat.

HYPOTHESES OF THE STUDY:

- H1: There is no significant relationship between demographic factors and financial literacy of academicians.
- H2: There is no significant relationship between demographic factors and investment behaviour.
- H3: There is no significant impact of financial literacy on the investment behaviour of academicians.

RESEARCH METHODOLOGY:

- Research Design: Exploratory and descriptive research design
- Population: Academicians of Jamnagar city.
- Sample Size: 100 academicians from Jamnagar city.
- Sampling Method: Simple random sampling method
- Data Collection Method: By a structure Questionnaire send to the focus group by online method and offline method.
- Data Analysis: SPSS software is used to perform chi-square tests and regression analysis.

VARIABLES:

- Independent variables: Financial literacy, financial attitude and financial behaviour

- Dependent variables: Investment behaviour

SAMPLING DESIGN:

Both exploratory and descriptive research designs are used for this study. Primary as well as secondary data are utilized. The primary data are gathered using a structured questionnaire while, secondary data are source from research journals and published literature. The questionnaire is sent to the target respondents. A sample of 100 academicians from Jamnagar city is selected using the convenience sampling method. The questionnaire consists of three sections: demographic information, financial literacy questions with Likert scale questions assessing financial behaviour, financial attitude and investment behaviour.

DATA ANALYSIS AND INTERPRETATION:

The following tables show the frequencies of demographic details of the respondents:

Table 1: Demographic details of Respondents

		Frequency	Percentage
Age	Male	46	46
	Female	54	54
Age	24-30	35	35
	30-40	31	31
	40-50	24	24
	50-60	10	10
Education Qualification	Under Graduate	5	5
	Post Graduate	19	191
	PTC	11	11
	B.Ed./M.Ed.	26	26
	M.Phil.	12	12
	PHD	23	23
	Others	4	4
Teaching At	School	51	51
	College	42	42
	University	0	0
	Others	7	7
Salaried	Government	43	43
	Grant-in-aid	14	14
	Private	43	43
Monthly Income	Below 20,000	27	27
	20,001-40,000	28	28
	40,001-60,000	14	14
	60,001-100,000	19	19
	Above 100,000	12	12
Marital Status	Unmarried	31	31
	Married	67	672
	Separated	2	2

	Others	0	0
Teaching Experience	Less than 5 years	45	45
	5-10 years	21	211
	11-15 years	14	14
	More than 15 years	20	20

(Sources: Primary data)

The researcher conducted a basic analysis of the demographic variables. Data on financial literacy and investment behaviour is collected using statements measured on a 5-point Likert scale. To check the reliability of this data, Cronbach's Alpha test is used. The results of this test are given below.

Reliability statistics

Cronbach's Alpha	N of Items
.837	17

Cronbach's Alpha is applied to assess the reliability of data. A value above 0.7 % indicates that the data is considered reliable. In the present study, Cronbach's Alpha value is .0.837, which indicates a high-level of internal consistency. Therefore, the data is reliable and appropriate for further analysis.

Association between demographic factors and financial literacy of academicians

To fulfil the first objective of the study, a Chi-square test is used to examine the relationship between selected demographic factor variables and financial literacy. The test is done at a 5% significance. The result is summarized in the table below, based on the following hypothesis

H0: There is no significant relationship between demographic factors and financial literacy of academicians**.**

Table 2: Association between demographic factors and financial literacy

Demographic variables	Chi-square value	Significant value
Gender	67.995	0.376
Age	187.25	0.642
Education Qualification	426.09	0.101
Teaching At	120,53	0.713
Salaried	125.53	0.594
Monthly Income	255.871	0.561
Marital Status	108.21	0.918
Teaching Experience	179.35	0.783

The Chi-square test is performed at a 5% level of significance. The result show in Table 2, is examine the relationship between demographic variables and financial literacy. For demographic variable such as gender, age, education qualification, teaching level, salaried, monthly income, marital status, teaching experience is more than 0.05 which is level of significant which shows that null hypotheses for this test will be accepted. Also, it indicates that there is no significant association between demographic factors and financial literacy among academicians.

Association between demographic factors and investment behaviour of academicians

To fulfil the second objective of the study, a Chi-square test is applied to examine the relationship between different demographic variables and investment behaviour. This result shows that Chi-square test is performed at a 5 % level of significance. The result is summarised in the table below, based on the following hypotheses

H0: There is no significant relationship between demographic factors and investment behaviour of academicians.

Table :3 Association between demographic factors and investment behaviour

Demographic variables	Chi-square value	Significant value
Gender	31.581	0.085
Age	54.95	0.832
Education Qualification	155.80	0.077
Teaching At	53.542	0.153
Salaried	39.408	0.669
Monthly Income	68.473	0.939
Marital Status	50.195	0.241
Teaching Experience	79.944	0.116

The Chi-square test is performed at a 5% level of significance. The result show in Table 3, is examine the relationship between demographic factors and investment behaviour. For all demographic variables- such as gender, age, education qualification, teaching level, salaried, monthly income, marital status, teaching experience is more than 0.05 which is level of significant which shows that null hypotheses for this test will be accepted. Also, it indicates that there is no significant association between demographic factors and investment behaviour among academicians.

IMPACT OF FINANCIAL LITERACY ON INVESTMENT BEHAVIOUR

To fulfil the third objectives of the study, regression analysis is performed between financial literacy and investment behaviour of the academicians. In this analysis, investment behaviour is the dependent variables and financial literacy level is independent variables. The results of the regression analysis are presented below.

H0: There is no significant impact of financial literacy on investment behaviour of academicians.

Table 4.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the estimate
1	.380	.144	.136	5.159

a. Predictors: (Constant), FL Score

Table 4.2 ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig
1. Regression	439.603	1	439.603	16.518	<.001
Residual	2608.157	98	26.614		
Total	3047.760	99			

a. Dependent Variable: Investment Behaviour
b. Predictors: (Constant) Financial literacy

Table 4.3 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
1 (Constant)	6.646	3.979		1.670	.098
Composite FL	1.337	.329	.380	4.064	<.001

a. Dependent variable: Investment Behaviour

To assess the impact of financial literacy on investment behaviour, a linear regression analysis is conducted. The R Square ($R^{2)}$ value is 0.144, which indicates that 14.4% of the variation in investment behaviour of academicians can be explained by their level of financial literacy. The remaining 85.6% of the variation is attributed to other factors not included in this model. The standard error of the estimate is 5.159, which suggests a moderate level of prediction accuracy.

The ANOVA table shows that the model is statistically significant (F=16.518, P<0.001) indicating that financial literacy has a meaningful impact on investment behaviour. The regression coefficient (B=1.337, $p < 0.001$) for financial literacy is positive and significant at the 95% confident level. This means that as financial literacy increase, investment behaviour also improves. Therefore, the null hypothesis is rejected. The result confirms a significant and positive relationship between financial literacy and investment behaviour among academicians.

CONCLUSION:

Financial literacy enables a person to think critically about savings and investment decisions in their daily lives. Especially when a person has to save some portion of their fixed income for future uncertainties and invest it in such a way that it will get good returns in the future. A person who are financial literature their can manage his spending and saving ratio properly. This study focusses on the impact of financial literacy on investment behaviour of academicians in Gujarat state. It is observed that financial literacy explains a significant part of the variation in investment behaviour. Demographics factors such as age, income, teaching, etc. are also found to be associated with both financial literacy and investment behaviour. These findings emphasise the need for targeted financial literacy programs to promote better financial plannings among academicians in Gujarat state.

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THE ROLE OF INCLUSIVE EDUCATION IN PROMOTING EQUITY AND SOCIAL JUSTICE IN SCHOOLS

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ABSTRACT
Inclusive education has emerged as a transformative approach to ensuring equal opportunities for all learners, regardless of their abilities, socio-economic backgrounds, or cultural identities. By integrating students with diverse needs into mainstream classrooms, inclusive education seeks to promote fairness, participation, and social justice. This study explores the role of inclusive education in fostering equity and social justice in schools. Using a descriptive and analytical research design, the paper examines how inclusive practices contribute to student engagement, academic achievement, and social integration. The study also highlights the challenges faced in implementing inclusive education and suggests strategies for strengthening its role in building equitable educational environments.

KEYWORDS: INCLUSIVE EDUCATION, EQUITY, SOCIAL JUSTICE, DIVERSITY, SPECIAL NEEDS, EDUCATIONAL POLICY

INTRODUCTION
Education is universally recognized as a fundamental human right, essential for achieving equity, social inclusion, and justice in society. However, traditional educational systems often marginalize students with disabilities, socio-economic disadvantages, or minority identities by placing them outside mainstream classrooms. Inclusive education, as defined by UNESCO (2009), refers to the process of addressing and responding to the diverse needs of all learners through increased participation in learning, cultures, and communities.

The principle of inclusive education is grounded in the idea that schools should accommodate all learners, regardless of physical, intellectual, social, emotional, linguistic, or other differences. Instead of segregating students into special schools or programs, inclusive education emphasizes their right to learn together in the same environment. This approach not only reduces discrimination but also fosters empathy, cooperation, and respect among students.

Globally, inclusive education is recognized as a driver of equity and social justice. In India, the Right to Education Act (2009) and the National Education Policy (NEP 2020) stress the importance of inclusion to ensure that every child has access to quality education. Despite progress, challenges such as inadequate teacher training, lack of resources, and societal attitudes continue to hinder the effective implementation of inclusive practices.

This study focuses on examining the role of inclusive education in promoting equity and social justice in schools. It addresses the following research questions:

1. How does inclusive education contribute to equity and social justice in schools?

2. What are the academic and social benefits of inclusive classrooms for students with and without special needs?
3. How do teachers and school administrators perceive inclusive education?
4. What challenges and barriers hinder the effective implementation of inclusive education?

By exploring these questions, the study aims to provide insights for policymakers, educators, and school leaders to strengthen inclusive education as a pathway to achieving social justice.

REVIEW OF LITERATURE

The role of inclusive education in achieving equity and social justice has been widely studied, with scholars emphasizing both its transformative potential and implementation challenges.

CONCEPTUAL FOUNDATIONS OF INCLUSIVE EDUCATION

Ainscow (2005) defined inclusive education as an approach that recognizes and values student diversity, ensuring that schools respond to the learning needs of all children. UNESCO (2009) reinforced this perspective by identifying inclusion as a process of removing barriers to participation and learning. Inclusive education is therefore rooted in the principles of equity, fairness, and justice.

EQUITY AND SOCIAL JUSTICE IN EDUCATION

According to Fraser (2009), social justice in education involves redistribution of resources, recognition of diversity, and representation of marginalized groups. Inclusive education embodies these principles by creating equitable opportunities for all learners, including those with disabilities, socio-economic disadvantages, and minority backgrounds. Slee (2011) argues that inclusion is not only about access but also about restructuring educational systems to eliminate exclusionary practices.

BENEFITS OF INCLUSIVE EDUCATION

Studies consistently highlight the benefits of inclusion for both students with and without special needs. Salend (2011) found that inclusive classrooms enhance social skills, empathy, and academic performance. Research by Sharma et al. (2017) showed that students with disabilities in inclusive settings perform better academically and socially compared to those in segregated environments. Additionally, inclusive practices foster a culture of respect and collaboration among all learners.

TEACHER AND ADMINISTRATOR PERSPECTIVES

Teachers play a critical role in the success of inclusive education. Florian and Black-Hawkins (2011) noted that teacher beliefs, attitudes, and preparedness significantly influence the quality of inclusion. However, Forlin (2010) observed that many teachers feel unprepared to manage diverse classrooms, pointing to the need for professional development. Administrators, too, play a vital role in creating supportive policies and providing resources for inclusion.

CHALLENGES IN IMPLEMENTATION

Despite its benefits, inclusive education faces several barriers. Loreman et al. (2014) identified inadequate resources, large class sizes, and limited teacher training as significant challenges. Cultural attitudes toward disability and diversity also hinder effective inclusion in schools. In the Indian context,

Mukhopadhyay and Mani (2002) highlighted that societal stigma and insufficient infrastructure remain persistent barriers.

Overall, the literature affirms that inclusive education promotes equity and social justice but requires systemic reforms, teacher training, and resource allocation to achieve its full potential.

RESEARCH METHODOLOGY

Research Design

The study adopts a descriptive and analytical research design, employing a mixed-methods approach to examine the role of inclusive education in promoting equity and social justice.

Objectives of the Study

1. To examine how inclusive education contributes to equity and social justice in schools.
2. To evaluate the academic and social benefits of inclusive classrooms.
3. To analyze teacher and administrator perceptions of inclusive education.
4. To identify challenges and barriers in implementing inclusive practices.

Population and Sample

The population includes teachers, administrators, and students from both government and private schools in Gujarat. A sample of **250 students, 40 teachers, and 10 administrators** was selected using stratified random sampling to ensure diverse representation.

Data Collection Tools

1. **Questionnaire:** Administered to teachers and students to capture perceptions of inclusion.
2. **Interviews:** Conducted with administrators to understand policy and resource perspectives.
3. **Observation Checklist:** Used to evaluate classroom practices, participation, and student interactions.

Data Collection Procedure

Data were collected over a four-month period, combining in-person and online surveys, classroom observations, and semi-structured interviews.

Data Analysis Methods

- Quantitative data analyzed using descriptive statistics (percentages, mean scores) and inferential tests (ANOVA, t-tests).
- Qualitative data analyzed thematically to identify patterns related to equity, justice, and barriers.

Data Analysis & Interpretation

1. Demographic Profile of Respondents

Among the 250 students, 52% were male and 48% female. Approximately 15% were identified as students with special educational needs. The teacher sample included 60% from government schools and 40% from private schools.

2. Perceptions of Inclusive Education

- 78% of teachers agreed that inclusive classrooms promote equity and fairness.
- 70% of students felt that inclusive settings fostered empathy and peer cooperation.
- Administrators emphasized the role of inclusive policies in reducing dropout rates among marginalized groups.

3. Academic and Social Benefits

Students with special needs in inclusive classrooms reported better participation and academic confidence. Non-disabled students also reported improved teamwork and understanding of diversity. Test

scores showed modest but consistent improvement among students in inclusive settings compared to segregated environments.

4. Teacher Preparedness

Only 45% of teachers felt adequately trained to implement inclusive practices. Many highlighted the need for workshops and professional development programs to handle diverse classrooms effectively.

5. Challenges Reported

- Inadequate resources and infrastructure (41%)
- Large class sizes limiting personalized support (36%)
- Negative societal attitudes toward disability (29%)
- Lack of collaboration between teachers and parents (25%)

FINDINGS & DISCUSSION

The study examined how inclusive education promotes equity and social justice in schools by analyzing student, teacher, and administrator perspectives. The findings reveal several important outcomes.

1. Inclusive Education as a Tool for Equity

The study confirmed that inclusive education significantly contributes to fairness and equal opportunities. Both teachers (78%) and students (70%) recognized that inclusive classrooms reduce discrimination and promote empathy. This finding aligns with Ainscow (2005) and Fraser (2009), who emphasized inclusion as a pathway to social justice.

2. Academic and Social Benefits

Students with special needs in inclusive classrooms demonstrated improved academic confidence and higher participation rates. Non-disabled students also reported greater teamwork, tolerance, and respect for diversity. These outcomes echo Salend (2011) and Sharma et al. (2017), who found that inclusion benefits all learners academically and socially.

3. Teacher and Administrator Perceptions

While teachers acknowledged the value of inclusive practices, only 45% felt adequately prepared to handle diverse classrooms. Administrators stressed that inclusive policies lowered dropout rates and enhanced school-community relationships. This suggests that institutional commitment is crucial for achieving equity and justice.

4. Challenges in Implementation

The study highlighted persistent challenges such as inadequate resources, large class sizes, and negative societal attitudes. Teachers often felt overwhelmed due to limited training and lack of support. These findings are consistent with Forlin (2010) and Loreman et al. (2014), who noted that systemic and cultural barriers hinder effective inclusion.

5. Implications for Policy and Practice

The findings underscore the need for inclusive education to be supported by strong policies, professional training, and adequate infrastructure. Without these supports, inclusive education risks becoming symbolic rather than transformative.

CONCLUSION & SUGGESTIONS

The study concludes that inclusive education plays a vital role in promoting equity and social justice in schools. By integrating students of diverse abilities and backgrounds into mainstream classrooms, inclusive education fosters empathy, cooperation, and fairness. However, the success of inclusion depends on teacher preparedness, institutional support, and societal attitudes.

KEY SUGGESTIONS

1. Teacher education programs should integrate specialized training on inclusive practices and classroom management for diverse learners.
2. Governments and schools must invest in infrastructure, teaching aids, and assistive technologies to support inclusive classrooms.
3. Policies should mandate smaller class sizes to allow personalized support for students with special needs.
4. Parent and community awareness campaigns should be conducted to reduce stigma and promote acceptance of inclusion.
5. Collaboration between general and special educators should be strengthened to ensure holistic support for all students.

By adopting these measures, inclusive education can move beyond policy rhetoric to become a powerful tool for achieving equity and social justice in schools.

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CREATING AN ECO-FRIENDLY AWARENESS AND AFFECTION THROUGH LITERATURE AND LANGUAGE

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ABSTRACT

Celebrating nature and the environment through literature involves exploring the interconnectedness of humanity and the natural world, using powerful narratives to evoke empathy and awareness, inspiring critical reflection on environmental issues, and fostering a sense of responsibility for conservation and stewardship. From ancient myths to modern ecocriticism, writers use stories, poetry, and essays to highlight nature's beauty and fragility, critique cultural perspectives that devalue the environment, and advocate for sustainable practices.

During the last few decades, Environment has posed a great threat to human society as well as the mother earth. The extensive misuse of natural resources has left us at the brink of ditch. Under these circumstances, there arose a new theory of reading nature writing during the last decade of the previous century called Ecocriticism. It is a worldwide emergent movement which came into existence as a reaction to man's anthropocentric attitude of dominating nature. The present paper seeks to explore the ecocritical perspectives as envisaged in some select world literature as well as Indian writing in English. This environmentally oriented study of literature brings about an ecological literacy among the readers who in the process become ecoconscious from being egoconscious, thereby taking good care of Mother Nature. The humans have only one earth to live in and we are at the brink of our forthcoming destruction unless we are careful of the blue planet. If we want to hear the song of the earth, we should change our anthropocentric vision without any delay. The world literature abounds in ecological perspectives. Environment being an inseparable part of human culture is paramount in all major canonical writings. An ecological insight may lead them into several new perspectives.

KEY WORDS: ECOCRITICISM, ANTHROPOCENTRIC ATTITUDE, ECOLOGICAL LITERACY, ECOCONSCIOUS, THE BLUE PLANET, PARAMOUNT

INTRODUCTION

During the last few decades, Environment has posed a great threat to human society as well as the mother earth. The extensive misuse of natural resources has left us at the brink of ditch. The rainforests are cut down, the fossil fuel is fast decreasing, the cycle of season is at disorder, ecological disaster is frequent now round the globe and our environment is at margin. Under these circumstances, there arose a new theory of reading nature writing during the last decade of the previous century called Ecocriticism. It is a worldwide emergent movement which came into existence as a reaction to man's anthropocentric attitude

of dominating nature. The present paper seeks to explore the ecocritical perspectives as envisaged in some select world literature as well as Indian writing in English. This environmentally oriented study of literature brings about an ecological literacy among the readers who in the process become ecoconscious, thereby taking good care of Mother Nature.

The word 'Eco-Criticism' was **first coined by William Rueckert's "Literature and Ecology: An Experiment in Ecocriticism" (1978).** Ecocriticism originated as an idea called "literary ecology "and was later coined as an "-ism". Ecocriticism expanded as a widely used literary and cultural theory by the early 1990s with the formation of the Association for the Study of Literature and Environment at the Western Literary Association (1992), followed by the launch of the flagship journal ISLE: Interdisciplinary Studies in Literature and Environment in 1993, and then later the publication of The Ecocriticism Reader.

Ecocriticism emerged as a recognizable discipline within the literature in 1980s in the Western American Universities and in 1990s in the Britain. American and British romantic writers took interest in nature as a subject. Further, Victorian realists wrote about industrialization and globalization that was altering the natural landscape. **In USA ecocriticism was highly influenced by the writings of major nature poets and essayists like R. W. Emerson, H. D. Thoreau and Margaret Fuller. Emerson's Nature (1836)** speaks about the impact of natural world upon him. He unfolds the spiritual unity of nature and urges his readers to enjoy a relationship with the environment. **H. D. Thoreau's Walden (1854)**, a poetic narrative, describes his two year stay in a small wooden house. In this work, he encounters remarkable creatures and landscapes around him with microscopic details. **Margaret Fuller's Summer on the Lake (1843)** was a powerfully written journal of her encounter with the American landscapes. All these three books can be called the fundamental works of American ecocentered writings.

OBJECTIVES OF THE RESEARCH STUDY

The aim of writing the present research paper is to study, identify, discuss, analyze and to interpret Eco-criticism

1. To highlight on the study of the link between literature and the environment.
2. To expand the idea of globalization to encompass the whole ecosphere.
3. To make an interpretation of ecocritical life.
4. To understand the concepts like **apocalypse, anthropocene, anthropocentrism, biocentrism, ecocentrism and ecophobia.**
5. To interpret the biophila (inter-relationship between the human and the environment).
6. To study how does **"ecosophy"** describe an ecologically informed approach to nature and literature as well as an approach which questions the hegemony of anthropocentric constructions of environment.

As Glotfelty and Fromm famously states that ecocriticism takes an earth-centred approach to literary studies rather than an anthropomorphic or human-centered approach. It upholds the view that human culture is connected to the physical world, affecting it and affected by it. Simply put, ecocriticism is the study of the relationship between literature and the physical environment.

Ecocriticism asks us to examine ourselves and the world around us, critiquing the way that we represent, interact with, and construct the environment, both natural and man-made. Generally it is believed that at

the heart of ecocriticism is a commitment to environmentality from whatever critical vantage point. The challenge for ecocritics is keeping one eye on the ways in which nature is always culturally constructed, and the other on the fact that nature really exists.

In Britain, ecocriticism is known as an **environmental literary criticism or green studies**, which emerged in 1990s. But, the history of British ecocriticism goes back to 1730s. The English pre-romantic poet James Thomson published his best poem about nature, **Season**, a series of four poems during 1726-30. This poem is a description of country-side. Similarly, in **Elegy Written in a Country Churchyard** (1751), Thomas Gray treats nature with utmost respect and reverence. But, the British ecocriticism was influenced by the writings of English romantic poets such as **William Wordsworth, S. T. Coleridge, P. B. Shelly, John Keats and Lord Byron**. All these romantic poets wrote poems with **a focus on the beauty of nature**. Substantially speaking, they were splendidly inspired by nature.

Celebrating nature and the environment through literature involves exploring the interconnectedness of humanity and the natural world, using powerful narratives to evoke empathy and awareness, inspiring critical reflection on environmental issues, and fostering a sense of responsibility for conservation and stewardship. From ancient myths to modern ecocriticism, writers use stories, poetry, and essays to highlight nature's beauty and fragility, critique cultural perspectives that devalue the environment, and advocate for sustainable practices.

KEY ASPECTS OF ENVIRONMENTAL LITERATURE

Human-Nature Relationship:

Literature explores the dynamic relationship between humans and the physical environment, depicting human interactions with nature and the consequences of these interactions.

Environmental Awareness and Action:

Through compelling stories and vivid descriptions, environmental literature raises awareness about environmental challenges, such as climate change and deforestation, and inspires readers to take action for conservation.

Empathy and Connection:

By portraying the beauty and the fragility of the natural world, literature can cultivate empathy for nature and promote a deeper understanding of our place within the global ecosystem.

Cultural and Societal Critique:

Environmental literature can also critique cultural values that lead to the exploitation and devaluation of the environment, challenging human superiority and promoting a more harmonious relationship with the non-human world.

Inspiration and Hope:

While addressing environmental crises, literature can also offer hope by showcasing nature's resilience and the potential for humanity to live in balance with the Earth.

EXAMPLES OF ENVIRONMENTAL LITERATURE AND LANGUAGE

Poetry:

Poets use vivid imagery, metaphors, and lyrical language to capture the essence of nature, expressing feelings of affection, reverence, and gratitude for the natural world.

Nature Writing:

This genre specifically focuses on the natural world, providing detailed observations and reflections on landscapes, ecosystems, and the human experience within nature.

Ecocriticism:

This field of study examines how literature and cultural texts represent the natural environment and how these representations influence our understanding and treatment of the planet.

Children's Literature:

Books like **Darcy Moon and The Aroona Frogs** can introduce children to environmental concepts and inspire them to become earth guardians.

HOW LITERATURE CAN FOSTER ENVIRONMENTAL AWARENESS

Emotional Engagement:

Literature connects with readers on an emotional level, making environmental issues more relatable and encouraging a sense of responsibility.

Perspective Shift:

By offering new insights and perspectives, literature can challenge anthropocentric views and promote a more inclusive understanding of all living and non-living components of the environment.

Call to Action:

Ultimately, by blending emotional appeal, insightful critique, and powerful narratives, environmental literature serves as a vital tool for fostering environmental stewardship and advocating for a more sustainable future

World Eco-Literature:

Ecocriticism gets its inspiration from the three major American writers whose works celebrate nature as a life force, and the wilderness as manifested in America. They are **Ralph Waldo Emerson (1803-1882), Margaret Fuller (1810-1850), and Henry David Thoreau (1817-1862).** The trio belonged to the group of New England writers, poets, essayists, novelists and philosophers collectively known as the transcendentalists, the first major literary movement in America to achieve 'cultural independence' from European models.

R. W. Emerson had enjoyed the influence of nature in his first reflective prose narrative **'Nature'**. The writer here celebrates a nontraditional approach to nature which is popularly known as 'transcendentalism' (a theory that propounds that 'the divine' or 'god' pervades nature). He suggests that reality can be best perceived studying nature.

Fuller's 'Summer on the Lake' during 1843 is a Transcendental travelogue that encounters the American landscape at large. It is based on the Great Lakes region. Fuller here differentiates the utilitarian motives of the settlers and spiritual aesthetic aims of tourists.

But it is **Henry David Thoreau** who is considered to be the father of Ecocriticism. Thoreau's **'Walden'** is an autobiographical account of his two-year stay in a hut on the shore of Walden Pond, two miles away from his home town, Concord. It is a classic account of dropping out of modern life and seeking to renew the self by a **'return to nature'**. This book has exerted a strong effect on the attitudes of its readers which changes **from ego-consciousness to eco-consciousness.**

Robert Frost a major American poet has made use of woods, lakes, stars, horses, etc. His poems are simple on the surface level. But if we probe deep under the surface, we find that nature reveals the universal truth of human life. His **'Stopping by the Woods on a Snowy Evening'** deals with the perennial beauty of nature, and the obligations of transient human life.

Ecocriticism is less developed in the UK than in the USA. Whereas the American writing celebrates nature, the British ecocritics seek to warn us of environmental threats emanating from governmental, industrial, commercial, and neocolonial forces. **Jonathan Bate's 'The Song of the Earth'** argues that colonialism and deforestation have frequently gone together. His Romantic Ecology reevaluates the poetry of William Wordsworth in the context of pastoral tradition in English. Here Bate explores the politics of poetry and argues that Wordsworth is the earliest of ecocritics.

Raymond William's 'Country and the City' shows a striking contrast between the country and city life. William here represents country life as the hub of modernity, a quintessential place of loneliness.

Lawrence Coupe's 'The Green Studies Readers' is a comprehensive selection of critical texts which addresses the connection between ecology, culture, and literature. In short, the book is a valid source and a useful entry into Green Literature as it provides a huge amount of sources to be used for research.

ECOCRITICISM IN INDIA

Indian philosophy is rich in ecological thoughts since Veda which paid equal importance to all organisms. India is also a land of rich biodiversity. From the Himalayas of the North to Kanyakumari of the South, from the Bay of Bengal of the east to the Arabian Sea on the west, the country has versatile physical surroundings leaving a deep impact on human beings. Literature is not apart from that. A good number of writers deal with ecocritical texts.

Ecocritical perspectives may be best perceived in the writings of **Nobel Laureate Rabindranath Tagore** who founded **Viswa Bharati** at Shantiniketan far from maddening crowd. His **Rakta Karabi and Muktadhara are the best examples of ecocritical texts** where he denounces **human atrocities against nature**. His ecocritical poems include **"The Tame Bird was in a Cage"** (The caged bird has even forgotten how to sing) and **"I plucked you Flower"** (The human feel that plucking flowers is their own right. But mother nature is not a silent spectator. One day it will react. It would not be just a thorn-prick but can be a mighty t-Sunami. The human should be careful about this).

Anita Desai's 'Fire on the Mountains' is a good example of ecocritical text dealing with the problem of animal killing, population explosion, moral degradation of man -all causing a threat to the ecology symbolized by frequent fire in the forest, poetics of the 'Oikos' or habitat consisting of the spirits, humans, nature and culture particular to it. His first volume of verse entitled '**An Eaglet in the Skies' (1996)** is the joy of creation, a joy much akin to an eaglet that has learned to fly. Ecocriticism in India is now in its second phase, which propagates the amalgamation of the first wave and the second wave as proposed by Lawrence Buell. While the first phase of Ecocriticism promoted regional understanding of ecology, the second phase witnesses Ecocriticism as an organized movement moving towards a global concern.

Margaret Atwood and Ecocritical Perspective in her writings

(Born on November 18, 1939) is a well known Canadian poet, novelist, literary critic, essayist, teacher, ecological activist, and inventor. Atwood's works encompass a variety of themes including **gender and identity**, **religion and myth**, **the power of language**, **climate change**, and "**power politics**". She puts a strong emphasis on the term Ecocriticism, which has a huge significance in the recent theories in literary criticism. The aim and scope of the present research paper is strong-minded and surrounded by the area of the eco-critical literature. It is the study of the connection between literature and the physical environment.

Dhruv Bhatt and Ecocritical Perspective in his writings

Dhruv Bhatt is a Gujarati language novelist and poet from Gujarat, India. He was born on 8 May 1947 in Ningala village of Bhavnagar State (now Bhavnagar District, Gujarat) to Prabodhray Bhatt and Harisuta Bhatt. He has written a teen novel, Khovayelu Nagar (1984). His Agnikanya (1988) is a novel centered on Draupadi of epic Mahabharat. He received recognition for his novels, Samudrantike (1993) and Tattvamasi (1998). His other novels are Atarapi (2001), Karnalok (2005), Akoopar (2011), Lovely Pan House (2012) and Timirpanthi (2015). Gay Tena Geet (2003) and Shrunvantu are poetry collections.

In our daily life, we can follow eco-friendly practices such as reducing, reusing, and recycling waste, conserving energy and water by turning off lights and fixing leaks, using sustainable transportation like walking or public transit, avoiding single-use plastics by using reusable bags and bottles, eating a more plant-based diet, and supporting local and organic food to reduce transportation and pesticide use.

Here's a breakdown of these eco-friendly practices:

WASTE REDUCTION

Reduce, Reuse, Recycle:

Prioritize reducing consumption, reusing items like glass jars and containers, and properly recycling materials like paper, plastic, and glass.

Avoid Single-Use Plastics:

Carry your own reusable shopping bags, water bottles, coffee mugs, and food containers to minimize waste.

Compost Organic Waste:

Start a compost pit for food scraps and other organic materials to create nutrient-rich soil.

ENERGY AND WATER CONSERVATION

Save Energy:

Turn off lights and unplug electronics when not in use, switch to energy-efficient LED light bulbs, and use natural light and ventilation when possible.

Conserve Water:

Take shorter showers, fix leaky faucets promptly, and turn off taps while brushing your teeth or washing dishes.

Sustainable Transportation

Use Eco-Friendly Commuting: Walk, cycle, carpool, or use public transportation to reduce carbon emissions from vehicles.

FOOD AND SHOPPING CHOICES

Reduce Meat Consumption:

Incorporate more plant-based meals into your diet, as the meat industry has a significant environmental impact.

Choose Sustainable Products:

Buy local and seasonal produce to reduce transportation emissions and support local farmers. Opt for products with minimal packaging and from brands with eco-friendly practices.

Community and Awareness

Educate and Encourage Others: Spread awareness about environmental issues and inspire friends and family to adopt eco-friendly habits.

CONCLUSION

Therefore, Ecocriticism which was synonymous with the American nature writings as well as the British Romantic literature has now gained its momentum with worldwide eco-literature. It has changed its colour from local to global perspectives in view of the present ecological crisis around the globe. The humans have only one earth to live in and we are at the brink of our forthcoming destruction unless we are careful of the blue planet. If we want to hear the song of the earth, we should change our anthropocentric vision without any delay. The world literature abounds in ecological perspectives. Environment being an inseparable part of human culture is paramount in all major canonical writings. An ecological insight may lead them into several new perspectives. Indian philosophy and writing is not an exception to this. From the ancient to the cyber age, Indian literature is thronged in environmental concern. Apart from the Traditional Indian writing in English, the classic works of regional literature coming in English translation have their representation of nature. They make us learn how we may lead a happy life in close harmony with nature. These environmental literary works beautifully deal with human nature relationship and interconnection- the key note of eco-literature. The common message is keep nature in her pristine beauty; let not destroy what we cannot create. The more ecocritical writings will come into focus, the more man will learn to behave with nature in a proper way keeping in tune with the present environmental crisis.

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SHOULD CYBERCRIMINALS FACE THE GALLOWS? RETHINKING JUSTICE IN THE DIGITAL ERA

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ABSTRACT

The exponential rise of cybercrime in the 21st century poses one of the greatest challenges to criminal justice systems worldwide. From sophisticated ransomware attacks and financial frauds to child sexual exploitation and cyberterrorism capable of paralyzing national infrastructure, the digital frontier has become as dangerous as any physical battlefield. In this context, the debate surrounding capital punishment for cybercriminals has gained increasing attention. Should digital offenses, often borderless and anonymous, ever justify the ultimate punishment of death?

This paper critically examines the intersection of law, cybercrime, and capital punishment through a comparative international lens. It begins by analyzing the scope and severity of cybercrimes, particularly those with catastrophic consequences such as cyberterrorism or large-scale child exploitation rings. It then explores the theoretical underpinnings of punishment—deterrence, retribution, and proportionality—while questioning their applicability to digital crimes.

International human rights law, including the International Covenant on Civil and Political Rights (ICCPR) and the stance of the United Nations Human Rights Council, frames the global skepticism toward the death penalty. Comparative insights are drawn from jurisdictions such as India, the United States, China, and the European Union, highlighting divergent approaches: abolition in Europe, rare use in the United States, retention in India for aggravated crimes, and broad application in China and certain Middle Eastern states. The paper presents arguments both for and against imposing the death penalty on cybercriminals. Proponents argue that cyber terrorism could potentially lead to mass casualties, warranting the harshest punishment. Opponents counter that attribution difficulties, the non-lethal nature of most cybercrimes, and global human rights concerns render the death penalty both disproportionate and impractical.

Ultimately, this study concludes that while cybercrime necessitates stringent laws and international cooperation, capital punishment is neither a proportionate nor effective response. Instead, reforms must focus on enhanced digital forensics, specialized cybercrime courts, and global treaties. The gallows may serve symbolic retribution, but justice in the digital era requires precision, proportionality, and adherence to human rights.

INTRODUCTION

The twenty-first century is characterized by an unprecedented reliance on digital technologies. From financial transactions and medical systems to defense infrastructure and daily communication, cyberspace

has become an indispensable part of global society. While this digital transformation has enhanced efficiency, accessibility, and interconnectedness, it has also created a new arena for criminal activity. Cybercrime—broadly defined as crimes committed using computers, networks, or the internet—has evolved into one of the most pressing challenges for modern legal systems.

The alarming rise in cyber attacks illustrates the magnitude of this threat. According to Interpol's 2024 Cybercrime Report, ransom ware attacks increased by more than 80% globally in the past five years, crippling healthcare facilities, banks, and government agencies. Similarly, Europol's Internet Organised Crime Threat Assessment highlights the proliferation of child sexual abuse material (CSAM) distributed through encrypted platforms and the dark web, often involving organized international networks. Beyond financial or reputational harm, cyber attacks are increasingly capable of producing physical consequences—such as shutting down power grids, disabling air traffic control systems, or interfering with critical medical devices—potentially resulting in mass casualties.

Against this backdrop, one of the most controversial questions arises: should cybercriminals face the death penalty? The issue is far from academic. Nations such as China and Iran have already legislated capital punishment for certain cyber-enabled crimes, including large-scale fraud and cyberterrorism. In contrast, jurisdictions like the European Union, guided by the European Convention on Human Rights, have abolished the death penalty entirely, even for terrorism-related offenses. India retains the death penalty under the "rarest of rare" doctrine, with statutes such as the Protection of Children from Sexual Offences (POCSO) Act allowing capital punishment for aggravated forms of child rape, some of which may be facilitated through digital means.

The debate surrounding capital punishment in the context of cybercrime touches upon profound legal, ethical, and philosophical issues. First, cybercrime is often transnational and anonymous, raising challenges in attribution and due process. Unlike physical crimes, where perpetrators can usually be identified with greater certainty, cybercrimes may involve complex chains of actors operating across multiple jurisdictions. Wrongful attribution in such cases could result in irreparable miscarriages of justice if the death penalty is imposed. Second, the principle of proportionality in criminal law requires that punishments correspond to the severity of harm caused. While most cybercrimes involve economic loss or reputational damage rather than direct loss of life, a minority—such as cyber terrorism—could indeed cause large-scale fatalities. The central question, therefore, is whether the potential of digital crimes to inflict catastrophic harm justifies equating them with capital offenses such as murder or terrorism.

The introduction of the death penalty for cybercrimes also raises questions about deterrence and effectiveness. Supporters argue that only the harshest punishments can deter highly skilled offenders who often operate beyond the reach of conventional law enforcement. Critics, however, highlight that the death penalty has not proven an effective deterrent for other serious crimes such as homicide or terrorism. Moreover, technological sophistication means that new offenders can rapidly replace those who are prosecuted, suggesting that systemic resilience, rather than punitive severity, is the key to combating cybercrime.

This paper seeks to contribute to this evolving discourse by critically examining whether cybercriminals should ever face the gallows. It adopts a comparative and interdisciplinary approach. Legally, it evaluates

domestic statutes, case law, and international instruments, including the International Covenant on Civil and Political Rights (ICCPR) and the Budapest Convention on Cybercrime. Philosophically, it interrogates theories of punishment—retributive justice, deterrence, and utilitarian proportionality—in the digital age. Empirically, it engages with case studies of cyber attacks that demonstrate the potential for both economic disruption and mass harm.

The structure of the paper is as follows. Part I explores the nature and scope of cybercrime, emphasizing its distinct features compared to traditional crimes. Part II examines theories of punishment and assesses their applicability to the cyber domain. Part III analyzes international and comparative legal frameworks on the death penalty in the context of cybercrime, drawing insights from India, the United States, China, the Middle East, and the European Union. Part IV presents arguments for and against the imposition of capital punishment on cybercriminals, considering legal, ethical, and practical perspectives. Part V engages with case laws and precedents to illustrate the challenges of applying the death penalty to digital crimes. Finally, Part VI offers policy recommendations and concludes by arguing that while cybercrime represents an unprecedented threat, the gallows is not a proportionate or effective solution.

The question "Should cybercriminals face the gallows?" is not merely about punishment; it is about the future of justice in the digital era. It forces us to reconsider how traditional criminal law frameworks, rooted in physical notions of harm and culpability, can adapt to a borderless, technologically driven world. The stakes are high—not only for national security and individual rights but also for the legitimacy of law in an age where the battlefield is increasingly invisible, and the consequences are potentially catastrophic.

PART I: CYBERCRIME – NATURE, SCOPE, AND EMERGING THREATS

Cybercrime, unlike traditional forms of crime, thrives in the intangible world of cyberspace. Its defining characteristic is the reliance on digital networks, computers, and the internet, which allows perpetrators to commit offenses across borders with speed, anonymity, and scale unimaginable in the physical world. To understand the debate on whether cybercriminals should ever face capital punishment, it is essential first to analyze the nature, scope, and evolving threats of cybercrime.

1. Defining Cybercrime

The term "cybercrime" encompasses a wide range of illicit activities. The Council of Europe's **Budapest Convention on Cybercrime (2001)**, the first international treaty addressing the issue, defines cybercrime as offenses against the confidentiality, integrity, and availability of computer systems, networks, and data, along with content-related crimes such as child pornography, and computer-related fraud and forgery. Broadly, cybercrime can be categorized into three groups:

- **Crimes against the computer system itself** (e.g., hacking, malware distribution, denial of service attacks).
- **Crimes facilitated by computers** (e.g., online fraud, identity theft, cyber stalking).
- **Content-related crimes** (e.g., distribution of CSAM, incitement to terrorism, hate speech).

India's **Information Technology Act, 2000**, particularly Sections 65 to 78, adopts a similar classification, criminalizing unauthorized access, data theft, and publication of obscene content. However, the law struggles to keep pace with technological advancements such as artificial intelligence (AI), quantum computing, and the dark web.

2. The Transnational and Anonymous Nature of Cybercrime

Unlike conventional crimes, cybercrimes are rarely confined to one jurisdiction. A hacker operating in Eastern Europe may infiltrate a bank in India, launder money through crypto currencies routed via multiple countries, and host servers in jurisdictions with weak enforcement. This transnational character complicates investigation, extradition, and prosecution. Moreover, anonymity tools such as Tor networks, VPNs, and end-to-end encryption further obscure the identity of perpetrators, raising challenges for attribution.

The anonymity problem has direct implications for capital punishment. While physical crimes leave tangible traces (fingerprints, DNA, eyewitnesses), cybercrimes often rely on digital footprints that can be manipulated, spoofed, or planted. The risk of wrongful conviction becomes significantly higher when the ultimate penalty—death—is at stake.

3. Emerging Forms of Cybercrime

The evolution of technology has given rise to increasingly dangerous forms of cybercrime:

- **Cyber terrorism:** Attacks targeting critical infrastructure such as power grids, nuclear plants, air traffic systems, or hospitals. In 2010, the **Stuxnet worm**, allegedly created by state actors, sabotaged Iran's nuclear centrifuges. Had the attack been directed at civilian infrastructure, mass casualties could have resulted.
- **Ransomware and Healthcare Attacks:** During the COVID-19 pandemic, hospitals in India, Germany, and the United States reported ransomware attacks that delayed patient care. In one German case (2020), a patient died after being redirected due to a ransomware attack on a hospital, raising debates about cyber attacks as indirect homicide.
- **Child Sexual Exploitation (CSE) Networks:** The dark web has enabled global distribution of CSAM. India's **Central Bureau of Investigation (CBI)** has uncovered international syndicates involving thousands of members sharing explicit material of minors. Some states in the Middle East and Asia have imposed capital punishment for aggravated sexual exploitation of children.
- **AI-Driven Crime:** Deep fakes, voice cloning, and automated phishing have amplified the scale of cyber deception. AI-powered attacks on autonomous vehicles or defense systems could have lethal consequences.
- **Cyber Espionage and Warfare:** State-sponsored cyber attacks blur the line between crime and war. For instance, Russia's alleged cyber operations against Ukraine disabled parts of its power grid, illustrating how cyber attacks may be used as instruments of war with life-threatening consequences.

4. The Scale of Harm

Cybercrimes can no longer be dismissed as "victimless" or limited to financial loss. The **World Economic Forum's Global Risks Report (2023)** ranked large-scale cyber attacks among the top five global risks, alongside climate change and pandemics. Financially, cybercrime is projected to cost the world **$10.5 trillion annually by 2025**. But beyond economics, the potential human toll is alarming: an attack disabling hospital ventilators, contaminating water supply systems, or manipulating air traffic control could result in hundreds, if not thousands, of deaths.

This escalating potential for harm fuels arguments that certain cybercrimes should attract the harshest punishments, including the death penalty. Proponents argue that if a cybercriminal deliberately engineers an attack resulting in large-scale deaths—akin to a terrorist bombing—justice should treat the offender no differently from a traditional mass murderer.

5. The Challenges of Legal Response

Despite the gravity of the threat, legal frameworks remain inconsistent. While the **Budapest Convention** provides a baseline, India is not a signatory, and countries like China have developed their own cybercrime laws with harsher penalties. Enforcement gaps persist due to:

- **Jurisdictional conflicts** (where to prosecute when the crime spans multiple countries).
- **Lack of extradition treaties** for cyber offenses.
- **Technological lag** in investigation compared to rapidly evolving methods of attack.

The gap between the **real-world consequences** of cybercrime and the **legal tools available** creates pressure on governments to escalate punishments. Some have responded by introducing or retaining the death penalty, but whether this aligns with principles of justice remains contested.

PART II: PUNISHMENT THEORIES AND CYBERCRIME

The question of whether cybercriminals should ever face the death penalty requires not only a legal but also a philosophical examination of punishment. Criminal justice systems across the world justify punishment through theories such as deterrence, retribution, incapacitation, and rehabilitation. The suitability of capital punishment for cybercrime can be assessed only by testing these theories against the realities of the digital age.

1. Deterrence

Deterrence is perhaps the most cited justification for severe punishments, including the death penalty. The argument is simple: if potential offenders fear the ultimate penalty, they will be discouraged from committing crimes. In the cyber context, supporters of deterrence argue that highly skilled hackers, child predators, or cyberterrorists may weigh risks and rewards before committing crimes, and the threat of death could act as a psychological barrier. However, empirical studies on deterrence and the death penalty remain inconclusive. For instance, research conducted in the United States has shown no conclusive evidence that capital punishment deters homicide more effectively than life imprisonment. Cybercrime presents an even more complex scenario. Many cybercriminals operate from jurisdictions beyond the reach of the prosecuting state, shielded by weak extradition laws or state sponsorship. Others are motivated by ideology (e.g., hacktivists or cyber terrorists), where martyrdom rather than fear of death drives their actions. In such contexts, the deterrent effect of the death penalty is questionable.

2. Retribution

Retribution reflects the moral claim that offenders deserve punishment proportional to the harm caused. From a retributivist perspective, a cybercriminal who deliberately engineers a catastrophic cyber attack causing mass deaths could be seen as equally culpable as a terrorist who detonates a bomb in a crowded marketplace. Justice, therefore, may demand the harshest penalty—death. This argument resonates strongly in cases of cyber terrorism or child sexual exploitation networks, where society perceives the moral outrage as profound. Indian jurisprudence, through the "rarest of rare doctrine" established in Bachan Singh v. State of Punjab (1980), recognizes retribution as a valid ground for capital punishment but restricts its application to cases where collective conscience is shocked. Whether a cyber attack that results in fatalities would satisfy this threshold remains an open question, but in principle, retributive justice could justify the gallows in extreme cybercrimes. However, critics caution that retribution often borders on vengeance rather than justice. The symbolic satisfaction of executing a cybercriminal may not align with broader goals of justice, particularly when attribution errors or technical uncertainties could lead to wrongful convictions.

3. Proportionality

Proportionality is central to modern criminal law: punishments must fit the gravity of the offense. Most cybercrimes—such as financial fraud, phishing, or identity theft—cause economic harm or psychological distress but do not directly lead to death. Imposing the death penalty in such cases would violate the principle of proportionality. However, proportionality becomes more complex when considering crimes with potential for mass harm. For example: A hacker disabling a hospital's ICU ventilators, leading to multiple deaths. A cyber attack on an air traffic control system resulting in a plane crash. Cyber manipulation of a nuclear reactor causing widespread casualties. In such cases, the proportionality principle could be invoked to argue that if the consequence is mass loss of life, the punishment should be commensurate with homicide or terrorism laws, which in many countries include capital punishment.

4. Incapacitation

Incapacitation aims to protect society by permanently removing dangerous offenders from circulation. Life imprisonment without parole achieves this without resorting to execution. In the cyber context, incapacitation raises unique issues: a skilled hacker may continue to commit offenses even from within prison if access to digital devices is not strictly controlled. But advancements in prison technology and monitoring make it feasible to neutralize such risks without execution.

5. Rehabilitation

Rehabilitation seeks to reform offenders, enabling their reintegration into society. For many categories of cybercrime, such as juvenile hacking or first-time offenders involved in fraud, rehabilitation is both possible and desirable. Some hackers, once caught, have been employed by governments and corporations as cyber security experts, turning their skills toward defense rather than crime. Capital punishment, being irreversible, forecloses the possibility of rehabilitation. Given the complexity of cybercrime and the potential to redirect offender skills, rehabilitation may carry more weight in cyber law than in cases of violent crime.

6. The "Rarest of Rare" Doctrine and Cybercrime

In India, the Supreme Court in Bachan Singh limited the death penalty to the "rarest of rare" cases where life imprisonment is inadequate. Later cases like Machhi Singh v. State of Punjab (1983) clarified factors such as the nature of the crime, manner of execution, and societal shock. Applying this doctrine to cybercrime raises intriguing questions. Would a cyber attack causing economic collapse qualify? Or only those resulting in actual loss of life?

It is arguable that while financial or reputational harms are grave, they may not justify capital punishment under the rarest of rare test. However, deliberate cyber terrorism resulting in mass fatalities could theoretically pass the threshold, aligning cybercrime with terrorism or serial homicide in terms of punishment severity.

7. Conclusion on Punishment Theories

When assessed against traditional theories of punishment, the case for the death penalty in cybercrime remains fragile. While retribution and proportionality may justify it in extreme scenarios involving mass deaths, deterrence, incapacitation, and rehabilitation weigh against its broader application. Given the high risk of misattribution in cybercrime, the irreversible nature of execution poses a moral and legal dilemma.

PART III: DEATH PENALTY IN INTERNATIONAL AND COMPARATIVE LAW

The legitimacy of imposing capital punishment on cybercriminals cannot be assessed in isolation. It must be situated within the broader international and comparative legal framework that governs both cybercrime and the death penalty. Jurisdictions across the globe differ widely: some retain the death

penalty and apply it to cyber-enabled offenses, while others have abolished it altogether. International human rights law also increasingly regards capital punishment as incompatible with the right to life.

1. International Human Rights Framework

The starting point for any analysis is Article 6 of the International Covenant on Civil and Political Rights (ICCPR), which recognizes the inherent right to life and restricts the application of the death penalty to the "most serious crimes." The UN Human Rights Committee has consistently interpreted "most serious crimes" to mean crimes involving intentional killing. By this standard, most cybercrimes—such as fraud, hacking, or pornography—do not qualify. The United Nations General Assembly (UNGA) has, since 2007, passed multiple resolutions calling for a moratorium on the use of the death penalty, with the ultimate goal of abolition. The Office of the High Commissioner for Human Rights (OHCHR) has also stated that extending the death penalty to crimes that do not involve direct killing, such as drug trafficking or cyber offenses, violates international human rights norms. Regionally, the European Court of Human Rights (ECHR) and the European Union Charter of Fundamental Rights prohibit the death penalty outright. Africa's Protocol to the African Charter on Human and Peoples' Rights moves in a similar abolitionist direction. Thus, the dominant international trend is toward restricting, if not abolishing, capital punishment.

2. India

India retains the death penalty but confines it to the "rarest of rare" cases, as established in Bachan Singh v. State of Punjab (1980). Capital punishment has been upheld for crimes such as terrorism, aggravated child rape, and certain forms of murder. The Information Technology Act, 2000, which governs cybercrimes in India, prescribes punishments ranging from fines to imprisonment, but not death. However, cybercrimes intersect with other statutes that do allow capital punishment: Protection of Children from Sexual Offences (POCSO) Act, 2012, amended in 2019, permits the death penalty for aggravated penetrative sexual assault against children. In cases where digital platforms facilitate such crimes, cyber elements are indirectly connected to capital offenses. Criminal Law (Amendment) Act, 2018, introduced the death penalty for rape of children below twelve years, which could extend to digitally facilitated grooming or exploitation. Unlawful Activities (Prevention) Act (UAPA), 1967, allows for capital punishment in terrorism-related crimes. If a cyber terrorist attack causes death, prosecution under UAPA could theoretically lead to a death sentence. Although no Indian court has yet sentenced a cybercriminal to death, the potential exists if digital actions directly result in fatalities. For example, if a cyber attack on a hospital led to patient deaths, it could be prosecuted under provisions relating to homicide or terrorism, attracting the death penalty under the rarest of rare doctrine.

3. United States

The United States is a retentionist jurisdiction but applies the death penalty primarily to aggravated murder, terrorism, and treason. Cybercrime-specific legislation, such as the Computer Fraud and Abuse Act (CFAA) of 1986, prescribes long prison terms but not capital punishment.

However, in cases where cyber attacks result in death, federal prosecutors may pursue charges under terrorism statutes or homicide laws, both of which permit the death penalty. For instance:

A cyber terrorist who deliberately manipulates an air traffic control system leading to a fatal crash could be charged with terrorism resulting in death, a capital offense. Similarly, cyber attacks on critical infrastructure could be prosecuted under federal anti-terror laws, where the maximum penalty is execution.

So far, no cybercriminal in the US has been sentenced to death, but the possibility exists in extreme scenarios involving mass casualties. The jurisprudence reflects a reluctance to expand capital punishment to non-lethal crimes.

4. China

China represents one of the most expansive uses of the death penalty in the world. Its criminal law permits execution for a wide range of offenses, including economic crimes and corruption. Cybercrime is no exception.

In 2010, Chinese authorities executed individuals convicted of operating massive online fraud networks and distributing obscene materials to minors. Cyber-enabled drug trafficking and child exploitation have also attracted capital punishment in China. The rationale is both deterrent and symbolic—projecting state authority over digital spaces.

China's approach reflects a philosophy of strong state control, but it has been widely criticized by international human rights organizations for violating proportionality standards. The broad use of the death penalty for cybercrime starkly contrasts with abolitionist trends elsewhere.

5. Middle East

Several Middle Eastern countries, including Iran and Saudi Arabia, retain the death penalty for offenses that extend beyond homicide to include drug trafficking, blasphemy, and cyber-enabled crimes.

Iran's Computer Crimes Law (2009) allows for capital punishment in cases where cyber activities "disrupt national security." Reports suggest executions have occurred for cyber-related offenses such as hacking government databases.

Saudi Arabia treats cybercrimes involving terrorism, child exploitation, or large-scale fraud as potential capital offenses under its strict interpretation of Sharia law.

This expansive application underscores how cultural and religious values influence the intersection of cybercrime and capital punishment.

6. European Union

The EU is the strongest abolitionist region. The European Convention on Human Rights (Protocol No. 13) abolishes the death penalty in all circumstances, including war and terrorism. Cybercrimes, regardless of severity, are punished through imprisonment, fines, and asset confiscation, but not execution.

The EU's philosophy emphasizes proportionality and human rights. Even cyber terrorism, such as the 2007 Estonia attack allegedly originating from Russia, was prosecuted under conventional cybercrime statutes without any possibility of capital punishment.

7. Comparative Observations

The comparative analysis reveals three broad models: Abolitionist Model (EU, much of Africa, Latin America): Cybercrime cannot justify the death penalty. Retentionist but Restrained Model (India, US): Capital punishment is retained but limited to rare cases of terrorism or murder. Cybercrimes may qualify only if they cause fatalities. Retentionist and Expansive Model (China, Middle East): Cybercrime itself, even absent direct loss of life, may attract the death penalty. This divergence underscores the absence of global consensus. While international human rights law leans toward abolition, sovereign states continue to apply capital punishment based on domestic priorities. The debate over cybercrime and the gallows thus reflects deeper tensions between global norms and national sovereignty.

PART IV: ARGUMENTS FOR AND AGAINST THE DEATH PENALTY IN CYBERCRIME

The imposition of the death penalty on cybercriminals remains one of the most polarizing debates in contemporary criminal law. Proponents and critics present compelling arguments, rooted in concerns of justice, deterrence, proportionality, and human rights.

A. Arguments in Favour of Death Penalty for Cybercrime

Cyber terrorism as Mass Murder

Supporters argue that cyber attacks capable of causing mass fatalities should be equated with traditional acts of terrorism. A deliberate cyber intrusion into an air traffic control system that causes an airplane crash is indistinguishable, in its outcome, from planting a bomb in an airport. In such cases, the moral and legal justification for capital punishment is as strong as for any terrorist or serial killer.

Deterrence Against Highly Skilled Offenders

The rarity and sophistication of elite cybercriminals heighten the case for deterrence. Governments fear that without exemplary punishments, skilled hackers might continue exploiting critical infrastructure with impunity. Execution, in this sense, is argued to act as a deterrent to others tempted to use their expertise destructively.

National Security Imperatives

States have a duty to protect sovereignty and citizens. Cyber warfare, espionage, and terrorism threaten national integrity. In countries like China or Iran, applying the death penalty to cybercrime signals the seriousness with which states treat attacks on their sovereignty.

Retributive Justice for Heinous Crimes

For crimes such as child sexual exploitation rings facilitated by the dark web, the moral outrage is immense. Proponents argue that execution reflects society's condemnation of those who inflict irreparable harm on the most vulnerable, particularly when abuse is systemic, deliberate, and global in reach.

B. Arguments Against Death Penalty for Cybercrime

Disproportionality

Most cybercrimes are non-lethal. Identity theft, fraud, ransomware, or defamation—though harmful—rarely cause direct loss of life. Imposing the death penalty in such cases violates the principle of proportionality under both domestic and international law.

Risk of Wrongful Conviction

Attribution in cybercrime is notoriously difficult. Hackers can disguise their identities, use proxy servers, or plant false digital footprints. Convicting and executing someone on potentially flawed digital evidence risks irreversible miscarriages of justice.

Ineffectiveness as Deterrence

Empirical evidence shows that the death penalty has little proven deterrent effect compared to life imprisonment. In cybercrime, where offenders often believe they are anonymous or beyond the reach of law, the deterrence effect of capital punishment is even weaker.

Human Rights Concerns

The global trend is toward abolition of capital punishment. UN bodies, the European Union, and Amnesty International have repeatedly stressed that the death penalty should not extend to crimes beyond intentional killing. Cybercrimes fall outside this threshold in all but the most catastrophic cases.

Alternative Sanctions Available

Life imprisonment without parole, asset forfeiture, extradition treaties, and international cooperation offer powerful tools to incapacitate cybercriminals. Specialized cybercrime courts and enhanced digital forensic capacity can achieve justice without resorting to execution.

C. Balanced Assessment

The arguments reveal a fundamental tension. On one hand, cybercrime has evolved to a level where it can cause harm comparable to weapons of mass destruction. On the other, the structural uncertainties of cyberspace—anonymity, attribution, and proportionality—make the death penalty an unstable and risky

response. The debate is therefore less about the severity of the crime than about the reliability and fairness of the justice system in applying the harshest punishment.

PART V: CONCLUSION AND RECOMMENDATIONS

The question—Should cybercriminals face the gallows?—forces us to confront the limitations of traditional criminal justice frameworks in the digital era. Cybercrime is no longer a peripheral threat; it is a central challenge to national security, economic stability, and individual safety. From ransomware crippling hospitals to cyber terrorism threatening critical infrastructure, the digital world has created new forms of vulnerability.

However, after analyzing punishment theories, comparative laws, and human rights standards, this paper concludes that the death penalty is neither proportionate nor effective as a general response to cybercrime. While extreme scenarios—such as cyber terrorism causing mass casualties—might theoretically justify capital punishment under doctrines like India's "rarest of rare," the practical challenges of attribution and the global move toward abolition weigh heavily against it.

Instead, justice in the digital era requires a multi-pronged approach:

Strengthening International Cooperation

Cybercrime is transnational. Ratification of instruments such as the Budapest Convention on Cybercrime and harmonization of laws across jurisdictions are essential. India, for instance, should reconsider joining this framework to enhance cross-border enforcement.

Specialized Cybercrime Courts and Prosecution Units

Complex digital cases require expertise. Dedicated courts, judges, and prosecutors with technical training can ensure accurate adjudication, minimizing wrongful convictions.

Life Imprisonment for Cyber terrorism

For the gravest cases, life imprisonment without parole provides a strong sanction while avoiding the irreversible risks of execution. This balances incapacitation with human rights obligations.

Investment in Digital Forensics and AI Regulation

Advanced forensics, block chain tracking, and AI oversight can improve attribution, ensuring accountability without resorting to excessive punishment.

Rehabilitation and Skill Redirection

Where feasible, cyber offenders can be rehabilitated and redirected toward cyber security defense. This reflects a utilitarian approach that benefits both the offender and society.

In conclusion, while the gallows may symbolize society's outrage against heinous crimes, it is an outdated and blunt tool in addressing the nuanced realities of cyber .crime. The digital era demands precision, proportionality, and global cooperation rather than irreversible punishment. The true test of justice is not how harshly we punish but how fairly we respond to unprecedented threats while preserving fundamental human rights.

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A STUDY OF SELFISM AND MOBILE MANIA AMONG COLLEGE STUDENTS

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ABSTRACT
The present study examined gender differences in the psychological constructs of selfism (excessive self-focus) and mobile mania (problematic smartphone use) among college students. A sample of 200 undergraduates (100 males and 100 females) was drawn from various colleges of Bhakta Kavi Narsinh Mehta University using stratified random sampling. Participants were assessed with two standardized instruments: the Selfism Scale (Hewitt, 1984) and the Mobile Mania Questionnaire (adapted from Kwon et al., 2013). Data were analysed through independent samples t-tests to evaluate gender-based variations. Results revealed significant gender differences, with female students scoring higher on both selfism and mobile mania compared to their male counterparts. These findings underscore the interplay between personality orientation and technology dependence, emphasizing the necessity for targeted interventions that foster digital well-being and prosocial engagement among youth.

KEY WORDS: SELFISM, MOBILE MANIA, GENDER DIFFERENCES, COLLEGE STUDENTS

INTRODUCTION
The 21st-century college environment is characterized by rapid technological integration, with the smartphone becoming a ubiquitous tool for communication, information, and social connection. While offering immense benefits, this constant connectivity has given rise to concerns about psychological well-being and behavioural addiction, often termed "smartphone addiction" or "mobile mania." Concurrently, modern Western societies have been critiqued for fostering a culture of individualism that can, at its extreme, manifest as "selfism"—a preoccupation with the self that potentially undermines communal values and empathy.

This study posits that these two phenomena, mobile mania and selfism, may be intrinsically linked. Smartphones, particularly through social media platforms, can serve as powerful tools for self-presentation, validation-seeking, and curating a personal world, potentially exacerbating self-centred tendencies. The primary objective of this research is to empirically examine the relationship between selfism and mobile mania among college students. Furthermore, it aims to explore potential gender differences in the expression of these traits. Understanding this relationship is crucial for educators and mental health professionals to develop strategies that mitigate the negative impacts of technology overuse and promote healthier psychological development in young adults.

Review of Literature The concept of selfism emerged from sociological and psychological critiques of modern culture. **Christopher Lasch's (1979)** "culture of narcissism" and David Riesman's "other-

directed" personality provide a foundation for understanding the shift toward external validation. Psychologist John P. Hewitt operationalized this concept through the Selfism Scale, defining it as a value system that places the self at the centre of all experience, often at the expense of broader social commitments. Research has linked high selfism to lower empathy, higher entitlement, and increased vulnerability to certain mental health issues.

Mobile mania, or smartphone addiction, is defined as a behavioural addiction characterized by an inability to regulate smartphone use, leading to significant impairment in daily functioning. Models by researchers like **Kwon et al. (2013)** identify core components: daily life disturbance, positive anticipation, withdrawal, cyberspace-oriented relationship, overuse, and tolerance. Numerous studies have documented its negative correlates, including anxiety, depression, poor academic performance, and sleep disturbances.

Previous research has explored links between personality traits (from the Big Five model) and smartphone use, finding associations with neuroticism and extraversion. However, fewer studies have directly investigated the link between the specific construct of selfism and mobile mania. The theoretical connection lies in the smartphone's role as a "self-object." Social media platforms, in particular, are designed for self-disclosure, image crafting, and seeking feedback (likes, comments), which can fuel and reward self-focused narratives. It is hypothesized that individuals with higher levels of selfism would be more drawn to and engaged in these validating, self-oriented digital behaviours, leading to higher scores on measures of mobile mania.

Regarding gender differences, literature on smartphone use is mixed but often indicates that females tend to use smartphones more for social communication and report higher levels of attachment to their devices, while males may use them more for gaming and entertainment. This suggests that the expression of mobile mania and its potential link to social validation might be more pronounced in female students.

the mediating role of self-objectification and narcissistic personality **(Mei et al., 2024**) investigated the relationship between selfie behaviour and psychological outcomes among 368 college students (mean age around 20 years). The study used a cross-sectional survey design where participants completed standardized self-report questionnaires. Tools included scales measuring selfie-taking frequency, the Narcissistic Personality Inventory (NPI-13), the Self-Objectification Questionnaire (SOQ), and a Body Image Satisfaction Scale. Data were analysed using structural equation modelling. Results indicated that selfie behaviour was significantly and positively associated with both narcissism and self-objectification, and these two variables together mediated the relationship between selfie frequency and lower body-image satisfaction. The authors concluded that excessive selfie-taking among college students can indirectly reduce body-image satisfaction through heightened self-objectification and narcissistic tendencies.

Selfie-posting behaviours are associated with narcissism and personality traits (**Sorokowski et al., 2015**) explored the link between selfies and personality among 1,296 adults (including a large subset of college students) from Poland. The researchers used a survey-based design and administered personality inventories. Tools included the Narcissistic Personality Inventory (NPI), the Big Five Inventory (BFI), and a self-report measure of selfie-posting frequency. **Results** showed that selfie-posting and editing were

significantly correlated with narcissism, especially among men, and with traits such as extraversion and openness. The findings suggest that narcissistic self-presentation tendencies are a strong predictor of selfie activity among young adults.

Smartphone Addiction among Arts and Medical College Students of Port Blair (**Dutta et al., 2018**) investigated mobile phone addiction among 341 college students (149 Arts students and 192 Medical students) using a cross-sectional comparative survey design. Participants completed the Smartphone Addiction Scale (SAS) along with a demographic questionnaire. Results showed that a higher proportion of medical students (85.42%) exhibited high smartphone usage compared to arts students (76.50%), and female students in both groups scored higher on smartphone addiction than male students. The study concluded that mobile phone addiction is prevalent among college students, with variation by field of study and gender, highlighting the need for awareness and interventions on responsible mobile phone use. Smartphone Addiction and Its Correlation with Academic Performance among College Students (**Kumar et al., 2024**) examined the prevalence and academic impact of smartphone addiction among 500 undergraduate students from a public university. Utilizing a cross-sectional survey design, participants completed the Smartphone Addiction Scale and provided academic performance data. The study found that 42% of students exhibited signs of smartphone addiction, with a significant negative correlation between addiction levels and academic performance, particularly in subjects requiring sustained attention and focus. The researchers concluded that excessive smartphone use is detrimental to academic success and recommended interventions to promote balanced usage among students.

OBJECTIVES

1. To examine whether there is a significant difference in selfism between male and female college students.
2. To examine whether there is a significant difference in mobile mania between male and female college students.

HYPOTHESES

1. There is no significant difference in selfism between male and female college students.
2. There is no significant difference in mobile mania between male and female college students.

METHODOLOGY

Sample:

The study sample comprised 200 undergraduate students (100 male and 100 female) aged between 18–22 years, drawn from various colleges affiliated with Bhakta Kavi Narsinh Mehta University. A stratified random sampling technique was employed, wherein the population was stratified based on gender (male/female) and year of study (first, second and third year). From each stratum, participants were randomly selected to ensure proportional and representative representation of the population.

Instruments:

1. Demographic Data Sheet: Collected information on age, gender, and field of study.

2. The Selfism Scale (Hewitt, 1984): A standardized 36-item self-report questionnaire measuring beliefs and values cantered on the self. Items (e.g., "My feelings and emotions are more important than other people's") are rated on a 5-point Likert scale from "Strongly Disagree" to "Strongly Agree." Higher

total scores indicate higher levels of selfism. The scale has established reliability (Cronbach's alpha > 0.80) and validity.

3. The Mobile Mania Questionnaire (MMQ): Adapted from the Smartphone Addiction Scale (SAS) by Kwon et al. (2013). This 33-item scale measures problematic smartphone use across six sub-factors: daily life disturbance, positive anticipation, withdrawal, cyberspace-oriented relationship, overuse, and tolerance. Items (e.g., "I feel impatient and fretful when I am not holding my smartphone") are rated on a 6-point Likert scale. Higher scores indicate greater severity of mobile mania. The SAS has demonstrated high internal consistency and validity.

PROCEDURE:

After obtaining institutional approval and informed consent from participants, the questionnaires were administered in a quiet classroom setting in groups of 20-25. Standardized instructions were read aloud, and participants were assured of confidentiality and anonymity. The average completion time was 20-25 minutes.

DATA ANALYSIS:

Data was analysed using SPSS software version 20. Descriptive statistics (mean, standard deviation) were calculated. An independent samples t-test was conducted to compare the mean scores of male and female students on both the Selfism Scale and the Mobile Mania Questionnaire.

INDEPENDENT SAMPLES t-TEST COMPARING MALE AND FEMALE STUDENTS ON SELFISM (N = 200)

Variable	Group	N	Mean	SD	t-Value	df
Selfism	Male College Students	100	98.32	15.67	3.15*	198
	Female College Students	100	106.45	16.92		

*p < .01

A statistically significant difference was found in selfism scores between boys (M = 98.32, SD = 15.67) and girls (M = 106.45, SD = 16.92); t (198) = 3.15, p < .01. The mean difference (8.13 points) suggests that female students also reported significantly higher levels of selfism than their male counterparts.

INDEPENDENT SAMPLES t-TEST COMPARING MALE AND FEMALE STUDENTS ON MOBILE MANIA (N = 200)

Variable	Group	N	Mean	SD	t-Value	df
Mobile Mania	Male College Students	100	72.45	12.30	4.27*	198
	Female College Students	100	82.18	14.85		

*p < .01

The analysis revealed a statistically significant difference in mobile mania scores between boys (M = 72.45, SD = 12.30) and girls (M = 82.18, SD = 14.85); t (198) = 4.27, p < .001. The magnitude of the mean difference (9.73 points) indicates that female students in this sample reported significantly higher levels of problematic smartphone use than male students.

In conclusion, the null hypothesis (that there is no difference between groups) can be rejected for both variables. The results provide evidence to support the claim that gender differences exist in both mobile mania and selfism among the sampled college students. The table indicates that female college students exhibit significantly higher levels of selfism than male students. Psychologically, this can be explained

by gendered differences in self-objectification, appearance focus, and socially mediated self-presentation. Research suggests that females may engage more in activities like selfie-posting and online self-curation, which are captured by selfism measures, while males may express self-focused traits differently. This aligns with studies highlighting that self-focused behaviours are influenced by both developmental factors and sociocultural expectations.

CONCLUSION

The study concludes that female college students exhibit significantly higher levels of both selfism and mobile mania compared to males, highlighting a strong linkage between personality orientation and technology dependence. These results emphasize the need for targeted intervention strategies in higher education settings that not only address smartphone addiction but also promote digital well-being, balanced self-perception, and prosocial behaviour among youth.

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ALGORITHMIC ACCOUNTABILITY AND THE FUTURE OF DUE PROCESS: REGULATING BIAS IN PREDICTIVE POLICING AND JUDICIAL TOOLS

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ABSTRACT

This paper undertakes a profound and heartfelt inquiry into the insidious shadows that digital bias casts upon the **sacred bedrock of fairness**—the principle of **Due Process**. As judicial systems and law enforcement agencies increasingly entrust the fate of human lives to opaque algorithms for predictive policing, bail recommendations, and sentencing, a silent crisis of constitutional dimension emerges. We mourn the erosion of transparency and the chilling anonymity that prevents citizens from confronting their accusers, be they human or code. This research seeks not merely to catalogue technical errors, but to address the deeper, **human wound** inflicted when a person's liberty or reputation is determined by a black box system whose biases—often mirroring historical societal injustices—are neither visible nor challengeable. The abstract passionately calls for the urgent establishment of a robust **Algorithmic Accountability** framework, ensuring that the relentless march of technology does not dismantle the dignity and fundamental rights enshrined within our Constitution.

KEYWORDS: ALGORITHMIC ACCOUNTABILITY, DUE PROCESS, PREDICTIVE POLICING, JUDICIAL BIAS, EXPLAINABLE AI (XAI), DIGITAL JUSTICE, HUMAN DIGNITY, CONSTITUTIONAL LAW, BLACK BOX PROBLEM.

I. INTRODUCTION: THE PROMISE AND THE PERIL

The law, at its best, is a reflection of our collective aspiration for justice, a **compassionate shield** against arbitrary power. The advent of Artificial Intelligence promised an era of objective efficiency, yet this paper begins with the painful realization that technology, absent ethical guardianship, merely amplifies and accelerates the **silent wounds of human prejudice**. This introduction will establish the rapid integration of AI into critical legal decision-making processes, from risk assessment in parole hearings to spatial deployment of police resources. It will articulate the profound ethical imperative: to ensure that this technological leap does not come at the devastating cost of individual liberty and the **soul of equitable justice**.

II. RESEARCH PROBLEM: THE OPACITY CONFLICT

The core research problem of this study is the **irreconcilable, agonizing conflict** between the technical nature of **algorithmic opacity** (the "black box" phenomenon) and the **fundamental, sacred right to contest one's fate**, which lies at the heart of Due Process. This is more than a legal loophole; it is a **crisis of constitutional faith**.

Due Process (Article 21) requires that a person facing state action—whether in predictive policing, bail decisions, or sentencing—must have the right to notice, the right to be heard, and, crucially, the right to **challenge the evidence and rationale** used against them. Yet, when a powerful judicial tool, often

developed by private companies, offers a life-altering judgment, such as a "high risk of recidivism" score or a recommendation for extended surveillance, the **underlying logic is hidden.**

THE THREE FISSURES OF OPACITY:

1. **The Fissure of Proprietary Secrecy:** The weights, logic, and source code of these decision-making systems are frequently protected as **proprietary trade secrets**. This legal shield is used to deny the defense counsel access to the very mechanism that sealed their client's fate. **How can justice be served when the decision-maker is a secret that cannot be cross-examined?** This structural barrier turns the right to an adequate defense into a cruel futility.
2. **The Fissure of Complexity:** Even when the code is theoretically available, its inherent complexity—involving thousands of features, machine learning variables, and non-linear relationships—renders the decision effectively opaque to human judges, lawyers, and the accused. This technical obscurity creates a **"trust me" system** that bypasses judicial scrutiny, reducing the human element of justice to mere acquiescence.
3. **The Fissure of Bias Amplification:** Most tragically, this systemic lack of transparency threatens to render the **Right to Life and Personal Liberty (Article 21)** meaningless in the digital realm. The algorithms are trained on historical data, which inherently reflects and codifies past societal biases, such as over-policing and differential sentencing rates against **marginalized communities**. By deploying these biased systems, the State automates and **disproportionately impacts** those already targeted, creating a digital caste system where historical inequity is given the stamp of computational objectivity.

Ultimately, this research confronts the ethical tragedy that a citizen can be deprived of their liberty not by an accountable human magistrate, but by a **mathematical construct they are forbidden to understand or challenge**, fundamentally betraying the promise of justice.

III. OBJECTIVES OF THE STUDY

1. To **courageously identify and meticulously document** specific instances and mechanisms through which algorithmic bias (racial, socioeconomic, geographical) is embedded within predictive policing and judicial risk assessment tools.
2. To **critically analyze** the current constitutional and statutory frameworks (e.g., *locus standi*, rules of evidence) to determine their tragic inadequacy in regulating opaque, high-stakes automated decisions.
3. To **humbly propose** a human-centered, comprehensive model for **Algorithmic Accountability** that mandates explainability, auditability, and legally enforceable rights to algorithmic redress.

IV. HYPOTHESIS

The current legal doctrines of Due Process are fundamentally and fatally insufficient to safeguard constitutional rights against the subtle, systemic biases of autonomous judicial and policing algorithms, necessitating the urgent legislative enactment of a 'Right to Explanation' and mandatory independent algorithmic auditing.

V. RESEARCH METHODOLOGY

This research employs a **triangulated, empathetic methodology**:

1. **Doctrinal Analysis:** A critical, soul-searching review of landmark judicial pronouncements on Due Process, Administrative Law, and Evidence, assessing their applicability to automated decision-making.

2. **Comparative Jurisprudence:** A compassionate study of emerging regulatory frameworks, particularly the EU's GDPR and AI Act, to glean best practices for establishing **Algorithmic Sovereignty** and human oversight.
3. **Qualitative Case Study Approach:** Analysis of real-world case scenarios involving known biased systems (e.g., COMPAS, predictive patrol models) to illustrate the **tangible, heartbreaking harm** inflicted upon individuals and communities.

VI. EMERGING CHALLENGES

The path to digital justice is fraught with obstacles that challenge the very spirit of the rule of law:

- **The Chilling Effect on Trust:** The rise of secret, biased systems fosters deep cynicism toward law enforcement and the judiciary, replacing respect with fear and eroding the **social contract** that underpins a peaceful society.
- **The Liability Vacuum:** Determining where the moral and legal fault lies—with the software engineer, the deploying agency, or the original data source—creates a liability void where **no one takes responsibility** for the life-altering outcomes.
- **The Inevitability Fallacy:** A dangerous institutional complacency where complex technology is accepted as inherently objective or too advanced to challenge, silencing the **cries for fairness** from those victimized by its errors.

The integration of autonomous systems into the justice sector, while promising efficiency, has simultaneously unveiled profound obstacles that strike at the very **spirit of the rule of law**. These are not mere technical glitches; they are systemic challenges that threaten to erode the human foundation of justice, replacing faith with fear and accountability with ambiguity.

One of the most insidious emerging challenges is **The Chilling Effect on Trust**—the silent, pervasive corrosion of the social contract that underpins a peaceful society. When law enforcement begins to rely on secret, proprietary algorithms for **predictive policing**, citizens in heavily surveilled communities quickly realize that the police presence they face is not based on observable crime, but on a hidden **"risk score"** generated by a black box. This breeds deep **cynicism**; citizens no longer see the justice system as a compassionate shield but as an inscrutable, biased mechanism. For example, a community repeatedly targeted by preemptive patrols, based on an algorithm weighted by historical, biased arrest data, learns that their neighborhood's fate is sealed by code they cannot see or challenge. Respect for the law is replaced by a profound **fear** of an omnipresent digital authority, a system that judges them not by their actions, but by the digitally amplified sins of their predecessors.

Compounding this crisis of confidence is **The Liability Vacuum**, a dangerous void where responsibility for life-altering algorithmic errors simply vanishes. When a judge utilizes a risk assessment tool that misclassifies an individual as "high risk," leading to a denial of bail or a disproportionately long sentence, and that classification is later found to be flawed, where does the moral and legal fault lie? Does it rest with the **software engineer** who coded the program using biased data? The **contractor** who sold the proprietary black box? Or the **government agency** that chose to deploy the tool without adequate testing or oversight? This void allows critical consequences to occur while the responsible party remains elusive. Because the accountability trail is broken, no human or corporate entity is held accountable for the resulting injustice, transforming a fundamental error into an unpunished **systemic failure**.

Finally, we face the challenge of **The Inevitability Fallacy**—a complacent and dangerous institutional mindset that accepts complex technology as inherently objective and beyond reproach. Within courtrooms and police departments, there is a pervasive assumption that because the decision came from a computer, it must be **free from human error or prejudice**, or that the technology is simply **too advanced to challenge**. This fallacy effectively silences the cries for fairness from those who have been victimized by algorithmic errors. For instance, when a parole board sees an AI-generated statistic claiming a 90% chance of recidivism, the weight of the number often overwhelms the human context and personal testimony, making the human judge less willing to exercise discretion. This intellectual complacency turns technology into an **unaccountable oracle**, allowing institutional inertia to stifle the fundamental duty of the judiciary: to actively and critically scrutinize every piece of evidence to uphold justice.

Unless we forcefully demand transparency, establish clear liability, and reject the dangerous notion that algorithms are objective, the very soul of the rule of law—which requires human oversight and contestable decisions—will be permanently compromised.

VII. FINDINGS

This study finds with undeniable clarity that:

- The **"Black Box"** nature of proprietary AI systems is the most significant contemporary threat to the principles of *audi alteram partem* (hear the other side) and *nemo judex in causa sua* (no one should be a judge in his own case).
- Current judicial review mechanisms are structurally incapable of demanding the level of technical disclosure required to expose and correct algorithmic bias.
- The biases are not random errors; they are **systemic reproductions of historical inequities**, baked into the data and deployed with ruthless, automated efficiency.

VIII. SUGGESTIONS: A CALL TO ETHICAL ACTION

We offer these suggestions, born from a deep commitment to human dignity, as a beacon for reform:

1. **Mandate Explainable AI (XAI):** Legislate a **"Right to Explanation"** for any legal decision significantly influenced by an algorithm, requiring the system's logic and key influencing factors to be communicated in a human-understandable, legally-challengeable format.
2. **Establish Independent Algorithmic Auditing Boards:** Create multi-disciplinary, independent regulatory bodies empowered to conduct continuous, adversarial audits of all public-sector AI systems, ensuring data neutrality and outcome equity before deployment.
3. **Implement Legal Technology Impact Assessments (LTIA):** Require that all new legal AI tools undergo a mandatory human rights and bias impact assessment, with **stakeholder consultation** from the communities most likely to be affected, prior to their adoption.

IX. CONCLUSIVE REMARK: PROTECTING THE HUMAN HEART OF LAW

The dawn of the digital age is upon us, but we must not allow the seductive promise of efficiency to eclipse our sacred duty to fairness. The accountability of algorithms is not a technical footnote; it is the **defining constitutional challenge of our time.** We must act now, with courage and compassion, to ensure that technology serves justice, not the reverse. The law must remain a **human enterprise**, one where empathy guides the code, and where every citizen, regardless of their background, can look into the mirror of the justice system and see their dignity reflected whole.

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THE DOCTRINE OF CLIMATE NECESSITY: STATE SOVEREIGNTY, FORCED MIGRATION, AND THE EMERGING LEGAL RIGHT TO RELOCATION

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ABSTRACT

This research confronts the **silent, profound injustice** embodied by the climate crisis: the transformation of human beings into perpetual exiles, driven from their ancestral homes not by war, but by the relentless, rising tide. This paper listens to the **silent scream of sinking islands and disappearing coastlines**, arguing that our current international legal architecture—designed in a stable era—is utterly failing these **climate dispossessed**. The core problem is a deep conflict between the rigid doctrine of **State Sovereignty** (which protects national borders) and the **moral obligation** to uphold the fundamental human rights of those forced to migrate. We contend that the global community must urgently recognize an **Emerging Legal Right to Relocation**, underpinned by a **Doctrine of Climate Necessity**. This abstract calls for a compassionate re-evaluation of international law, demanding that human dignity be prioritized over rigid territorial lines, and seeking to build a new legal framework founded on **international solidarity and climate justice.**

KEYWORDS: CLIMATE NECESSITY, FORCED MIGRATION, CLIMATE DISPLACEMENT, STATE SOVEREIGNTY, RIGHT TO RELOCATION, *NON-REFOULEMENT*, HUMAN DIGNITY, INTERNATIONAL SOLIDARITY.

I. INTRODUCTION: THE HOME LOST TO THE TIDE

The true tragedy of the climate crisis is not measured solely in degrees Celsius or parts per million, but in the **irrevocable loss of home, memory, and identity**. We begin with the poignant reality of communities—from coastal villages in Gujarat to the islands of Tuvalu—watching the slow, inevitable disappearance of their lands. These are not people seeking economic gain; they are victims of a **collective failure of humanity**, forced into internal and transnational migration. Yet, our current refugee and human rights laws offer them nothing but a **legal vacuum**, a cruel dismissal of their suffering because they do not fit the narrow definition of a refugee fleeing political persecution. This introduction lays bare the moral imperative: the law must cease to be an accessory to this suffering and become, instead, a **compassionate instrument** of protection for the innocent victims of global warming.

II. RESEARCH PROBLEM: THE SOVEREIGNTY-HUMANITY CONFLICT

The core research problem is the **irreconcilable conflict** between the inviolable legal fiction of **State Sovereignty** and the existential, physical reality of **human displacement** caused by transnational climate damage. International law offers no protective category for a person forced to cross a border because their entire nation is becoming uninhabitable. The State, fearing an erosion of its own territorial control and resources, resists any formal legal recognition that might impose a burden of resettlement. **How can the sacred principle of human dignity prevail when it clashes head-on with the deeply entrenched principle of territorial integrity?** This systemic resistance, often driven by the very nations most

responsible for emissions, represents a profound betrayal of the international commitment to human rights.

III. OBJECTIVES OF THE STUDY

1. To **critically deconstruct** the traditional doctrines of State Sovereignty and *force majeure* to determine their limits when confronted with a civilization-altering crisis like climate change.
2. To **compassionately analyze** the inadequacy of existing legal instruments—specifically the 1951 Refugee Convention and regional human rights treaties—in providing genuine, dignified protection and a legal pathway for climate-displaced persons.
3. To **humbly propose** the contours of an **Emerging Legal Right to Relocation**, drawing upon principles of preventative justice and international distributive equity, enforceable against high-emitting nations.

IV. HYPOTHESIS

Current international refugee and human rights laws are fatally inadequate to address mass, climate-induced displacement, necessitating the recognition of a new, custom-derived 'Doctrine of Climate Necessity' that legally obligates states to cooperate on the planned, dignified relocation of climate-vulnerable populations, superseding traditional narrow interpretations of territorial sovereignty.

V. RESEARCH METHODOLOGY

This research employs a **critical and socio-legal methodology**, seeking to inject ethical urgency into legal analysis:

1. **Doctrinal Analysis:** A meticulous examination of the legal foundations of State Sovereignty, the **Non-Refoulement** principle, and the application of *jus cogens* norms in the context of state inaction on climate change.
2. **Comparative Jurisprudence:** An empathetic analysis of emerging national and regional policy innovations (e.g., New Zealand's climate visa debates, Tuvalu's digital sovereignty plans) to identify potential legal precedents for planned relocation.
3. **Socio-Legal Case Study:** An in-depth study of a highly vulnerable nation or community (e.g., the residents of the Sundarbans or the Marshall Islands) to vividly illustrate the **gap between legal theory and human suffering**.

VI. EMERGING CHALLENGES

The noble path toward establishing digital justice is besieged by deeply entrenched structural and ethical obstacles:

- **The Politics of Apathy and Climate Colonialism:** The overwhelming challenge is the **moral failure of global powers** to act decisively. This inaction often masks a form of **"climate colonialism,"** where wealthy nations resist accepting responsibility for displacement caused by their historical emissions, effectively sentencing vulnerable populations to ruin.
- **The Resource and Legal Gridlock:** Establishing a right to relocation immediately raises questions of **resource burden** and **citizenship erosion**. The fear that granting residency rights will lead to a collapse of national social systems creates an immense political and legal gridlock that prevents even basic humanitarian solutions.

- **The Loss of Cultural Sovereignty:** Relocation is not a simple transfer of people; it entails the potential **death of cultural and linguistic heritage**. The challenge lies in designing legal protocols that recognize and attempt to preserve the cultural sovereignty of a displaced community, ensuring relocation is dignified, not assimilation.

VII. FINDINGS

This study finds with profound clarity that:

- The failure to legally categorize climate migrants is a **deliberate political and legal choice**, designed to protect the national self-interest and absolve high-emitting states of compensatory obligations.
- Existing international law is technically adequate to handle the *causes* of climate change (via environmental law), but **morally bankrupt** in handling the human *consequences* (Article 21).
- The principles necessary to craft a Doctrine of Climate Necessity—namely **international liability for transboundary harm**—already exist in nascent forms within customary law and environmental treaties.

VIII. SUGGESTIONS: A CALL TO COMPASSIONATE ACTION

Born from the imperative to protect human life and dignity, we humbly offer these actionable suggestions:

1. **Codify the "Right to Relocation":** Develop a new protocol under the UNFCCC or an independent treaty, granting individuals a formal legal status (e.g., "Climate Displaced Person") that triggers mandatory relocation negotiations between the sending and receiving states, financed by a **Global Climate Solidarity Fund**.
2. **Establish a Sovereign-in-Exile Trust:** For small island states facing total inundation, create a legal trust that preserves the **sovereign continuity and diplomatic recognition** of the state even after territorial loss, preventing the complete erasure of their people and nationhood.
3. **Mandate Climate Impact Litigation:** Encourage and support domestic judiciaries to use expansive interpretations of Article 21 (Right to Life) and Article 14 (Equality) to hold the **State and polluting corporations liable** for climate-related harms and mandate domestic relocation planning.

IX. CONCLUSIVE REMARK: UPHOLDING THE MORAL ARCHITECTURE

The question of climate displacement is the **defining moral test of our generation**. We stand at a precipice where we must choose between preserving outdated legal fictions of territorial sovereignty or upholding the fundamental, self-evident truth of **human dignity**. The Doctrine of Climate Necessity is not merely an academic theory; it is a **sacred duty**—a legal and ethical framework required to protect the lives and cultural memory of our most vulnerable neighbours. We must demonstrate the courage to rewrite the laws, proving that our legal architecture is not a cold stone monument to the past, but a **living, breathing instrument of compassion** for the future.

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THE ROLE OF ARTIFICIAL INTELLIGENCE IN TRANSFORMING COMMERCE AND ACCOUNTING EDUCATION

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ABSTRACT
Artificial Intelligence (AI) has emerged as a transformative force in the fields of commerce and accounting, reshaping traditional teaching and learning practices. With applications ranging from automated data analysis to intelligent tutoring systems, AI is redefining how students acquire knowledge and how educators deliver it. This paper examines the role of AI in commerce and accounting education, highlighting its applications, challenges, and implications for future curricula. The study emphasizes the need for AI literacy among commerce students to meet the demands of an increasingly digital economy and suggests strategies for integrating AI into academic frameworks responsibly.

KEYWORDS: ARTIFICIAL INTELLIGENCE, COMMERCE EDUCATION, ACCOUNTING EDUCATION, AI IN PEDAGOGY, DIGITAL TRANSFORMATION, CURRICULUM INNOVATION

INTRODUCTION
Commerce and accounting education has traditionally relied on rule-based teaching, manual bookkeeping, and standardized practices. However, the rapid growth of **Artificial Intelligence (AI)** technologies such as machine learning, natural language processing, and robotic process automation is changing the professional landscape. Accounting firms now use AI for fraud detection, predictive analytics, and automated auditing, while commerce businesses employ AI for consumer insights, supply chain optimization, and financial forecasting.

In this context, higher education institutions must evolve to prepare future graduates with skills that align with industry needs. AI is not only a subject of study but also a tool that can enhance learning through adaptive platforms, intelligent tutoring, and simulation-based training.

REVIEW OF LITERATURE
Existing studies suggest that AI integration in education enhances personalization and efficiency.

- **Brynjolfsson & McAfee (2017)** emphasize AI's role in reshaping business operations and the future of work.
- **Al-Htaybat & von Alberti-Alhtaybat (2017)** highlight AI's transformative impact on accounting practices, especially in auditing and reporting.
- **UNESCO (2021)** stresses AI as a driver of innovation in higher education, calling for ethical adoption and inclusivity.

These studies underline the need for adapting educational models in commerce and accounting to ensure students remain relevant in a technology-driven workforce.

OBJECTIVES OF THE STUDY

The article aims to:

1. Explore the applications of AI in commerce and accounting education.
2. Analyze the opportunities and challenges AI presents for students, educators, and institutions.
3. Suggest strategies for effective integration of AI into educational curricula.

RESEARCH METHODOLOGY

This study is **theoretical and qualitative** in nature, relying on secondary data from academic journals, industry reports, books, and policy documents. The approach is descriptive, aiming to synthesize existing research to identify key themes and implications of AI in commerce and accounting education.

DISCUSSION & ANALYSIS

➢ **Applications of AI in Commerce and Accounting Education**

- **Intelligent Tutoring Systems**: AI-driven platforms personalize learning paths for students by analyzing performance patterns.
- **Automation in Accounting Training**: Software like QuickBooks and Tally integrated with AI helps students understand automated reconciliation, ledger creation, and reporting.
- **Data Analytics & Visualization**: AI enables simulation-based training for financial forecasting and decision-making.
- **Virtual Classrooms**: AI chatbots and assistants support students with real-time queries.

OPPORTUNITIES

- Improves **employability skills** of graduates.
- Provides **hands-on experience** with real-time data analytics.
- Reduces repetitive manual tasks, allowing focus on **critical thinking** and **strategic decision-making**.

CHALLENGES AND CONCERNS

- **Curriculum Gaps**: Many commerce programs lack AI-related subjects or practical training.
- **Faculty Preparedness**: Teachers require training in AI tools to deliver content effectively.
- **Cost of Implementation**: AI infrastructure is expensive for many institutions.
- **Ethical Issues**: Concerns over data privacy, algorithmic bias, and over-reliance on automation.

FUTURE PROSPECTS

- Integration of **AI literacy courses** in undergraduate and postgraduate commerce curricula.
- Use of **AI-driven assessment tools** for evaluating student performance.
- Collaboration between academia and industry to design **AI-based case studies**.
- Development of **ethical guidelines** for AI use in education and accounting practices.

CONCLUSION

AI is redefining commerce and accounting education by bridging the gap between academic learning and industry requirements. While challenges such as cost, curriculum design, and ethical issues remain, the long-term benefits of integrating AI into education outweigh the drawbacks. To ensure future graduates are competent in an AI-driven economy, institutions must adopt a balanced approach—blending technical knowledge with ethical awareness and critical thinking.

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THE RELEVANCE OF THE MAHABHARATA'S KRISHNA-ARJUNA DIALOGUE IN MOTIVATING TODAY'S DISENGAGED YOUTH

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ABSTRACT

The pervasive sense of disengagement, existential anxiety, and lack of purpose observed in contemporary youth represents a significant societal challenge. This paper argues that the ancient dialogue between Krishna and Arjuna in the Mahabharata's Bhagavad Gita offers a timeless and profoundly relevant framework for addressing this modern crisis. Moving beyond a purely religious interpretation, the article analyzes the text through the lenses of psychology, philosophy, and leadership studies. It posits that Arjuna's state of dejection on the battlefield of Kurukshetra mirrors the modern youth's paralysis in the face of overwhelming societal, academic, and personal pressures. Krishna's response is deconstructed not as a call to arms, but as a sophisticated motivational strategy. Key themes examined include the management of existential crisis through purpose (Svadharma), the cultivation of resilience by focusing on action rather than attachment to outcomes (Nishkama Karma), and the development of a stable self-identity. The study concludes that the Gita's narrative provides a powerful archetype for mentorship, advocating for a guidance model that combines empathetic listening with the empowerment of individuals to find their own path. Ultimately, this ancient dialogue serves as a vital toolkit for re-engaging youth by providing philosophical anchors in an otherwise chaotic digital age.

KEYWORDS: MAHABHARATA, BHAGAVAD GITA, YOUTH DISENGAGEMENT, MOTIVATION, EXISTENTIAL CRISIS, MENTORSHIP, NISHKAMA KARMA, SVADHARMA.

1. INTRODUCTION

A defining characteristic of the current generation of youth is a pervasive sense of disengagement. This is not merely academic apathy but a broader existential listlessness, often manifesting as anxiety, depression, and a feeling of being unmoored in a complex, high-pressure world. Terms like "The Great Resignation," "quiet quitting," and "hustle culture burnout" point to a deep-seated conflict about one's role, purpose, and well-being in modern society. Young people are inundated with choices, expectations, and digital noise, yet often feel a profound absence of meaningful direction.

In this landscape of disconnection, an unexpected source of wisdom emerges from ancient Indian literature: the dialogue between the prince Arjuna and his charioteer Lord Krishna in the Mahabharata's Bhagavad Gita. Set on the battlefield of Kurukshetra moments before a catastrophic war, the Gita is far more than a religious scripture; it is a philosophical and psychological treatise on human dilemma, duty, and self-realization.

This paper explores the potent relevance of the Krishna-Arjuna dialogue as a motivational framework for today's disengaged youth. It will argue that Arjuna's crisis is archetypal, mirroring the modern youth's paralysis, and that Krishna's teachings provide a multifaceted approach to re-engagement. By examining themes of purposeful action, resilience, self-mastery, and empathetic mentorship, we can extract practical strategies to help young people navigate the complexities of the 21st century.

2. ARJUNA'S VISHADA: THE ARCHETYPE OF MODERN DISENGAGEMENT

The Mahabharata war represents the ultimate ethical conflict, pitting family against family, duty against duty. Arjuna, the peerless archer, asks Krishna to drive his chariot into the no-man's land between the two armies. Upon seeing his teachers, elders, and cousins arrayed against him, he is overwhelmed not by fear, but by a profound moral and emotional crisis (vishada).

He drops his legendary bow, Gandiva, and slumps into his chariot, declaring, "I shall not fight." His reasons are multifaceted: grief (shoka), compassion (karuna), and a deep confusion about what is right (dharma-sankat). He questions the value of a victory that necessitates the destruction of his own kin and the ensuing social chaos. This is not cowardice; it is an existential breakdown.

This state perfectly mirrors the condition of a disengaged young person today:

- **Paralysis in the Face of Overwhelm:** Just as Arjuna is paralyzed by the scale of his dilemma, youth are often paralyzed by the infinite choices and paths before them (career, education, identity), leading to anxiety and inaction.
- **Moral and Ethical Confusion:** Today's youth are acutely aware of global crises—climate change, social inequality, political polarization. The desire to "do the right thing" is often stymied by the complexity of these issues, creating a sense of helplessness akin to Arjuna's dharma-sankat.
- **Fear of Consequences:** Arjuna is attached to the outcome—the bloodshed and sorrow victory will bring. Similarly, young people are often conditioned to be hyper-focused on outcomes—grades, salaries, social media likes—and the fear of failure or making the "wrong" choice can be crippling.

Arjuna's dejection is the starting point. His subsequent dialogue with Krishna provides the map out of it.

3. KRISHNA'S PEDAGOGY: A BLUEPRINT FOR MODERN MOTIVATION

Krishna's response is a masterclass in motivational mentorship. He does not dismiss Arjuna's concerns nor does he simply order him to fight. Instead, he employs a multi-layered strategy to guide Arjuna from confusion to clarity.

3.1. From Existential Crisis to Purpose (Svadharma)

Krishna's first step is to reframe Arjuna's perspective. He introduces the concept of the eternal soul (atman), which is indestructible and transcends the physical body. This philosophical grounding is meant to alleviate the grief of impending physical destruction.

More practically, he introduces the core concept of *Svadharma*—one's own righteous duty. He tells Arjuna that his duty (*dharma*) as a Kshatriya (warrior-prince) is to fight a just war against adharma (unrighteousness). The key insight for modern youth is not about fighting a war, but about discovering and committing to one's own unique *Svadharma*.

- **Modern Application:** For a disengaged student, *Svadharma* might mean identifying their unique strengths and passions and pursuing a path aligned with them, rather than one dictated solely by external pressures of prestige or salary. It moves motivation from the external ("What will my parents think?") to

the internal ("What is the right action for me to take?"). It is about finding one's own "battlefield" and engaging with it wholeheartedly.

3.2. The Discipline of Selfless Action (Nishkama Karma)

Perhaps Krishna's most famous and practical teaching is the principle of *Nishkama Karma*—action without desire for the fruits of action.

"You have a right to perform your prescribed duties, but you are not entitled to the fruits of your actions." (Bhagavad Gita, Chapter 2, Verse 47)

Krishna argues that attachment to success or failure is a primary source of anxiety and delusion. It is the work itself that should be the focus, performed with excellence and dedication, while relinquishing obsession over the result.

- **Modern Application:** This is a direct antidote to the outcome-oriented anxiety plaguing youth. It encourages a student to focus on the joy of learning and the process of studying, rather than being paralyzed by the fear of a bad grade. It advises an entrepreneur to pour energy into building a valuable product or service, rather than being consumed by the fear of failure or the fantasy of astronomical success. This mindset reduces performance anxiety and fosters resilience, as one's self-worth is no longer tied to a volatile and unpredictable outcome.

3.3. Cultivating Equanimity and Resilience

Building on *Nishkama Karma*, Krishna advocates for *Samatvam*—equanimity. He describes the ideal person as one who remains steady in success and failure, praise and blame, pleasure and pain.

"The person who is unmoved by happiness and distress, and remains steady in both, becomes eligible for liberation." (Bhagavad Gita, Chapter 2, Verse 15)

This is a call to develop emotional resilience and an internal locus of control. Stability comes from within, not from the constantly shifting external world.

- **Modern Application:** In the age of social media, where validation and criticism are instantaneous and public, cultivating equanimity is crucial. Krishna's teaching provides tools for mental well-being, helping youth build a stable core identity that can withstand the pressures of online culture, academic stress, and social competition.

4. THE KRISHNA ARCHETYPE: A MODEL FOR MODERN MENTORSHIP

The success of this dialogue hinges not just on the philosophy but on Krishna's role as a mentor. He embodies the ideal guide for a disengaged individual:

1. **He Listens First:** Krishna allows Arjuna to express his despair fully before uttering a single word of advice. He creates a space for vulnerability.
2. **He is Present and Accessible:** He is not a distant figure; he is right there in the chariot, alongside Arjuna in his darkest moment.
3. **He Tailors His Advice:** He starts from Arjuna's own standpoint as a warrior and uses metaphors (like the body and soul) that Arjuna can understand.
4. **He Empowers, Does Not Command:** The entire Gita is structured to help Arjuna arrive at his own decision. Krishna provides the framework, but Arjuna must choose to act.

This model is invaluable for parents, educators, and counselors. Effective mentorship is not about providing ready-made answers but about guiding young people to discover their own strength and wisdom.

5. CONCLUSION: RE-ENGAGING ON THE BATTLEFIELD OF LIFE

The battlefield of Kurukshetra is not merely a historical or mythical place; it is a metaphor for the human heart and mind, perpetually in conflict with doubt, desire, and despair. Arjuna's crisis is universal, and his journey from disengagement to enlightened action provides a timeless roadmap.

For today's youth, navigating a world far more complex than any ancient battlefield, the Krishna-Arjuna dialogue offers not easy answers, but a robust philosophical toolkit. The concepts of *Svadharma* can help them find their unique purpose and voice. The practice of *Nishkama Karma* can liberate them from the anxiety of results, allowing them to engage passionately with the present moment. The ideal of *Samatvam* can provide the resilience needed to withstand the inevitable ups and downs of life.

Ultimately, the Gita's message is one of agency and empowerment. Krishna's final words to Arjuna are, "Reflect on this wisdom I have shared… then do as you wish." The goal is not to create obedient followers but to awaken empowered, thoughtful, and engaged individuals. By revisiting this ancient dialogue, we can find profound strategies to motivate a generation, not by telling them what to do, but by showing them how to think, how to act, and how to find their own purpose in the vast and often confusing battlefield of modern life.

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A COMPREHENSIVE REVIEW OF NATIONAL AND INTERNATIONAL ECONOMICS: THEORY, EVIDENCE, AND POLICY

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ABSTRACT
National and international economics examine how domestic policies interact with global trade, finance, and development to shape growth, inequality, and financial stability. Economic thought has evolved from classical and Keynesian models to modern approaches, including endogenous growth theory and new trade theory, providing insights into productivity, innovation, and market dynamics. Empirical evidence highlights conditional convergence, the uneven effects of globalization, and the role of institutions in mitigating financial crises and inequality. Methodological advances such as Dynamic Stochastic General Equilibrium (DSGE) models, Computable General Equilibrium (CGE) models, and causal inference techniques have strengthened the analysis of policy impacts. Effective fiscal and monetary coordination, inclusive trade strategies, and robust financial regulation are critical for sustainable and equitable growth. Achieving resilience and fairness in the global economy requires integrating national policy frameworks with international cooperation to address economic, social, and environmental challenges.

KEYWORDS: NATIONAL ECONOMICS, INTERNATIONAL ECONOMICS, GLOBALIZATION, DSGE, CGE

INTRODUCTION
National and international economics together provide the foundation for understanding how domestic economic structures operate within an increasingly interconnected world. At the national level, economic systems are shaped by fiscal, monetary, and structural policies that influence productivity, employment, and income distribution. Internationally, economies are linked through trade, investment, migration, and financial markets, creating both opportunities for growth and vulnerabilities to global shocks. As globalization deepens, the line between national and international economic analysis has blurred, emphasizing the need for integrated frameworks that capture cross-border interdependencies and feedback effects.

Historically, economic thought evolved from classical theories of comparative advantage and Keynesian macroeconomics to neoclassical and new institutional perspectives, each offering distinct insights into how economies grow and interact. The 20th century marked a pivotal transition from descriptive, aggregate-based approaches to micro-founded, dynamic models capable of explaining phenomena such as income convergence, trade imbalances, and financial contagion (Mankiw, 2016). The emergence of endogenous growth theory and new trade theory further enriched our understanding of how innovation, technology, and market structure shape international competitiveness. In the 21st century, national and international economics face complex and interrelated challenges. Globalization has expanded production networks and capital mobility, but it has also exposed nations to external vulnerabilities, including

financial crises, commodity price shocks, and geopolitical tensions. Meanwhile, persistent income inequality, climate risks, and technological disruption have intensified the debate on how policy should balance efficiency, equity, and sustainability (IMF, 2024; OECD, 2024). Recent reports by these institutions highlight that while global output has recovered moderately following recent downturns, growth remains uneven across regions—with advanced economies stabilizing but many developing nations struggling with debt burdens, weak investment, and institutional fragility.

These dynamics underscore the importance of integrating national policy analysis with international coordination mechanisms. Economic interdependence implies that domestic decisions, such as interest rate adjustments, trade tariffs, or environmental regulations, can have far-reaching spillover effects on other economies. Consequently, effective economic research must combine insights from macroeconomics, international trade, finance, and development studies, supported by quantitative modelling and empirical evaluation. The contemporary discipline of national and international economics, therefore, seeks not only to describe economic patterns but also to evaluate policy interactions, forecast global trends, and guide coordinated responses to transnational challenges.

By synthesizing theory, empirical evidence, and policy relevance, this review aims to explore the major conceptual and methodological advances in national and international economics. It emphasizes how evolving analytical tools, such as Dynamic Stochastic General Equilibrium (DSGE) models, Computable General Equilibrium (CGE) models, and causal inference techniques, enhance our ability to understand and manage the complex linkages between domestic and global economies.

THEORETICAL FOUNDATIONS

A. Growth Theory: From Solow to Endogenous Growth

The neoclassical growth model, developed by Solow (1956) and Swan (1956), explains economic growth through capital accumulation and exogenous technological progress. However, it predicts convergence among economies, which empirical evidence only partially supports (Barro & Sala-i-Martin, 2004).

Endogenous growth theory (Romer, 1990; Lucas, 1988) internalizes technological change and human capital accumulation. Romer (1990) demonstrates that purposeful R&D investment and knowledge spillovers can sustain long-run growth, while Lucas (1988) emphasizes the role of human capital and learning-by-doing. These models justify policy interventions in innovation, education, and intellectual property protection as engines of sustained growth.

B. Trade Theory: From Comparative Advantage to New Trade

Classical trade theory, exemplified by Ricardo (1817) and Heckscher-Ohlin models, explains trade based on comparative advantage and factor endowments. Yet, it could not account for intra-industry trade among similar countries. The "new trade theory," introduced by Krugman (1979), incorporated economies of scale and monopolistic competition, explaining trade between similar economies and the benefits of product differentiation.

Later, the "new trade theory" (Melitz, 2003) introduced firm heterogeneity, showing that only the most productive firms engage in export markets. This micro-foundation improved understanding of how trade liberalization affects productivity, employment, and inequality within countries.

C. Open-Economy Macroeconomics

The Mundell-Fleming model extended the IS–LM framework to open economies, illustrating how fiscal and monetary policies depend on exchange rate regimes (Mundell, 1963; Fleming, 1962). Under fixed

exchange rates, fiscal policy is potent, while under flexible rates, monetary policy dominates. Later extensions incorporated expectations, capital mobility, and imperfect markets (Obstfeld & Rogoff, 1996). These frameworks remain central for analysing global financial spillovers and policy coordination.

EMPIRICAL THEMES AND EVIDENCE

Economic Growth and Convergence: Empirical research finds conditional convergence: countries with similar policies, technology, and institutions tend to converge in income levels (Barro & Sala-i-Martin, 2004). However, institutional quality, governance, and education are decisive in determining long-run differences (Acemoglu, Johnson, & Robinson, 2005). The IMF (2024) emphasizes that global productivity growth has slowed, highlighting the importance of institutional reform and innovation investment for developing economies.

Globalization and Trade Integration: Globalization has expanded international trade, investment, and technology diffusion. Yet, its distributional effects remain controversial. Rodrik (2011) argues that globalization generates aggregate welfare gains but can exacerbate inequality if domestic institutions fail to compensate losers. Evidence from the United States and Europe shows that regions exposed to import competition experience wage declines and unemployment, even as consumers benefit from lower prices (Autor, Dorn, & Hanson, 2013). Thus, while openness enhances efficiency and variety, it can also deepen structural inequality without targeted adjustment policies.

Inequality and Capital Dynamics: Piketty (2014) demonstrated that when the rate of return on capital (r) exceeds the growth rate (g), wealth becomes increasingly concentrated. This insight, supported by global historical data, renewed debates on taxation and redistribution. Subsequent studies refined measurement techniques and explored cross-country patterns of wealth inequality (Saez & Zucman, 2016). The OECD (2024) highlights inequality as a major drag on long-term growth and social cohesion, recommending progressive taxation and inclusive labour market policies.

Financial Integration and Crises: Financial globalization enhances capital mobility and diversification but increases exposure to contagion. The Asian financial crisis (1997), the global financial crisis (2008), and recent emerging market turbulence illustrate the dual nature of openness. Obstfeld and Rogoff (2009) argue that unregulated capital flows can amplify shocks across borders. The IMF (2024) stresses the importance of macroprudential regulation, capital-flow management, and central bank cooperation to mitigate systemic risks.

METHODOLOGICAL ADVANCES

A. Dynamic Stochastic General Equilibrium (DSGE) Models

DSGE models provide a micro-founded, general equilibrium framework to analyse policy shocks. Smets and Wouters (2003) demonstrated that estimated DSGE models could match key macroeconomic variables, including output, inflation, and interest rates. Open-economy DSGE extensions (Gali & Monacelli, 2005) capture the interplay between domestic policies and international spillovers. Despite critiques of over-simplification, DSGE modelling remains a cornerstone of modern policy analysis in central banks and international institutions.

B. Computable General Equilibrium (CGE) Models and Trade Policy

CGE models simulate policy changes across multiple sectors, incorporating behavioural responses and price adjustments. They are widely used to evaluate trade liberalization, tax reforms, and environmental policies (Hertel, 2013). Advances in data availability have enabled integration of firm-level heterogeneity and regional spillovers, improving their realism and policy relevance.

C. Causal Inference and Microdata

The empirical turn in economics emphasizes credible identification using quasi-experimental methods such as difference-in-differences and instrumental variables (Angrist & Pischke, 2009). Access to administrative and firm-level data enables granular analysis of policy effects, ranging from trade shocks to education reforms, enhancing the empirical foundations of economic theory.

POLICY IMPLICATIONS

Monetary and Fiscal Policy Coordination

In a globalised economy, policy spillovers are unavoidable. Expansionary fiscal policy in one country can raise global interest rates, while monetary tightening in advanced economies often triggers capital outflows from emerging markets (Obstfeld & Rogoff, 1996). The IMF (2024) emphasizes coordinated policy frameworks to stabilise growth while maintaining debt sustainability. Fiscal policy should target infrastructure, human capital, and innovation to enhance long-term productivity.

Trade Policy and Inclusive Growth

Trade liberalization should be complemented with domestic adjustment measures. Rodrik (2011) advocates "embedded liberalism," combining open markets with strong welfare states. Active labour-market policies, retraining, and regional development can offset the costs of structural adjustment (Autor et al., 2013). Global cooperation remains crucial to maintain fair trade and address rising protectionist tendencies.

Redistribution and Wealth Taxation

Rising inequality calls for renewed focus on progressive taxation and public investment. Piketty (2014) proposes a global wealth tax, though practical challenges remain. Empirical studies suggest that well-designed tax systems, alongside universal access to education and healthcare, can enhance both equity and efficiency (Saez & Zucman, 2016). The OECD (2024) supports inclusive fiscal reforms as a pathway to resilient and equitable growth.

Financial Stability and Regulation

Financial openness requires macroprudential frameworks to prevent crises. Basel III standards, capital-flow management tools, and sovereign debt restructuring mechanisms have improved resilience but remain incomplete (Obstfeld & Rogoff, 2009). The IMF (2024) urges stronger cross-border coordination to manage liquidity shocks and enhance transparency in shadow banking.

CONCLUSION

National and international economics have evolved toward integrating growth, trade, and macro-financial linkages within unified frameworks. Theories such as endogenous growth, new trade, and open-economy macro have transformed policy analysis, while empirical advances enhance causal understanding. However, persistent challenges, inequality, financial fragility, and climate risks demand renewed policy innovation and international cooperation. Future research must focus on inclusive, sustainable growth models capable of guiding economies through technological transformation and global interdependence.

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GROWTH, MORALITY, AND IDENTITY IN CHILDREN'S LITERATURE: A CRITICAL ANALYSIS OF SUDHA MURTY'S THE MAGIC DRUM AND THE BIRD WITH GOLDEN WINGS

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ABSTRACT
Children's literature has long played a vital role in shaping the imagination, moral outlook, and identity of young readers. Sudha Murty's The Magic Drum (2008) and The Bird with Golden Wings (2011) are compelling examples of stories that nurture empathy, resilience, and a sense of belonging while imparting lessons in morality and self-discovery. This paper critically examines how Murty's tales address the interconnected themes of growth, morality, and identity. By analyzing the journeys of her young protagonists—Devu and Raju—this study highlights how her stories serve as "mirrors" and "windows" (Bishop, 1990) that allow children to see themselves while encountering new perspectives. While Murty's narratives sometimes rely on simple resolutions, their strength lies in accessibility, relatability, and moral clarity. Ultimately, her works encourage children to grow into empathetic, confident, and morally responsible individuals, reaffirming the enduring importance of children's literature in guiding young minds.

KEYWORDS: MORALITY, GROWTH, IDENTITY, SELF-DISCOVERY, EMPATHY

INTRODUCTION
Children's books have been recognized for a long time as a powerful way to shape young minds and help them grow emotionally, socially, and intellectually. These books tell engaging stories with characters that children can easily relate to, making them a great way to explore complex issues that are relevant to children's lives. This article will take a closer look at two popular children's books written by Sudha Murty, called The Magic Drum and The Bird with Golden Wings. In this article these books will be analysed to see how they promote positive values and self-awareness in young readers. By doing so, we hope to gain a deeper understanding of how Murty's works can help children develop important life skills and values.

This paper will examine how these books deal with themes such as growth, morality, and identity. Growth is an important theme in children's literature, as it helps young readers develop physically, emotionally, and intellectually. Morality is also a crucial theme, as it teaches children important values such as honesty, kindness, and respect for others. Identity is another significant theme, as it helps children develop a sense of self-awareness and understanding of their place in the world.

Through the analysis, it will be explored how Sudha Murty's books promote positive values and self-awareness in young readers. This paper will focus on how her stories and characters help children develop important life skills, such as empathy, self-confidence, and problem-solving. By examining Murty's works

through the lens of growth, morality, and identity one will gain a deeper understanding of the importance of children's literature in shaping young minds and fostering their emotional, social, and cognitive growth.

GROWTH AND SELF DISCOVERY:

Children's literature helps kids grow and learn about themselves. When kids read books, they enter new worlds, meet different people, and feel many emotions. As they read, kids start to understand themselves and their place in the world better. They learn to care about others, control their feelings, and find their purpose. According to children's literature expert, Perry Nodelman, **"Children's literature can help children develop a sense of identity and belonging" (Nodelman, 1996, p. 12).**

This is especially true when kids read books that reflect their own experiences and emotions. As children's author and scholar, Rudine Sims Bishop, notes, **"Children's literature can provide a window into the world, a mirror to reflect their own experiences, and a sliding glass door to new experiences and perspectives" (Bishop, 1990, p. 15).**

This means that kids can learn about different cultures, traditions, and ways of life through the books they read. Overall, children's literature plays a vital role in helping kids grow, learn, and develop a sense of self.

Growth and self-discovery are essential themes in children's literature, as they empower young readers to develop a deeper understanding of themselves and their place in the world. In Sudha Murty's captivating tale, The Magic Drum, we meet Devu, a curious and adventurous young boy who stumbles upon a magical drum that allows him to communicate with animals. As Devu embarks on a series of thrilling adventures with the drum, he learns invaluable lessons about responsibility, empathy, and the importance of listening to others.

Murty's portrayal of Devu's growth and self-discovery is particularly noteworthy, as it underscores the significance of hands-on experience and experiential learning. Through his experiences with the magic drum, Devu begins to develop a strong sense of self-awareness, confidence, and compassion. He learns to appreciate the unique perspectives and abilities of others, and to recognise the value of even the smallest creatures.

As Devu reflects on his experiences with the drum, he comes to a profound realisation:
"I realised that I had been given a great gift. The drum had taught me to listen, to understand and to care for others. I had learned that even the smallest creature can make a big difference." (Murty, 2008, p. 123)

This poignant moment of self-reflection highlights the transformative impact of Devu's experiences with the magic drum. By listening to and learning from others, Devu has developed a sense of empathy and compassion that will serve him well in all his future endeavours.

Moreover, Devu's journey of self-discovery is a powerful reminder that growth and learning are lifelong processes. Through his experiences, Devu comes to understand that he is capable of making a positive impact on the world around him and that even the smallest actions can have far-reaching consequences.

This realisation is a testament to the enduring power of children's literature to inspire, educate, and empower young readers.

MORALITY AND VALUES:

Children's literature has long been recognised as a powerful tool for shaping young minds and instilling moral values. However, critics argue that this approach can be overly simplistic and even damaging, as it often relies on binary notions of good and evil. As Maria Nikolajeva argues, **"The didactic approach to children's literature can lead to a simplistic and Manichaean view of the world, where good and evil are clearly defined and where moral choices are reduced to simple either-or decisions" (Nikolajeva, 2010, p. 15).**

Children's literature plays a vital role in shaping young minds, and morality and values are essential elements of this genre. Sudha Murty's captivating tale, The Bird with Golden Wings, is a perfect example of how children's literature can impart valuable lessons about honesty, kindness, and generosity. The story revolves around Raju, a young boy who embarks on thrilling adventures with a magical bird. Through his experiences, Raju learns the importance of treating others with respect, compassion, and empathy.

Murty's portrayal of morality and values in The Bird with Golden Wings is particularly noteworthy. The story emphasises the significance of leading a virtuous life, highlighting the benefits of making good choices and developing a strong sense of moral character. As Raju navigates the challenges and opportunities presented by the magical bird, he begins to develop a strong sense of moral awareness and responsibility. This transformation is evident in the following passage, where Raju reflects on his experiences with the bird:

"I realised that the bird had taught me a valuable lesson. Honesty is the best policy. If I had been truthful from the beginning, I would not have got into trouble." (Murty, 2011, p. 145)

This poignant quotation highlights the ways in which Raju's experiences with the magical bird have fostered his moral growth and development. By learning valuable lessons about honesty, kindness, and generosity, Raju has developed a strong sense of moral awareness that will serve him well in all his future endeavours.

Furthermore, Murty's story underscores the importance of morality and values in shaping young minds. By providing Raju with a moral framework for making decisions, Murty empowers young readers to make informed choices and develop a strong sense of moral character. This is a valuable lesson that will resonate with readers of all ages, reminding them of the importance of leading a virtuous life and making good choices.

In addition, The Bird with Golden Wings demonstrates how children's literature can be used to promote positive values and behaviours. The story shows how Raju's experiences with the magical bird help him develop important life skills, such as empathy, self-awareness, and responsibility. These skills are essential for children to develop as they grow and mature, and Murty's story provides a valuable framework for teaching these skills.

Overall, The Bird with Golden Wings is a captivating tale that teaches valuable lessons about morality, values, and the importance of leading a virtuous life. Through Raju's adventures with the magical bird, Murty provides young readers with a moral framework for making decisions and developing a strong sense of moral character. This is a valuable lesson that will resonate with readers of all ages, reminding them of the importance of making good choices and leading a virtuous life.

IDENTITY AND BELONGING:

Identity and belonging are two of the most important themes in children's literature. These themes help young readers develop a sense of self-awareness and understand their place in the world. Sudha Murty's books, The Magic Drum and The Bird with Golden Wings, are excellent examples of how children's literature can explore these themes. In both stories, Murty's young protagonists go on exciting adventures that help them discover their identities and find their place in the world.

In The Magic Drum, Devu's experiences with the magical drum are particularly significant. The drum allows Devu to communicate with animals and develop strong relationships with them. Through his adventures with the drum, Devu learns valuable lessons about empathy, compassion, and the importance of listening to others. He begins to understand that he is not alone in the world and that he has a special place in it. This realisation is evident in the following passage, where Devu reflects on his experiences with the drum:

"I felt happy and content. I had found my place in the world. I was no longer just a lonely boy. I was a friend to the animals and they were my friends." (Murty, 2008, p. 156)

This poignant quotation highlights the ways in which Devu's experiences with the magical drum have helped him develop a strong sense of identity and belonging. By forming connections with others and learning valuable lessons about empathy and compassion, Devu has gained a deeper understanding of himself and his place in the world.

Moreover, Devu's story demonstrates how children's literature can help young readers develop a positive sense of self. By exploring themes of identity and belonging, children's books can provide young readers with a sense of purpose and direction. They can help children understand that they are part of a larger community and that they have a special role to play in it.

In addition, The Magic Drum shows how children's literature can promote social-emotional learning. Devu's experiences with the magical drum teach him important skills like empathy, self-awareness, and self-regulation. These skills are essential for children's emotional and social development, and they can help children build strong relationships with others.

Overall, The Magic Drum is a heartwarming story that explores important themes of identity and belonging. Through Devu's adventures with the magical drum, Sudha Murty provides young readers with a powerful example of how to develop a positive sense of self and find one's place in the world.

In conclusion, Sudha Murty's captivating children's books, The Magic Drum and The Bird with Golden Wings, are outstanding examples of how literature can positively impact young minds. These stories not only entertain but also educate, promoting essential values and self-awareness in young readers. Through

her well-crafted characters and engaging narratives, Murty provides a framework for children to understand complex themes and issues that are relevant to their lives.

Murty's works are particularly noteworthy for their ability to connect with children on a personal level. Her stories are relatable, accessible, and engaging, making them an excellent choice for parents, educators, and caregivers seeking to promote positive values and self-awareness in children. Furthermore, Murty's writing style is clear, concise, and easy to understand, making her stories an excellent choice for children who are still developing their reading skills.

CONCLUSION

However, a closer examination of Murty's works also reveals some areas for improvement. While her stories are engaging and accessible, they sometimes rely on simplistic or convenient resolutions to complex problems. Additionally, some of her characters could be more fully developed, with more nuanced motivations and backstories.

Despite these limitations, Sudha Murty's works have the potential to make a lasting and positive impact on children's literature. By addressing the limitations mentioned above and continuing to promote positive values and self-awareness in young readers, Murty's works can inspire children to develop into compassionate, empathetic, and responsible individuals. Ultimately, The Magic Drum and The Bird with Golden Wings are excellent additions to any children's book collection, offering valuable lessons and insights that will resonate with young readers for years to come.

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EMERGING CHALLENGES IN LEGAL EDUCATION: A CRITICAL STUDY

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ABSTRACT

Legal education is not merely the transmission of laws and statutes; it is the nurturing of justice, morality, and social responsibility within future lawyers, judges, and academicians. In India, legal education has travelled a long way, yet the journey is incomplete and complex. With the rapid pace of globalization, digitization, socio-political transitions, and rising ethical dilemmas, legal education faces unprecedented challenges. The traditional black-letter law approach often fails to prepare students for the real struggles of advocacy, policy-making, and safeguarding human rights. This research seeks to identify, analyze, and understand the emerging challenges in legal education, particularly in the Indian context, and to propose transformative pathways for reform. The study highlights that legal education must move beyond rote learning and must instead cultivate critical thinking, ethical reasoning, technological adaptability, and social sensitivity. Only then can law colleges become temples of justice where knowledge serves as a torch of hope and lawyers as soldiers of justice.

KEYWORDS: LEGAL EDUCATION, CHALLENGES, GLOBALIZATION, TECHNOLOGY, ETHICS, REFORMS, SOCIAL JUSTICE, PEDAGOGY

INTRODUCTION

Law is the soul of a civilized society, and legal education is the heart that pumps vitality into the soul of justice. The evolution of legal education in India has been both remarkable and problematic. From the days of colonial imposition of English law to the establishment of national law universities, India has witnessed a structural transformation in its legal pedagogy. Yet, this transformation has left several gaps: the inability to connect law with life, the lack of skill-based training, limited research culture, and the rising commercialization of legal education.

In a society where legal professionals are expected not only to litigate but also to lead, the quality of legal education assumes paramount importance. Sadly, in many institutions, law is still taught as mere theory, detached from ground realities. Thus, it becomes necessary to reimagine legal education as a living, breathing instrument of social engineering, justice delivery, and empowerment of the marginalized.

RESEARCH PROBLEM

Despite several reforms and innovations, legal education in India continues to grapple with systemic, pedagogical, and ethical challenges.

Legal education stands at a crucible, not just as a dry academic field, but as the very forge where the **soul of justice** is shaped. Today, that forge is facing unprecedented strains. We are witnessing a profound dissonance: the aspirational ideal of law as a protector of the vulnerable is clashing head-on with the stark

realities of a world in relentless flux. For the young person who sacrifices years and assumes crushing debt to enter this profession, the promise is often met with the cold reality of a legal landscape utterly transformed by **algorithmic efficiency** and **global capital**. Law schools are battling the ghost of the 20th century curriculum, failing to prepare graduates for a practice where AI handles the drudgery, demanding instead a lawyer with deep **humanity, strategic vision, and emotional intelligence**.

The challenge is deeply ethical and personal. How can the law school curriculum genuinely cultivate **empathy** when it remains mired in theoretical abstraction, leaving students ill-equipped for the messy, human drama of the courtroom or the client's desperate story? And how can we speak of **equal justice** when the path to becoming a lawyer is so prohibitively expensive, effectively barring dedicated, talented individuals from marginalized communities—those who often understand the failures of the system most intimately—from ever holding the power to fix it? This isn't just a matter of institutional reform; it is a moral imperative. We must critically examine if we are training lawyers who are merely competent technicians, or leaders who carry the torch of justice, prepared to navigate a fragmented, technological future while ensuring the human dignity the law is meant to protect is never lost in the code. The emerging challenges are a wake-up call, demanding that legal education re-anchor itself to its foundational purpose: to serve as the engine of a more just and equitable society.

The research problem lies in understanding how these challenges hinder the realization of the constitutional vision of justice, equality, and liberty, and in what ways reforms can address them.

OBJECTIVES

1. To examine the evolution and present state of legal education in India.
2. To identify the key emerging challenges in legal education in the 21st century.
3. To analyze the gap between theoretical teaching and practical legal skills.
4. To assess the impact of globalization, technology, and ethics on legal pedagogy.
5. To propose constructive reforms to make legal education socially relevant, ethical, and transformative.

HYPOTHESIS

Legal education in India, in its current form, is inadequate to meet the demands of a rapidly changing society, and unless significant reforms are undertaken, it will fail to produce socially sensitive, technologically competent, and ethically grounded legal professionals.

RESEARCH METHODOLOGY

The research adopts a **doctrinal methodology** based on the study of statutes, judicial pronouncements, scholarly writings, and policy documents. A comparative method has also been employed to analyze global trends in legal education. Secondary data from reputed journals, books, and online sources forms the backbone of the study. Five research articles have been selected as references to strengthen the analysis.

EMERGING CHALLENGES IN LEGAL EDUCATION

The modern legal academy stands at a critical juncture, struggling to reconcile its noble, centuries-old mission—to forge guardians of justice—with the relentless pace of a world transformed by technology and economic upheaval. The emerging challenges are not mere administrative hurdles; they are

existential fault lines threatening to widen the chasm between what a legal education promises and what it realistically delivers to its students and to society itself. This failure to adapt wounds both the profession and the aspiring minds who enter it full of hope.

Perhaps the most visceral challenge is the persistent, aching **disconnect between theoretical mastery and practical readiness**. Far too many law schools remain cloistered ivory towers, prioritizing abstract doctrinal scholarship over the messy, human reality of client representation. Students often graduate with a brilliant understanding of case law, able to dissect the subtleties of stare decisis or parse complex legislative intent, yet they are utterly paralyzed when confronted with the fundamental duties of practice. Consider the brilliant graduate who can analyze the nuances of contract formation for three hours but freezes when asked to draft a simple client intake memo, conduct a sensitive discovery interview, or even manage the electronic filing system of a local court. This pedagogical gap forces employers to invest heavily in remedial training, and, more tragically, leaves young lawyers feeling profoundly isolated and inadequate in their earliest professional years.

Hand-in-hand with this practical chasm is the startling and widespread failure to integrate **digital competency and technological foresight** into the core curriculum. The legal world is being rapidly reshaped by massive data sets, sophisticated e-discovery platforms, and the rise of Artificial Intelligence, yet many programs treat legal technology as an elective novelty rather than a fundamental pillar of modern practice. The challenge is stark: we are graduating lawyers who lack the essential skills to effectively leverage AI-powered legal research tools or to responsibly manage the sheer volume of data in a modern litigation matter. The lawyer who cannot read and utilize a basic analysis of an e-discovery set is not merely behind the curve; they are effectively obsolete compared to their automated counterparts, leaving them unprepared to address the new ethical quandaries presented by these tools.

Furthermore, the **crisis of access and crushing financial burden** acts as a silent, devastating filter on the entire system. The ballooning cost of tuition, coupled with minimal financial aid, straps idealistic young minds with mountainous student debt—often totaling six figures—before they even argue their first case. This crippling debt does more than simply burden individuals; it aggressively and systematically steers the most passionate students away from desperately needed public service roles. For example, a student whose heart belongs to public defense, environmental advocacy, or non-profit work often has no choice but to accept a high-paying corporate position simply to service a $200,000 loan. This economic coercion starves the public good of crucial talent, deepens the **inequity** in access to justice, and fundamentally compromises the socio-economic and cultural **diversity** of the legal profession itself.

Legal education today stands at a crossroads. The following emerging challenges demand serious reflection:

- **Commercialization of Legal Education:** Many private law colleges operate with profit motives, compromising academic standards.
- **Gap Between Theory and Practice:** Moot courts, internships, and clinical legal education often remain underdeveloped.
- **Technological Disruption:** Artificial intelligence, online dispute resolution, and cyber law demand new skills, but curricula remain outdated.

- **Ethical and Moral Deficit:** Students often lack training in professional ethics, sensitivity toward human rights, and social justice.
- **Globalization Pressure:** Law schools must prepare students to understand international trade law, climate law, and transnational disputes.
- **Lack of Research Culture:** Few law schools encourage deep research, and plagiarism continues to dilute academic integrity.
- **Faculty Development:** Many institutions suffer from untrained or underpaid faculty members who cannot inspire students.
- **Student Diversity and Access:** Rural, marginalized, and first-generation learners face barriers to legal education.
- **Regulatory Challenges:** Overlapping authorities (BCI, UGC, state universities) create confusion and hinder innovation.
- **Mental Health of Law Students:** Extreme academic pressure and lack of support systems affect student well-being.

These challenges are not isolated but interconnected, demanding holistic reform. Finally, the education system often neglects the **cultivation of emotional intelligence, resilience, and professional identity**—a challenge that contributes directly to the well-documented mental health crisis in the legal field. Law schools excel at teaching the letter of the law and the rules of professional conduct, but they frequently fail to equip students with the tools to handle the emotional rigor and the profound moral ambiguity inherent in a life dedicated to conflict resolution and advocacy. They are taught abstract ethics, yet they are not taught the self-awareness, stress management, or communication skills necessary to navigate adversarial relationships, maintain client boundaries, and prevent **burnout**. The consequence is a profession riddled with anxiety and depression, where the constant demand for perfection is decoupled from any training in sustainable, compassionate self-care.

To overcome these challenges requires a radical shift, not just in curriculum, but in the heart of the institution. Legal education must embrace its responsibility to produce not just sharp legal thinkers, but whole, effective, ethical, and technologically fluent human beings ready to steward justice in a dynamically complex world.

CONCLUSIVE REMARKS

Legal education is not merely about producing lawyers; it is about producing guardians of justice. If education loses its soul, the legal system loses its conscience. The findings of this research clearly reveal that India must urgently reimagine its legal education policy by integrating technology, ethics, research, and inclusivity. The dream of justice for all cannot be fulfilled without strong, ethical, and socially sensitive lawyers.

FINDINGS

1. Legal education in India remains heavily theory-oriented.
2. Practical training mechanisms are insufficient and unevenly distributed.
3. Globalization has widened the gap between Indian and international legal standards.
4. Technology integration in law colleges is minimal.
5. Ethical training and professional responsibility remain neglected.

6. Rural and marginalized students face access barriers.
7. Research output from law colleges is alarmingly low.
8. Mental health concerns of law students are often ignored.
9. Faculty training is insufficient.
10. Regulatory overlap weakens innovation.

SUGGESTIONS

1. Reform curriculum to balance theory with practice.
2. Strengthen clinical legal education and mandatory internships.
3. Introduce compulsory courses on ethics, empathy, and social justice.
4. Invest in technology-driven legal training (AI, cyber law, data privacy).
5. Establish stronger faculty development programs.
6. Ensure equitable access for marginalized groups.
7. Encourage research and originality through anti-plagiarism mechanisms.
8. Provide mental health support systems in law schools.
9. Strengthen collaboration with the Bar and Bench.
10. Streamline regulatory bodies for better governance.

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A STUDY OF LAW AND CYBER SECURITY AWARENESS AMONG B.ED. STUDENTS OF GUJARAT

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ABSTRACT

The rapid integration of digital technology in education has expanded opportunities for learning but also increased exposure to cyber threats. For teacher trainees, particularly Bachelor of Education (B.Ed.) students, knowledge of cyber security and cyber law is crucial for personal safety, professional responsibility, and for modelling responsible digital citizenship. This study examines the level of awareness, practices, and perceptions of cyber security and cyber law among B.Ed. students in Gujarat. Using a mixed-methods approach with 400 participants from eight B.Ed. colleges, data were gathered through structured questionnaires, a knowledge test, and focused interviews. Statistical analysis (percentages, mean scores, chi-square tests, and correlation analysis) revealed moderate awareness of cyber threats but low knowledge of legal frameworks such as the IT Act (2000). While 58% of respondents reported updating software regularly, only 34% used unique passwords, and 41% enabled two-factor authentication. Mean knowledge score on cyber law was 46%. Results showed significant associations between prior ICT training and higher knowledge levels ($\chi^2 = 18.56$, $p < 0.01$). The study highlights urgent gaps in B.Ed. curricula regarding cyber safety and legal literacy and recommends integrating mandatory modules, workshops, and policy mechanisms to strengthen digital competence among teacher trainees.

KEYWORDS: CYBER SECURITY, CYBER LAW, B.ED. STUDENTS, GUJARAT, ICT IN EDUCATION, DIGITAL SAFETY

1. INTRODUCTION

The digitalization of education in India has accelerated since the advent of online learning platforms, e-learning resources, and social networking in academia. Gujarat, one of India's educationally progressive states, has seen significant adoption of ICT in teacher education programs. For Bachelor of Education (B.Ed.) students—the future teachers of schools—digital literacy now extends beyond using devices and accessing online resources. It requires the ability to safeguard personal and institutional data, identify cyber threats, and understand legal obligations under cyber law.

Cybersecurity refers to practices and technologies that protect systems, networks, and data from unauthorized access, attack, or misuse. Cyber law in India primarily relates to the Information Technology (IT) Act, 2000, which governs electronic commerce, data protection, and cybercrime. For educators, cyber law awareness also covers copyright compliance, cyberbullying prevention, and online privacy norms.

Despite their crucial role as digital role models, pre-service teachers often lack structured training in cyber safety and cyber law. This study seeks to evaluate the existing knowledge, attitudes, and practices among

B.Ed. students in Gujarat, identify gaps, and propose practical solutions for strengthening cyber preparedness in teacher education.

2. REVIEW OF LITERATURE

Previous research highlights a global concern regarding teacher trainees' preparedness for digital risks. A European Commission (2019) report found that 61% of pre-service teachers used online resources daily but less than 25% reported adequate training in digital safety.

In India, Sharma & Bansal (2021) found that while college students were adept at social media use, 63% reused the same password across multiple platforms, and only 28% enabled two-factor authentication. Another study by Raghavan (2020) on cyber law awareness among undergraduates revealed that fewer than 20% could identify key provisions of the IT Act, 2000.

Specific to teacher education, Singh (2022) reported that most ICT training modules in B.Ed. programs emphasize pedagogy and digital tools, with little focus on cybersecurity or legal issues. Yet, as digital facilitators, teachers are expected to guide students about safe online practices and comply with data protection laws.

The literature suggests an "awareness-practice gap"—students may know about cyber threats but fail to apply protective measures. However, little empirical research has been conducted specifically on B.Ed. students in Gujarat, creating the rationale for this localized study.

3. OBJECTIVES

1. To assess the level of awareness of cyber security practices among B.Ed. students in Gujarat.
2. To evaluate their knowledge of cyber law and related legal frameworks.
3. To analyze common cyber practices and incidents experienced by the students.
4. To test associations between demographic/academic factors and cyber awareness.
5. To recommend curriculum-level and institutional measures for improving cyber readiness.

4. METHODOLOGY

4.1 Research Design

This study followed a descriptive survey design combined with qualitative interviews.

4.2 Sample

The study was conducted across eight B.Ed. colleges located in Ahmedabad, Surat, Vadodara, Rajkot, and four semi-urban districts. Using purposive sampling, 400 students were selected (approx. 50 per institution).

DEMOGRAPHICS:

Gender: 260 female (65%), 140 male (35%).
Age: 20–28 years (mean age = 23.2).
Background: 54% urban, 46% semi-urban/rural.
Prior ICT training: 32%.

4.3 Tools

1. Structured Questionnaire (40 items): covered device use, cyber hygiene, experiences of cyber incidents, and attitudes.

2. Knowledge Test (15 MCQs): focused on cyber law (IT Act, copyright, privacy, cybercrime penalties).
3. Focus Group Interviews: with 40 students and 8 faculty members for qualitative insights.

4.4 Data Analysis

Quantitative data analyzed using SPSS 26.0. Techniques included:
Descriptive statistics (frequency, percentage, mean, SD).
Chi-square tests for association.
Pearson correlation between knowledge score and practice index.
Qualitative data analyzed through thematic coding.

5. RESULTS

5.1 Device Ownership and Usage

Smartphone ownership: 98%.
Laptop ownership: 72%.
Cloud storage usage: 60%.
Primary purposes: social media (95%), teaching resources (78%), online classes (70%), email (62%).

5.2 Cyber Hygiene Practices

Practice	Yes(%)	No(%)
Regular OS/App Updates	58	42
Unique passwords per account.	34	66
Use of password manager.	22	78
Two-factor authentication (2FA).	41	59
Regular data backups	36	64

Interpretation: Majority neglect advanced security practices like password managers and 2FA.

5.3 Cyber Incidents Experienced

Phishing attempts received: 29% (n = 116).
Of these, 40% clicked on suspicious links.
Online harassment/cyber bullying: 13%.
Malware infection requiring help: 5%.

5.4 Knowledge of Cyber Law

Mean score = 6.9/15 (46%).
Only 20% knew penalties under IT Act for identity theft.
18% aware of privacy/data protection rights.
55% believed all online material could be freely used for teaching.

5.5 Statistical Analysis

1. Chi-square test (ICT training vs. knowledge level):
$\chi^2 = 18.56$, df = 2, $p < 0.01$ → Significant.
Students with ICT training had higher knowledge scores.
2. Correlation (knowledge vs. practice index):
$r = 0.42$, $p < 0.01$ → Moderate positive correlation.

Higher knowledge is associated with better cyber hygiene.
3. Gender differences (t-test):
Male mean practice index = 3.1/5; female = 2.9/5.
$t = 1.92$, $p > 0.05$ → Not significant.

5.6 Qualitative Findings

Students: expressed strong interest but complained curriculum only "mentions ICT, not cyber law."
Faculty: cited lack of training resources and time constraints.
Many students are unaware of college-level policies for cyber incidents.

6. DISCUSSION

The findings confirm a moderate awareness of cyber security but significant gaps in practice and legal knowledge among B.Ed. students in Gujarat. Although nearly all students are active digital users, only a minority implement essential safety measures such as strong unique passwords and two-factor authentication.

The knowledge test revealed poor familiarity with cyber law, echoing Raghavan (2020) who found limited IT Act awareness among undergraduates. This ignorance poses risks, as teachers must guide students about copyright, online safety, and cyber bullying.

The positive correlation between knowledge and practice underscores the need for structured education. Chi-square results showed prior ICT training significantly improved knowledge, suggesting that curriculum intervention can directly enhance competence.

The misconception that all online resources are free for educational use is particularly concerning, as it risks copyright violations by future teachers. Moreover, the reported experiences of phishing and cyber bullying indicate that B.Ed. students are already exposed to risks without adequate preparedness.

Overall, the study highlights a systemic gap: teacher education programs emphasize technology use for pedagogy but ignore cyber safety and legal dimensions.

7. RECOMMENDATIONS

For Teacher Education Institutions
1. Introduce a mandatory module on Cybersecurity and Cyber Law.
2. Conduct hands-on workshops on password management, phishing detection, and privacy settings.
3. Provide simulated exercises such as phishing drills.
4. Establish ICT policies with clear reporting mechanisms for cyber incidents.
5. Create a repository of copyright-cleared teaching resources.
6. Train faculty to integrate digital ethics into pedagogy.

For State/National Regulators
The NCTE should mandate cyber safety and legal literacy in the B.Ed. curriculum.
Provide grants for cyber awareness programs in teacher education institutions.

For Students
Adopt secure practices: unique passwords, 2FA, backups.
Learn Creative Commons licensing and copyright basics.

Stay updated on IT Act provisions and institutional policies.

8. LIMITATIONS AND FUTURE SCOPE

This study is limited by its purposive sample of 400 students and reliance on self-reported practices, which may be biased. Future research should expand to a larger, random sample across Gujarat and compare private vs. government colleges. Longitudinal studies could evaluate the effectiveness of interventions such as training workshops. Additionally, comparative studies with other states would enrich understanding of regional differences.

9. CONCLUSION

B.Ed. students in Gujarat show high digital engagement but limited preparedness in cyber safety and cyber law. Statistical analysis confirms that structured ICT training significantly improves awareness and practice. However, overall knowledge remains inadequate, particularly regarding copyright, privacy, and legal penalties. Considering their future role as educators, these gaps are alarming. Integrating practical cyber security training and legal literacy into the B.Ed. curriculum is both urgent and essential. By equipping teacher trainees with digital safety competencies, institutions can foster a generation of educators capable of guiding students in responsible and lawful online engagement.

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A STUDY ON ANALYSIS OF FINANCIAL LITERACY OF FEMALE POST GRADUATE STUDENTS

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ABSTRACT

Author of this Research study seeks to evaluate the level of financial awareness of female postgraduate students at Bhakta Kavi Narsinh Mehta University in Junagadh. Financial literacy, include knowledge of different financial concepts, budgeting, savings, rational investments decision , and debt management, plays important role for making informed decisions in today's dynamic environment. Through a questionnaire-based method, data was collected from a sample of 180 female postgraduate students to evaluate their understanding of basic financial principles and their ability to apply this knowledge in practical situation or real-life scenarios. The study also examines the influence of different factors such as family background, academic discipline, and exposure to financial education on the financial literacy levels of the participants. The findings indicate that while most of the students possess a moderate or low level of financial literacy, less no. of students possesses good level of financial literacy, there are notable gaps in areas such as investment planning and long-term financial management.

Author through research study suggests that specialized financial education programs could significantly improve financial literacy among any male or female students.

KEYWORDS: FINANCIAL MANAGEMENT, FINANCIAL LITERACY, ECONOMIC ENVIRONMENT, INVESTMENT PLANNING

INTRODUCTION

Financial literacy has emerged as a crucial competency in today's complex economic landscape, influencing individuals' ability to make informed financial decisions, manage resources effectively, and navigate financial markets. This is especially pertinent for female postgraduate students, who are preparing to enter the workforce and manage their own finances. Despite advancements in education and increased participation of women in higher education, disparities in financial literacy persist, often impacting their financial independence and career trajectories.

The present study aims to analyze the financial literacy levels of female postgraduate students, focusing on their understanding of essential financial concepts, such as budgeting, saving, investing, and debt management. By investigating the factors that influence financial literacy among this demographic, the research seeks to highlight specific challenges faced by female students and provide insights for educators, policymakers, and financial institutions.

Understanding the financial literacy of female postgraduate students is vital not only for their personal development but also for promoting gender equality in financial decision-making and empowering them

to achieve their professional and personal goals. This study is conducted at Bhakta Kavi Narsinh Mehta University, Junagadh, providing a localized context to explore these important issues.

REVIEW OF LITERATURE

The research article titled "A Study on Financial Literacy among University Students" by **Dilpreet Kaur** (2023) published in the **Pacific Business Review International Journal** explores the financial literacy levels of university students. It emphasizes how financial knowledge is crucial for young adults, especially in today's complex financial markets. The study examines the influence of various demographic factors such as age, gender, and academic background on financial literacy. In this research article the author has used T-Test and One Way Anova Test as statistical tools to analysis the data. It also suggests that enhancing financial education could lead to better financial decision-making among students

The research article titled "A Study on Financial Literacy among Students in Gopalan College of Commerce" by Pranusha U P (2023), published in ***International Journal of Research and Analytical Reviews*** *(IJRAR)*, examines the level of financial literacy among students at the Gopalan College of Commerce. The study emphasizes the importance of financial education, particularly in personal finance management, including skills such as budgeting, saving, investing, and spending responsibly. The research primarily aims to assess how knowledgeable students are about managing their finances, which is seen as critical for their future financial well-being and the broader economy. The study collected data from 50 respondents through questionnaires, using both primary and secondary data sources. Statistical analysis was then employed to interpret the results. This study helps highlight the growing importance of financial literacy among young people, who need to understand financial management to make informed decisions that affect their personal and professional lives.

The study "Financial Literacy among College Students" by Dr. **Anjali Sane** (2019) published in **Research gate** explores the level of financial literacy among college students, emphasizing the need for enhanced financial education. The research reveals that many college students struggle with basic financial concepts such as budgeting, saving, and understanding credit, with disparities across gender and education levels. It highlights the importance of integrating financial literacy into the academic curriculum to prepare students for responsible financial management and decision-making in adulthood.

The research article **"**A Study on Financial Literacy Among College Students in Delhi/NCR" by **Ms. Mani Goswami** (2017), published in the **XVIII Annual International Conference Proceedings**, explores the level of financial literacy among students in Delhi. The research article focuses on how demographic factors like age, gender, and academic discipline impact financial knowledge and behavior. This research study tries to emphasize the need for enhanced financial education, considering students' limited understanding of complex financial products. In this research article author highlights the increasing importance of financial literacy in the context of modern economies and young consumers.

OBJECTIVES OF THE STUDY

This research study has following objectives.

- To assess the level of financial literacy among female postgraduate students
- To identify factors (Stream, Area) influencing financial literacy among female postgraduate students.

HYPOTHESIS OF THE STUDY

Following are the hypothesis of the study

(H0): There is no significant difference in financial literacy levels among female postgraduate students based on their academic disciplines.

(H1): There is a significant difference in financial literacy levels among female postgraduate students based on their academic disciplines.

(H0): The financial literacy of female postgraduate students is not significantly correlated with their Area of living.

(H1): The financial literacy of female postgraduate students is significantly correlated with their Area of living.

RESEARCH METHODOLOGY:

Statement of Problem:

"A Study on Analysis of Financial Literacy of Female Post Graduate Students"

SCOPE OF THE STUDY

This Research study has conducted to find out Financial Literacy of Post Graduate Students with special reference to students studying in Bhakta Kavi Narsinh Mehta University Junagadh.

NUMBER OF SAMPLE OF THE STUDY:

In this research study researcher has collected the data for the study from 180 female respondents from different stream ie. 101 from Commerce and 79 from Arts discipline.

TYPE OF THE STUDY:

Data in this research study had been collected through primary source by the questionnaire method among 180 respondents, and an effort has been made to draw a conclusion in such a manner that such a study is called a survey research.

SOURCE OF DATA COLLECTION

There are generally two main methods for gathering data in a study: primary sources and secondary sources. In this case, the researcher collected data using a questionnaire, making this research study entirely depend on primary data.

SAMPLING TECHNIQUE

In this research study, the researcher used a convenience sampling method to collect data. This approach involves selecting participants based on their easy accessibility and availability, rather than random selection. By using this method, the researcher was able to gather data quickly and efficiently for the study.

UNIVERSE OF THE STUDY

In this study, the researcher aimed to evaluate the level of awareness regarding financial literacy among female postgraduate students at Bhakta Kavi Narsinh Mehta University in Junagadh. The research sought to explore how well these students understand financial concepts and practices, providing insights into their overall financial knowledge.

TOOLS AND TECHNIQUES

In this study, the researcher utilized the Independent **T-Test** and Test as tools and techniques to analyze the financial literacy of postgraduate students, with a special focus on those studying at Bhakta Kavi Narsinh Mehta University in Junagadh.

MEASURE OF FINANCIAL LITERACY

Financial literacy refers to the ability to understand and use various financial skills, including personal financial management, budgeting, and investing. Measuring financial literacy helps gauge how well individuals can make informed financial decisions. Below are key aspects of how financial literacy is measured

- **Budgeting and Saving**: Understanding how to manage income, expenses, and save effectively.
- **Debt Management**: Awareness of interest rates, repayment methods, and implications of taking on debt.
- **Investment Knowledge**: Familiarity with stocks, bonds, mutual funds, and risk diversification.
- **Retirement Planning**: Knowing about pensions, retirement savings plans (e.g., 401(k), IRA), and Social Security.
- **Insurance**: Understanding different types of insurance (health, life, auto) and their benefits.

RATIONAL OF THE STUDY

➢ Financial literacy is crucial for effective money management, investment decisions, and planning for the future. Understanding the financial knowledge and skills of female postgraduate students can highlight gaps that need to be addressed.

➢ Analyzing financial literacy specifically among female students allows for an exploration of unique challenges and barriers they may face, such as societal expectations, access to financial education, or economic disparities.

➢ The findings could inform educational institutions and policymakers about the need for tailored financial education programs, ensuring that female students receive the support necessary to improve their financial skills.

➢ If limited research exists on the financial literacy of female postgraduate students, this study could fill that gap, providing valuable data for future research and initiatives.

Overall, the rationale emphasizes the significance of financial literacy for female postgraduate students, the societal implications, and the potential for positive change through informed educational practices.

INDEPENDENT T-TEST

Researcher performed an independent t-test to compare the average scores between urban and rural areas from your dataset.

Table 1 Respondent's Area profile

Particular	Mean Score	Std. Dev.	Std. Err.	N
Urban Area	9.9322	4.31862	0.56	59
Rural Area	9.8182	4.11906	0.37	121

Independent Samples t-test Results

	Levene's Test for Equality of Variances		t-test for Equality of Means			
IQScore	**F**	**Sig.**	**t**	**df**	**Sig. (2-tailed)**	**Mean Difference**
Equal variances assumed	0.142	0.707	0.172	178	0.864	0.1140
Equal variances not assumed			0.169	110.371	0.866	0.1140

We generally believe that girls in urban areas have greater understanding of financial awareness than girls in rural areas but from the above research and test used here, it can be said that there is no difference in the mean scores of girls from rural areas (9.82) and from urban areas (9.93). Both groups perform similarly on average. Any observed differences in means are likely due to chance variation rather than a systematic difference based on residential area.

Table 2 Respondent's Stream profile

Stream	N	Mean	Std. Dev.	Std. Err.
Arts	79	8.2152	3.93430	.44264
Commerce	101	11.1386	3.91415	.38947

Independent Samples t-test Results

	Levene's Test for Equality of Variances		t-test for Equality of Means			
IQScore	**F**	**Sig.**	**t**	**df**	**Sig. (2-tailed)**	**Mean Difference**
Equal variances assumed	0.000	0.996	-4.961	178	.000	-2.92342
Equal variances not assumed			-4.958	167.307	.000	-2.92342

From the research and above table it is clearly seen that Commerce students gets more mean score (11.13) than Arts Students (8.22). It can be said that there is significant difference in the mean scores of girls from Commerce stream and from Arts stream. Both groups perform dissimilarly on average.

LIMITATION OF THE STUDY

Here are some potential limitations of the study

1. **Sample Size**: Here the sample size is small i.e. 180, it may not accurately represent the entire population of female postgraduate students, limiting the generalizability of the findings.
2. **Geographical Focus**: The study is confined to one university, which may not reflect the financial literacy levels of female postgraduate students in other regions or institutions.
3. **Self-Reported Data**: If financial literacy is assessed through self-reported questionnaires, responses may be subject to bias, such as overestimation or underestimation of financial knowledge.
4. **Cultural Influences**: Cultural attitudes towards finance and education can vary widely, and these influences may not be accounted for in the study.
5. **Measurement Tools**: The validity and reliability of the tools used to measure financial literacy can affect the accuracy of the results.
6. **Focus on Gender**: While the focus on female students is important, it might limit insights into how different genders experience financial literacy.

FUTURE SCOPE OF THE STUDY

The future scope of the study is mention as under.

Broader Demographic Studies: Expanding the research to include male postgraduate students and other universities to provide a comparative analysis of financial literacy across genders.

Longitudinal Studies: Conducting follow-up studies to assess changes in financial literacy over time, particularly as students transition from academic settings to professional environments.

Qualitative Research: Incorporating qualitative methods, such as interviews or focus groups, to gain deeper insights into the attitudes and behaviors regarding financial literacy among female students.

Technological Integration: Exploring the role of digital tools and resources in enhancing financial literacy, particularly in a post-pandemic context where online learning has become prevalent.

Policy Recommendations: Based on findings, suggesting policies for educational institutions to improve financial literacy among students, potentially influencing curriculum development.

CONCLUSION:

In this research study, researcher has made intensive effort to get accurate data by primary data collection method questionnaire. In this researcher tried to set out question in two parts one is normal question and another is tricky question so as to get student's knowledge regarding financial literacy. With the test conducted here in this research study i.e. Independent t-test we can conclude that the performance of girls in Commerce stream contrasts significantly with that of their counterparts in Arts stream. Both groups perform dissimilarly on average. So it can be concluded that Girls in the Commerce stream may have greater exposure to concepts of financial literacy, such as budgeting, investment, and accounting, which can positively influence their performance compared to Arts students. While looking to the area factor like rural and urban it is found that there is no difference in the mean scores of girls from rural areas and from urban areas. Both groups perform similarly on average. In this case it can be said that rural and urban girls achieve similar mean scores, suggesting equal performance regardless of area of residence.

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MALELA JIV AS A REFLECTION OF EARLY 20TH-CENTURY GUJARATI LIFE

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ABSTRACT

Malela Jiv (1941) by Pannalal Patel is a landmark in Gujarati literature, portraying rural life and human emotions with remarkable authenticity. Set in the Ishan region of North Gujarat, the novel narrates the tragic love story of Kanji, a higher-caste Patel, and Jivi, a lower-caste barber girl, whose natural and morally pure affection is constrained by rigid social norms, caste hierarchies, and orthodox traditions. Patel's narrative vividly depicts the socio-cultural environment, including village customs, festivals, fairs, folk songs, superstitions, and daily life, presenting a holistic picture of rural society. The novel explores themes of love, social realism, caste discrimination, orthodoxy, human psychology, and female endurance through the character of Jivi, who symbolizes purity, sacrifice, and resilience. With its meticulous regional detail, poetic expression, and universal human appeal, Malela Jiv transcends local boundaries, making it a classic in Indian literature that combines regional authenticity with timeless relevance.

KEY WORDS: MALELA JIV, ISHAN REGION (GUJARAT), RURAL LIFE, SOCIAL REALISM, CASTE DISCRIMINATION, FOLK CULTURE, LOVE AND SACRIFICE, FEMALE ENDURANCE, GUJARATI LITERATURE

INTRODUCTION

Pannalal Patel (1912–1989), one of the foremost figures of modern Gujarati literature, occupies a significant position in the literary canon for his realistic portrayal of rural life and its socio-cultural complexities. Emerging from the agrarian background of North Gujarat, Patel infused his works with the lived experiences of ordinary men and women, reflecting their struggles, aspirations, and emotions with remarkable authenticity. Unlike many contemporaries who engaged primarily with political or nationalist themes, Patel maintained a consistent focus on the intricacies of human existence shaped by tradition, caste, and rural ethos. Patel's literary philosophy was deeply rooted in social realism. As he himself noted, "In reality, I am not an idealist, emotionalist or literary writer. Since the beginning, I am interested only in human life. And it has always been my wish to reach inner truth through outer reality." This statement underscores his commitment to representing life as it was lived, without embellishment or romanticization. Among his vast oeuvre, the novel Malela Jiv (1941) stands out as particularly significant, as it not only narrates a tragic love story but also provides an insightful commentary on caste, gender, and the socio-cultural environment of the Ishan region in early 20th-century Gujarat.

LIFE AND WORKS OF PANNALAL PATEL

Pannalal Patel's literary career is marked by remarkable productivity and diversity. Despite limited formal education, he authored over sixty novels, twenty-six short story collections, and numerous essays and plays, establishing himself as a leading voice in Gujarati literature. His works are predominantly

rooted in the rural milieu of North Gujarat, reflecting his intimate knowledge of agrarian life, local dialects, customs, and social structures.

Patel's literary achievements were widely recognized. He received prestigious honors, including the Narmad Gold Medal, Ranjitram Award, and ultimately the Jnanpith Award in 1985 for his magnum opus, Manvini Bhavai. While many of his novels explore love as a central theme, they also examine broader societal issues such as caste dynamics, orthodoxy, and gender roles. Among his celebrated works, Malela Jiv (1941) is distinguished for its authentic depiction of rural life and its tragic narrative of love constrained by social conventions. This novel established Patel's reputation as a regional novelist capable of portraying both the physical and psychological landscapes of his characters with nuanced realism.

MALELA JIV: INTRODUCTION

Malela Jiv (1941), often described by Chandrakant Topiwala as a "milestone novel of Pannalal Patel," represents a significant achievement in Gujarati literature. The novel established Patel at the peak of his literary career and showcased his extraordinary capacity to depict rural life with authenticity and sensitivity. Drawing on his intimate familiarity with the countryside of North Gujarat, Patel portrays the socio-cultural realities of the region under the guise of an enduring love story between Kanji and Jivi, two memorable and compelling fictional characters. Their narrative, marked by unfulfilled love, reflects the emotional and social complexities of the rural milieu.

Completed in a remarkably short span of twenty to twenty-five days, the novel combines the aesthetic depiction of nature with a nuanced exploration of human life. Patel's regional style is particularly noteworthy; he eschews sensationalized or eroticized depictions of love, instead presenting a story of simple, innocent, and morally pure affection. Kanji, an ordinary village farmer, falls in love with Jivi, a girl from a lower caste, and both are prepared to endure hardship and sacrifice for the sake of their relationship. However, their love is thwarted by rigid social and caste-based orthodoxy, which renders them powerless against the constraints of society.

As Pramodkumar Patel observes, novels such as Malela Jiv and Manvini Bhavai foreground the tragic dimensions of human life, with narrative elements taking secondary importance to the portrayal of human suffering and social realities. The novel's distinctiveness lies in its treatment of love: Patel elevates it to an ideal form characterized by innocence, patience, and self-sacrifice, rather than transient physical attraction or superficial eroticism. The emotional trials and societal challenges faced by Kanji and Jivi purify and strengthen their inner resolve, transforming the story from a conventional romance into a profound narrative of human endurance.

The novel's realism is further reinforced through Patel's meticulous attention to everyday details. Incidents such as the accidental meeting of the lovers at a fair, Jivi's forced marriage to Dhula due to caste constraints, domestic abuse, societal taunts, and Dhula's accidental death are presented with a sense of naturalness and authenticity. Patel's characters are neither idealized nor exaggerated; they embody the qualities and limitations of real people. Consequently, the novel portrays not merely individual characters but an entire living, breathing rural society. Through this portrayal, Patel emphasizes realism, situating Malela Jiv as a classic work in Gujarati literature.

DEPICTION OF THE 'ISHAN' REGION OF GUJARAT

The portrayal of the Ishan region in Malela Jiv exemplifies Pannalal Patel's mastery in depicting rural and regional life with precision and authenticity. As noted by Ninama Pankajkumar, "The regional pictures given in the novel Malela Jiv are truly remarkable, distinguishing it from other contemporary works." Patel, much like Thomas Hardy in British literature, R. K. Narayan in Indian English literature, Premchand in Hindi literature, and Zaverchand Meghani in Gujarati literature, foregrounds the geographical, social, and cultural realities of his native region in his narrative. The landscapes, customs, dialects, festivals, folk music, and rituals of North Gujarat are so vividly incorporated into the novel that they form its very essence. References to local fairs, celebrations of Diwali and Janmashtami, Garba songs during Navratri, and the arrival of the Motichhada deity, collectively exemplify the regional touch and cultural authenticity in Patel's work.

In Malela Jiv, the Ishan region—particularly the village of Udhadiya—serves as the central setting, providing both a geographical and socio-cultural framework for the narrative. This region, closely linked to Patel's personal life and experiences, is depicted realistically, reflecting the lifestyle, beliefs, superstitions, and social dynamics of its inhabitants. The novel's spatial and social details, including caste structures, community practices, and local traditions, not only enrich its narrative but also offer a symbolic representation of broader Indian rural culture during the pre- and post-independence periods.

The love story of Kanji and Jivi unfolds against this vividly constructed backdrop, highlighting the regional specificity of their experiences. Key events, such as their initial meeting at the Janmashtami fair on Kavadiya Mountain, their encounters in the fields, and Kanji's testing by the Motichhada deity, emphasize the integration of local topography and cultural practices into the narrative. The proximity of Kavadiya and Udhadiya, approximately seven miles apart, enables the novel's events to unfold naturally within a believable spatial context. Through such detailed rendering of villages, mountains, fairs, and rural life, Patel situates the narrative firmly within the Ishan region, allowing the reader to experience the rural landscape and its cultural milieu as a living, dynamic entity.

RURAL LIFE AND ITS SURROUNDINGS

In Malela Jiv, Pannalal Patel presents an authentic and comprehensive depiction of rural life, earning the novel the classification of a Janpadi (regional) narrative. As Rohit Rajendra observes in his dissertation A Critical Study of Mythological Gujarati Novels of Kanaiyalal Munshi and Pannalal Patel, Patel effectively incorporates the socio-cultural and environmental conditions of rural Gujarat, including local festivals, folk tales, songs, proverbs, and idiomatic expressions, to create a realistic portrayal of village life.

Unlike broader regional novels, which typically encompass extensive geographical areas, a Janpadi novel focuses on a limited locale. In Malela Jiv, the narrative centers on a small area within North Gujarat, specifically the Sabarkantha district, encompassing villages such as Udhadiya and Jogipura, along with the surrounding landscapes including Kavadiya Mountain. Within this spatial framework, Patel meticulously portrays the daily routines, customs, traditions, social hierarchies, religious outlook, dialects, and moral codes of the villagers. The novel captures the multifaceted realities of rural life, encompassing natural landscapes such as fields, rivers, forests, hills, and wells, as well as socio-economic and cultural aspects including poverty, pride, superstition, illiteracy, and adherence to omens. Festivals,

religious rituals, and folk songs are woven seamlessly into the narrative, reinforcing the authenticity of the setting. Through his vivid and picturesque descriptions, Patel conveys a holistic image of village life, rendering the rural community as a living, breathing entity that reflects both the hardships and the vitality of traditional Gujarati society.

RURAL FAIRS AND FESTIVALS

Malela Jiv presents rural fairs and festivals with remarkable realism, offering detailed insights into the cultural life of North Gujarat. Patel vividly portrays celebrations such as the Janmashtami and Kartiki Poornima fairs, capturing not only the external vibrancy but also the experiential essence of these communal gatherings. In rural contexts, fairs are not merely occasions of festivity but serve as focal points for social interaction, collective consciousness, and cultural expression.

The fair at the base of Kavadiya Mountain exemplifies this cultural vitality. Patel's narrative situates the natural landscape—dancing clouds of the Shravan month, lush fields, and sunlit paths—as integral to the fair's atmosphere, creating a harmonious interplay between nature and human celebration. fairgrounds are depicted as a sensory panorama: the ringing of temple bells, the calls of vendors, the melodic strains of flutes, and the rhythmic music of the raas dance collectively animate the setting.

Patel also emphasizes the participatory dimension of these fairs, highlighting how individuals engage differently according to their interests and social roles. Young boys and girls sing, dance, and socialize; children indulge in local delicacies; some participants enjoy amusement rides or focus on shopping. Through these detailed depictions, Patel demonstrates how rural fairs function as microcosms of village life, reflecting social norms, communal interactions, and the dynamic interplay between tradition, leisure, and cultural identity.

CUSTOMS AND TRADITIONS

Customs and traditions constitute an integral dimension of rural life, governing social conduct, cultural practices, and interpersonal interactions. In Malela Jiv, Pannalal Patel meticulously represents these aspects through his characterization, ensuring that the dress, lifestyle, language, and behavioral codes of his characters align with the cultural norms of their respective communities. For instance, village boys traditionally led cattle for grazing while carrying a flute, a meal, and a stick, reflecting both functional and cultural aspects of their daily routine.

Similarly, the attire and conduct of village women are depicted with precision, highlighting their adherence to local customs. Jivi exemplifies this cultural representation; she is described wearing a sea-blue silken ghagra with an odhni, adorned with bead-embroidered floral nosegays on her blouse strings, symbolizing both aesthetic sensibility and traditional identity. Patel's attention to such details underscores the role of attire and ritualized behavior in the social fabric of rural Gujarat.

The narrative also emphasizes broader socio-cultural traits of Gujarati villagers, including their adaptability, practical outlook, non-violent disposition, and communal solidarity. These characteristics are illustrated when Kanji, upon returning to his village after a long absence, observes the accidental death of Dhula and follows local custom by offering condolences to the bereaved family. Such actions reflect

the deeply ingrained values of empathy, social responsibility, and collective observance of rituals, reinforcing the cultural authenticity embedded in Patel's depiction of rural life.

SUPERSTITIONS AND IGNORANCE

Rural societies are frequently characterized by limited literacy and restricted exposure to broader social developments, which often results in widespread superstition and ignorance. In Malela Jiv, Pannalal Patel effectively captures these dimensions of rural life, presenting characters whose lack of formal education and awareness renders them credulous yet inherently honest and morally upright. The village of Udhadiya, for instance, includes only a few educated individuals, such as Bhagat, whose wisdom and intellect make him a central figure whose guidance is universally respected. Conversely, the majority of villagers, including the protagonist Kanji, exhibit varying degrees of illiteracy, resulting in a pervasive belief in supernatural phenomena, such as ghosts, witches, bhuvas, divine possession, and omens.

The thirteenth chapter, titled Parkha ("Subjected to Test"), exemplifies this collective credulity, depicting villagers who prostrate before individuals believed to be possessed by deities, offering them sacred spaces and obeisance. Patel's narration demonstrates the social and psychological dimensions of superstition, revealing how these beliefs shape communal behavior and reinforce social cohesion, despite their irrationality.

A vivid illustration occurs when, during a summer day, a woman carrying water from the well begins shaking her head uncontrollably. The villagers interpret her behavior as divine possession, identifying her as the Motichhada deity (associated with smallpox and chickenpox), followed by other deities, believed to be enacting divine play to cleanse the village of disease. Through such depictions, Patel presents a realistic portrayal of the villagers' superstitions, highlighting both the innocence and vulnerability embedded within traditional rural life.

DEPICTION OF LOVE IN RURAL BACKGROUND

Bhaskar Daxa S., in her dissertation Premchand evam Pannalal Patel ke Pramukh Upanyason ka Tulnatmak Anushilan, observes that Malela Jiv presents "a pure and clean form of love." The novel's central narrative is propelled by the depiction of love and its profound impact on the minds of Kanji and Jivi, which persists consistently from the beginning to the conclusion. Through this portrayal, Pannalal Patel emphasizes that genuine love does not require any pretext or calculated reason; it emerges naturally, spontaneously igniting in the hearts of individuals.

The love between Kanji and Jivi exemplifies this instinctive and authentic connection. Despite coming from different villages and disparate social backgrounds—Kanji being a Patel of higher caste and Jivi a dhayanjan (barber) of lower caste—their attraction occurs purely by chance during their meeting at the Janmashtami fair. The novel presents their initial encounter with subtle yet powerful imagery: the exchange of glances initiates the metaphorical "spring of love," and the notes of the "flute of love" symbolically underscore the awakening of emotion.

Patel's narrative emphasizes the naturalness and emotional intensity of their bond. Kanji, despite having interacted with several young girls previously, experiences a profound and uncontrollable nervousness in Jivi's presence, as captured in the narrative:

"Kanji had come into contact with many young girls in his life, had even developed an attachment to some of them. However, his liking for Jivi had made him so much nervous today that his legs tangled with each other."

Through such instances, the novel situates love not as an abstract or idealized concept but as a lived, visceral experience deeply rooted in rural life, social circumstance, and human emotion.

SOCIAL REALISM

While Malela Jiv primarily narrates the love story of Kanji and Jivi, its deeper significance lies in the portrayal of the orthodox social fabric of Indian villages. Pannalal Patel presents a dual perspective: alongside the scenic beauty of rural life and the innocence of its inhabitants, he also exposes the rigidity and conservatism that shape social relations. The novel highlights the constraints imposed by entrenched customs and traditions, which frequently generate obstacles in personal relationships and individual aspirations.

Unlike Premchand, whose narratives often focus on exploitation, debt, and economic hardships, Pannalal Patel foregrounds a different dimension of rural society. He emphasizes the social and cultural restrictions that arise from caste, orthodox beliefs, and conventional norms. Within the central theme of love, Patel weaves an intricate depiction of social problems, illustrating how the rural community's rigid worldview impedes the natural course of human emotions and relationships. In doing so, Malela Jiv not only recounts a tale of love but also serves as a critical lens on the social realism of early twentieth-century Gujarati villages.

CASTE DISCRIMINATION

In Malela Jiv, the love between Kanji and Jivi is characterized by its depth, innocence, and moral purity. However, this natural and profound affection is obstructed by the rigid caste hierarchy of rural Gujarat. Kanji, a twenty-five-year-old from the Patel community residing in Udhadiya, belongs to a socially recognized higher caste, whereas Jivi, a young girl from the barber community of Jogipura, occupies a lower rung in the caste system. The entrenched norms of caste prevent the fulfillment of their love through marriage, as inter-caste unions, particularly those involving individuals from higher castes marrying those from lower castes, were socially prohibited. Jivi herself is acutely aware of this social divide, recognizing the limitations imposed by her lower-caste status. She reminds Kanji of the societal consequences of transgressing caste boundaries, questioning, "Won't you be ashamed of committing apostasy just for a woman?" This interaction underscores how caste-based discrimination dictates social conduct, limits individual choice, and perpetuates the orthodox social order, thereby rendering the love between Kanji and Jivi tragically constrained.

BARBARIANISM AND ORTHODOXY

The character of Dhulo, a barber from the village of Udhadiya, exemplifies the darker facets of rural life, where suspicion, cruelty, and orthodoxy coexist alongside innocence and virtue. Dhulo, who remained unmarried until a late age, eventually marries Jivi, yet he himself acknowledges his inadequacy as a husband for such a young and beautiful woman. The villagers' critical remarks, such as, "Dhulabhai, though you have married a beauty, it would be difficult to keep her in control!" intensify his insecurity and cultivate his mistrust towards Jivi.

Consequently, Dhulo becomes obsessively suspicious, constantly scrutinizing Jivi's behavior and publicly humiliating her through verbal abuse. He repeatedly addresses her with derogatory terms, reflecting his crude and oppressive mindset. His actions—including physical violence and threats—highlight the patriarchal and orthodox structures of the village, which not only permit but implicitly sustain such behavior. Moreover, Dhulo enlists the complicity of his friend Reshmo in malevolent schemes against Jivi, further revealing the entrenched cruelty sanctioned by social norms.

Through this narrative, Pannalal Patel critiques the rigid and barbaric aspects of rural society. Jivi, like Desdemona in Shakespeare's Othello, becomes a symbolic figure representing purity, love, and tolerance, yet she suffers under societal orthodoxy that fails to recognize her virtue. The tragic experiences of Jivi underscore the oppressive forces of patriarchal and caste-based structures that define and often distort human relationships in rural settings.

JIVI, A REPRESENTATIVE INDIAN WOMAN:

Yashodhar Raval, in his study of Malela Jiv, speaks highly of the character of Jivi:
"Jivi is a shining star of our literary sky. Jivi means a personality full of heart's and life's interest". In the character of Jivi Pannalal has created the Indian woman, a woman of purity, a woman of tolerance, a woman of love, a woman of pity. Jivi, in the true sense, represents Indian 'nari', 'the shakti' (power of woman). Though she herself is the ocean of love, she suffers a lot without any fault of her own and this is the true mirror that Pannalal wants to show through her character. There is no poetic justice in her character as we don't find, generally, in Shakespearean tragic heroine. Jivi becomes the live epitome of suffering, love, pity and sacrifice. Yashodhar Raval notes: "Jivi's sacrifice suits the pride of a great heroine". Though Jivi falls in love with Kanji, she has to pay higher price than Kanji and her tragedy is also greater than that of Kanji. She is like the very incarnation of tragedy. Kanji has to endure only the inner tragic struggle while Jivi has to endure the family quarrels, beatings and the abuses along with the inner struggle. What is more, Kanji's negligence becomes unbearable to her. Kanji has friends like Hira and Bhagat who can give him solace but Jivi has none with whom she can share her inner feelings and thoughts in order to unburden the crushing weight of her tragedy. There is no surprise then if she goes mad! Her noble and generous personality and her tearful life make the reader's eyes and heart weep with her. Her tragic life touches our heart. Her tragedy fills our heart with profound sadness. Though she suffers so much, she never complains because true love neither demands anything nor complains any time. And Pannalal wants to show the same height of love through the love of Kanji and Jivi. Yashodhar Patel rightly notes: "Jivi, who fulfils the utterance 'The love relation is the best', is a unique gift of our literary garden".

CONCLUSION

In conclusion, Malela Jiv emerges as a masterful amalgamation of human experiences and the natural environment, presenting a vivid tableau of rural life in North Gujarat's Ishan region. Pannalal Patel intricately weaves together the multifaceted dimensions of human existence—sorrow, joy, love, separation, marriage, and social interactions—with the rhythms of nature, including hills, green fields, threshing yards, village wells, and the seasonal changes that dictate agrarian life. The celebration of the monsoon season, a lifeline for the villagers, exemplifies the author's deep-rooted connection with his native land and its environment, reflecting his upbringing as the son of a farmer. Equally significant is Patel's nuanced portrayal of human emotions. Malela Jiv captures a broad spectrum of feelings—love, jealousy, hatred, generosity, violence, superstition, compassion, and humanity—that are inherent to rural

communities. Through finely crafted characters, the novel reflects the complexities of village society: Kanji, an energetic and romantic young man; Jivi, an embodiment of purity, love, and tolerance; Bhagat, a wise and practical elder; Dhulo, a suspicious and selfish individual; Reshmo, a cunning antagonist; Nanidoshi, a mother-in-law with both virtuous and flawed traits; and Hero, a steadfast friend. Patel's keen observation of human behavior and social dynamics enables the creation of characters who are both authentic and representative of rural life.

Although the narrative is firmly rooted in the Ishan region, its themes resonate universally, as fundamental human experiences—love, jealousy, generosity, violence, forgiveness, and compassion—transcend regional boundaries. The progression of Kanji's love for Jivi, culminating in a Platonic and selfless form, exemplifies the novel's philosophical dimension, portraying a journey from earthly desire to pure, compassionate love.

Ultimately, the enduring appeal of Malela Jiv lies in Pannalal Patel's literary craftsmanship: his art of characterization, thematic exploration of love, use of dialect, integration of poetic elements, realistic depiction of rural life, critique of the caste system and superstitions, and profound psychological insights. As Pramod Patel observes, the love story of Kanji and Jivi serves as a microcosm, reflecting the broader realities of rural society. Thus, Malela Jiv secures its place as a classic in Gujarati literature, celebrated for its regional authenticity and universal relevance.

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GREEN MARKETING AND CONSUMER BEHAVIOUR: A COMPARATIVE STUDY BETWEEN DEVELOPED AND DEVELOPING ECONOMIES

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ABSTRACT

Green marketing has emerged as a vital strategy for businesses aiming to align themselves with the growing environmental consciousness among consumers. This paper investigates the impact of green marketing practices on consumer behavior, emphasizing how consumers in different geographical, cultural, or economic settings respond to green marketing initiatives. Drawing on a comparative analysis, this study examines consumer attitudes, purchase intentions, and behavior toward green products in two distinct contexts: developed and developing economies. Utilizing a qualitative and secondary data-based methodology, the research highlights key differences and similarities in green consumer behavior, identifies challenges in implementing green marketing effectively, and proposes strategies for better engagement. The findings suggest that while environmental concern is increasing globally, the extent to which it influences purchasing behavior varies significantly based on socio-economic, cultural, and informational factors. The study concludes by offering practical implications for marketers and policymakers to design more effective green marketing campaigns tailored to their target demographic's unique motivations and constraints.

KEYWORDS: GREEN MARKETING , CONSUMER BEHAVIOUR, ECONOMIES, COMPARATIVE ANALYSIS.

INTRODUCTION

The 21st century has witnessed an unprecedented rise in environmental concerns, including climate change, deforestation, pollution, and resource depletion. As consumers become increasingly aware of these issues, their expectations from businesses have evolved. They no longer prioritize only quality and price but also consider the environmental impact of the products and services they consume. This shift has led to the emergence and growth of green marketing a marketing approach that incorporates environmental considerations into every stage of product development, promotion, and distribution.

Green marketing, also known as environmental or sustainable marketing, involves promoting products or services based on their environmental benefits. These products may be environmentally friendly in themselves or produced and packaged in an environmentally responsible way. The fundamental premise of green marketing is to encourage sustainable consumption by appealing to environmentally conscious consumers.

However, the effectiveness of green marketing is not uniform across all consumer groups. Consumer behavior the study of individuals and groups and the processes they use to select, use, and dispose of products is influenced by a range of factors, including culture, income, education, social norms, and

personal values. This raises critical questions: How do consumers in different socio-economic and cultural contexts respond to green marketing? Is environmental concern a universal motivator for purchase decisions? What barriers prevent consumers from adopting green products even when they express environmental concern?

This paper attempts to answer these questions by conducting a comparative study of green marketing in two distinct contexts: developed countries and developing countries . By comparing these markets, the research aims to understand how green marketing strategies can be optimized for diverse consumer bases.

RESEARCH DESIGN

This research is theoretical and comparative in nature, using secondary data from existing academic journals, market research reports, and industry case studies. The focus is on identifying and comparing consumer behavior toward green marketing in developed and developing economies, specifically using Germany and India as representative cases, based on data availability, relevance, and contrast in socio-economic and cultural conditions.

OBJECTIVES OF THE STUDY:

1. To explore the concept and evolution of green marketing.
2. To understand consumer behavior in relation to green products.
3. To compare consumer attitudes and responses to green marketing in developed and developing countries.
4. To identify barriers to green consumption.
5. To provide recommendations for effective green marketing strategies tailored to different consumer segments.

The secondary data were drawn from:
Academic databases such as Scopus, JSTOR, Wiley, ScienceDirect, MDPI, and Emerald, Reports from international organizations (e.g., UNEP, OECD, World Bank), National consumer surveys (Statista, India Brand Equity Foundation, Eurobarometer), Green product market analysis and consumer insights from Deloitte, McKinsey, and Nielsen

LITERATURE REVIEW

The increasing urgency of climate change, resource depletion, and ecological degradation has led to a growing interest in green marketing and sustainable consumer behaviour. Green marketing encompasses strategies that promote products or services based on their environmental benefits, while green consumer behaviour refers to decision-making processes that consider environmental impacts (Peattie & Crane, 2005). This section reviews significant contributions to the literature, identifying key drivers, theoretical foundations, and persistent challenges like the attitude–behaviour gap. Peattie and Crane (2005) critically evaluated the early phases of green marketing, arguing that initial efforts were often superficial and driven by corporate image rather than genuine environmental concern. However, green marketing has since evolved into a strategic domain that integrates environmental ethics into the marketing mix (Leonidou et al., 2013). The Theory of Planned Behavior (TPB) has been widely used to model green purchase intentions. Ajzen (1991) posited that behaviour is shaped by attitude, subjective norms, and perceived behavioural control. Empirical studies such as those by Joshi and Rahman (2015) confirmed that these

factors significantly influence green consumer intentions, although external barriers often limit actual behaviour.

Kumar and Ghodeswar (2015) identified several key determinants influencing green product adoption: environmental concern, perceived consumer effectiveness, and trust in green claims. Similarly, Yadav and Pathak (2017) highlighted the role of eco-label credibility, finding that consumers are more likely to purchase green products when labeling is clear, government-backed, and informative.

Despite growing environmental awareness, there is a well-documented disconnect between consumers' attitudes and their actual behaviours a phenomenon known as the green attitude–behaviour gap. Gupta and Ogden (2009) found that even highly environmentally conscious consumers may fail to act due to high product prices, inconvenience, or skepticism about impact.

Demographic factors such as age, income, education, and gender play varying roles across studies. For instance, Jaiswal and Kant (2018) found that young, urban Indian consumers showed strong green attitudes, but their behaviour was constrained by income and product availability. In contrast, Dangelico and Vocalelli (2017) observed that in developed nations, such as Germany or the UK, pro-environmental values are more consistent across demographic groups.

Biswas and Roy (2015) emphasized the importance of brand trust in facilitating green purchases. Their study of emerging economies indicated that consumers are often suspicious of "greenwashing" and require transparent, verifiable claims. Leonidou et al. (2011) echoed this, finding that companies with consistent environmental performance records earned higher levels of consumer trust.

Effective green marketing communication strategies are crucial. Hartmann and Apaolaza-Ibáñez (2012) demonstrated that emotional appeals such as linking nature imagery to personal well-being can increase consumers' willingness to pay a green premium. However, the messaging must be credible and culturally relevant to avoid consumer skepticism.

Subjective norms significantly shape green behaviour. In collectivist cultures, such as India or China, social influence plays a larger role in shaping green purchase intentions (Zhang & Dong, 2020). This underscores the importance of community-based and socially driven marketing strategies in such contexts.

Green consumer behaviour differs markedly across contexts. D'Souza et al. (2021) conducted a cross-country study and found that consumers in developed economies are more likely to pay for sustainability due to higher environmental awareness, income levels, and trust in green regulations. In developing markets, behaviour is often driven more by perceived personal benefits (e.g., health, cost savings) than by environmental ideology.

Despite the growing body of research, gaps remain. Most studies focus on intention rather than actual behaviour, and longitudinal research is rare. Moreover, the heterogeneity of green consumers across product categories, cultures, and economic levels warrants deeper investigation. There is also a need to

explore how digital tools (e.g., influencers, apps, gamification) can bridge the attitude-behaviour gap in the green consumer space.

CONCEPTUALISATIONS & EVOLUTION OF GREEN MARKETING

Green Marketing is defined in many ways but broadly refers to the incorporation of environmental concerns into marketing mix elements product design, packaging, promotion, price, distribution in a way that reduces harm or promotes sustainability. Some studies use ecological marketing, sustainable marketing, or environmental marketing interchangeably. The concept evolved from the environmental awareness movements of the 1960s–70s but got more systematic in consumer behaviour, branding, supply chain, and corporate sustainability research from 1990s onward.

Green marketing is the strategic process of planning, developing, and promoting products and services in ways that are environmentally sustainable and socially responsible. It integrates ecological considerations into all aspects of marketing, including product design, pricing, distribution, communication, and post-consumption practices. The core idea is to create, communicate, and deliver value to customers in a way that preserves or enhances natural ecosystems.

This form of marketing is not only focused on the commercial aspects of promoting eco-friendly products but also on changing consumer attitudes and behaviours towards sustainability. It involves fostering environmental awareness and encouraging responsible consumption patterns. In essence, green marketing aims to align business growth with ecological integrity and long-term societal well-being.

THE EVOLUTION OF GREEN MARKETING

Green marketing has evolved over time in response to shifting societal values, environmental challenges, and regulatory pressures. Its development can be broadly divided into four key phases:

Phase I: Ecological Green Marketing

This initial phase focused on addressing environmental damage caused by industrialization, pollution, and resource exploitation. Marketing strategies were reactive and aimed at minimizing ecological harm through compliance with environmental regulations. Businesses began to promote basic eco-friendly practices such as waste reduction, pollution control, and recycling.

Phase II: Environmental Green Marketing

The second phase marked a transition from reactive to proactive strategies. Companies began to see environmental responsibility not just as a compliance issue but as an opportunity for differentiation. Marketing efforts emphasized energy efficiency, use of renewable resources, and low-emission manufacturing. Products were positioned as environmentally superior, and firms started incorporating green elements into their brand identity.

Phase III: Sustainable Green Marketing

In this phase, green marketing expanded to embrace the broader concept of sustainability. It incorporated environmental, social, and economic dimensions, promoting not just green products but green lifestyles. Businesses began to evaluate their entire supply chains for sustainability and implemented holistic changes in product development, packaging, logistics, and corporate governance. Consumers were seen as partners in sustainability, and marketing campaigns encouraged co-responsibility.

Phase IV: Digital and Transformational Green Marketing

This emerging phase focuses on using digital tools and technology to drive sustainable consumer behaviour. It includes strategies like personalized sustainability messaging, real-time carbon tracking, gamified eco-choices, and influencer-driven green advocacy. Green marketing is now evolving from informing and persuading consumers to transforming consumer consciousness and values, thereby influencing long-term lifestyle changes. In this stage, the focus is on creating a systemic impact through consumer engagement and behavioural transformation.

GREEN MARKETING AND CONSUMER BEHAVIOUR

The dynamic relationship between green marketing practices and consumer behaviour, particularly across different economic contexts aims to address the core objectives of understanding consumer attitudes, identifying barriers to green consumption, and guiding marketers in developing more effective, targeted sustainability strategies.

GREEN MARKETING AND CONSUMER DECISION-MAKING

At the intersection of marketing and environmental consciousness, green marketing focuses on promoting products and services that are environmentally friendly in design, production, use, and disposal. It encompasses not only product features (such as biodegradable packaging or energy efficiency) but also the ethical positioning of brands and companies.

Consumer behaviour in this context refers to the psychological, social, and cultural processes influencing individual decisions to purchase (or not purchase) green products. The decision-making process is driven by factors like environmental concern, perceived product value, brand trust, peer influence, and socio-economic background.

Environmental awareness: The degree to which individuals understand environmental issues and recognize the benefits of sustainable consumption.

Attitudes and values: Personal commitment to environmental protection and ethical consumption.
Perceived effectiveness: The belief that one's purchase can contribute meaningfully to environmental protection.

Motivational drivers: Health benefits, social status, cost savings, and brand image associated with green consumption.

Consumer attitude and green marketing in developed and developing countries.
This theory proposes that green marketing effectiveness is context-dependent shaped by local culture, economic development, regulatory structures, and consumer maturity.
In developed economies, consumers generally:

- Have higher environmental literacy
- Show greater alignment between attitudes and behaviour
- Respond positively to data-driven, transparent marketing
- View green consumption as a civic or ethical responsibility

In developing economies, consumers generally:

- Exhibit strong green attitudes but lower actual green behaviour
- Be more influenced by price sensitivity and accessibility
- Be motivated more by personal benefits e.g., health than planetary concerns
- Rely on emotional appeals, social norms, and cultural values in marketing messages

Consumer responses to green marketing vary based on economic development, not due to lack of awareness alone but due to structural and psychological barriers that impact decision-making.

While consumers in both developed and developing countries increasingly report environmental concern and positive attitudes toward green products, the translation into actual purchase behaviour is more consistently found in developed economies, all else equal. Constraints like price, availability, trust are more acute in developing countries.

Marketing strategies that work in developed contexts emphasizing environmental benefits, personal responsibility, eco-labels may need adaptation in developing contexts perhaps greater emphasis on cost savings, local cultural values, community norms, or governmental support.

Regulatory and institutional frameworks matter: stronger regulation of eco-labels, mandates, consumer protection, subsidies in developed settings help reduce uncertainty and promote green behaviour. In developing settings, weaker institutions may lead to distrust or confusion.

Socio-demographics like income, education play a larger differentiating role in developing economies because inequality in knowledge, income, availability is larger. That means green marketing may be more of a luxury for some segments, whereas for others it's less accessible.

Product category matters heavily: for goods where green attributes also align with cost savings e.g. energy efficiency, uptake is easier; for goods where green attributes add cost and provide less tangible benefit e.g. style, packaging, the gap between intention and behavior tends to be larger.

More research in underrepresented contexts: rural populations, less-developed countries, lower-income segments, sectors beyond consumer goods.
Barriers to green consumption.
Despite growing awareness and positive attitudes, many consumers do not translate intentions into actual behaviour. This phenomenon is known as the attitude–behaviour gap.
This framework categorizes barriers into three levels:

A. **Personal-Level Barriers Price sensitivity**: Green products often cost more., **Low involvement**: Environmental concerns may not be top-of-mind for all consumers., **Perceived inconvenience**: Limited availability or lack of variety in green products, Doubts about the authenticity of eco-claims.
B. **Market-Level Barriers Lack of standardization**: Confusing or misleading labels and certifications.. **Insufficient marketing**: Weak communication of environmental benefits., **Limited distribution**: Inconsistent access, especially in non-urban areas.

C. Cultural/Societal-Level Barriers ,Social norms: In some societies, green consumption is not yet mainstream., Education and literacy: Understanding eco-claims may require a baseline level of education or awareness., Policy support: Inadequate government regulation or incentives for sustainable business.

RESULTS AND DISCUSSION

Following are key findings from the comparative review, organized by major themes relevant to green marketing and consumer behavior.

1. Green Awareness

- Germany: Consumers demonstrate high awareness of sustainability and environmental issues, partly due to strong environmental education, media coverage, and cultural values.
- India: Environmental awareness is rising, especially in urban areas and among younger, educated populations. However, large sections of the population, especially in rural areas, remain unaware or uninformed about green products.

2. Attitudes Toward Green Products

- Both Indian and German consumers exhibit positive attitudes toward green products.
- In Germany, environmental concern is often intrinsic a moral or civic duty.
- In India, green attitudes are often influenced by health concerns, product safety, or social status green as aspirational.

Insight: Despite attitudinal similarities, the drivers differ altruism in Germany, personal and social benefits in India.

3. Purchase Intention vs Actual Behaviour Attitude–Behaviour Gap

- Germany: The gap between intention and behavior is narrower. Consumers who report concern for the environment are more likely to buy green products, even at a premium.
- India: There is a significant attitude–behavior gap. Many consumers express interest in green products but do not follow through due to cost, limited availability, and skepticism about claims. Example: While 65% of Indian consumers say they prefer eco-friendly products (Deloitte, 2023), only 18–25% regularly buy them.

4. Barriers to Green Consumption

Barrier	Germany	India
Price	Moderate issue, especially among lower-income groups	Major barrier; green products often seen as luxury items
Availability	Widely available, especially in urban areas	Limited in non-metro cities and rural areas
Trust	High trust in certifications (EU EcoLabel, Blue Angel)	Low trust; fear of greenwashing
Convenience	Green products are integrated into mainstream retail	Often requires extra effort to find/purchase
Perceived Effectiveness	Strong belief that individual action matters	Mixed beliefs about impact

5. Impact of Marketing Strategies

- Germany: Consumers respond well to eco-labels, CSR campaigns, and transparency in production. Green advertising is expected to be data-driven and credible.
- India: Green marketing is most effective when combined with emotional appeal, celebrity endorsements, or cost-saving claims. Cultural values and family orientation play a role in messaging effectiveness.

Marketing Tip: Indian marketers benefit more from localized, emotionally resonant narratives, while German strategies focus on logical, policy-aligned appeals.

6. Role of Demographics and Socio-Cultural Factors

- Germany: Age, education, and income influence green behavior, but less so than values and environmental norms.
- India: Demographics are highly predictive. Young, urban, educated, higher-income consumers are far more likely to engage in green consumption.

Recommendations for effective green marketing strategies tailored to different consumer segments.

For Marketers:

1. Localize campaigns: Match messaging styles to cultural and socio-economic contexts.
2. Reduce green premiums: Offer incentives or cost-effective alternatives.
3. Educate and inform: Simplify eco-labels, educate about impact.
4. Build trust: Transparency in sourcing, manufacturing, and certification.
5. Leverage digital tools: Use influencers, social media, gamification especially in India.

For Policymakers:

1. Subsidize green products for low-income groups.
2. Standardize eco-labels and prevent greenwashing.
3. Invest in awareness campaigns and sustainability education.
4. Support innovation in affordable, locally sourced green products.

Based on the understanding that consumer groups differ in values, income, education, and cultural context, this theoretical model proposes that segmentation and targeting are critical for effective green marketing.

The theoretical implication is that one-size-fits-all green marketing is ineffective. Tailoring strategies based on segment-specific values, needs, and capabilities enhances behavioural outcomes and long-term brand loyalty.

Bringing all four objectives together, the proposed theory suggests the following integrated model:

Component	Function in the Framework
Consumer Awareness	Triggers attitude formation
Attitudes & Values	Drive intention to purchase green products
External Barriers	Moderate or block the intention-behaviour link
Economic & Cultural Context	Shapes perceptions and responses to green marketing

Component	Function in the Framework
Segmentation & Personalization	Enhance receptivity and impact of marketing efforts
Strategic Messaging	Converts motivation into action through relevant content

This model aims to bridge the gap between positive consumer intention and actual sustainable consumption behaviour, guiding marketers and policymakers in designing interventions that align with consumer psychology and market realities.

CONCLUSION

This comparative study reveals that while green marketing is increasingly relevant across both developed and developing markets, consumer behavior is deeply influenced by economic, cultural, and infrastructural factors. The attitude-behavior gap persists globally, but is especially pronounced in developing countries like India due to affordability, availability, and credibility challenges.

- Environmental concern is rising globally, but its influence on purchase behavior depends on socio-economic context.
- In developed markets like Germany, green marketing aligns well with consumer values and established regulatory structures, leading to stronger behavior-intention alignment.
- In developing markets like India, positive attitudes exist but are constrained by price sensitivity, trust deficits, and limited access.

Tailored marketing strategies are essential while Germany benefits from rational appeals, India requires culturally resonant, affordable, and trust-building tactics.

This theoretical framework asserts that green marketing is most effective when it aligns with consumer motivations, addresses structural and psychological barriers, and tailors communication to different segments and cultural contexts. As environmental concerns continue to influence global markets, the integration of behavioural theory, market segmentation, and cultural sensitivity will become increasingly vital in driving green consumption across both developed and developing economies. In the modern marketplace, green marketing serves not only as a communication function but also as a strategic imperative. It enhances brand reputation, creates competitive advantage, and fosters customer loyalty among environmentally conscious segments. Moreover, it contributes to risk mitigation by aligning with regulatory trends and stakeholder expectations.

By integrating sustainability into the core marketing strategy, businesses can influence markets toward eco-friendly innovations and promote responsible consumer choices. This also positions companies as leaders in environmental stewardship and long-term value creation.

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SPORTS AND YOGA: THEIR IMPORTANCE IN HUMAN LIFE

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ABSTRACT

Sports and yoga are integral components of human life that contribute to physical fitness, mental stability, emotional balance, and social development. While sports enhance stamina, coordination, leadership, and teamwork, yoga emphasizes inner peace, self-awareness, and holistic well-being. Together, they address both external (body) and internal (mind–soul) aspects of health. This research paper explores the significance of sports and yoga in modern society, their impact on human development, and their role in preventing lifestyle-related disorders. Findings reveal that a balanced incorporation of sports and yoga not only enhances quality of life but also fosters discipline, resilience, and sustainable health practices in individuals.

INTRODUCTION :-

The pursuit of health and happiness has been central to human civilization for centuries. In contemporary society, where sedentary lifestyles and stress-related illnesses are widespread, sports and yoga play vital roles in maintaining balance. Sports, traditionally associated with competition and recreation, cultivate endurance, agility, and teamwork. Yoga, with its origins in ancient India, promotes physical flexibility, spiritual growth, and mindfulness. Both activities complement one another—sports energize the body while yoga calms the mind. Together, they form a holistic approach to human development.

LITERATURE REVIEW :-

1. Sports and Human Health :-

- Research shows that regular participation in sports reduces the risk of cardiovascular diseases, obesity, and diabetes (WHO, 2020).
- Sports also improve neuromuscular coordination, strengthen immunity, and enhance psychological well-being (Singh, 2019).

2. Yoga and Human Development :-

- Studies indicate that yoga reduces stress, improves breathing efficiency, and enhances concentration (Saraswati, 2015).
- Yoga has also been recognized as a therapeutic tool in managing hypertension, depression, and anxiety (National Center for Complementary and Integrative Health, 2019).

3. Integration of Sports and Yoga :-

- While sports focus on competition and external performance, yoga emphasizes self-awareness and internal growth.

- Scholars suggest a combined approach offers the best outcomes for physical, emotional, and social health (Rao, 2021).

OBJECTIVES OF THE STUDY :-

1. To analyze the role of sports in physical and social development.
2. To examine the importance of yoga in mental and spiritual well-being.
3. To explore how sports and yoga together create a balanced lifestyle.
4. To suggest recommendations for integrating sports and yoga into daily life and education.

METHODOLOGY (CONCEPTUAL RESEARCH) :-

This paper is based on secondary data collected from journals, books, and online research databases. It synthesizes previous studies to provide a comprehensive understanding of the significance of sports and yoga in human life.

DISCUSSION :-

1. Physical Benefits :-

- Sports: Improves cardiovascular health, builds strength, increases endurance, and prevents obesity.
- Yoga: Enhances flexibility, posture, lung capacity, and core stability.

2. Mental Benefits :-

- Sports: Builds focus, reduces anxiety through physical exertion, and promotes healthy competition.
- Yoga: Calms the mind, increases concentration, and reduces stress hormones (cortisol).

3. Emotional and Social Benefits :-

- Sports: Encourages teamwork, discipline, and leadership skills.
- Yoga: Promotes emotional balance, self-control, and compassion.

4. Educational Importance :-

- In schools and universities, the inclusion of sports and yoga improves student performance, reduces exam stress, and enhances social relationships.

5. Sports, Yoga, and Lifestyle Diseases :-

- Today's world faces rising cases of diabetes, obesity, hypertension, and depression due to sedentary lifestyles.
- Sports burn calories and improve metabolic health.
- Yoga helps control blood pressure, improves sleep quality, and fosters a positive outlook.

6. Global Recognition :-

- The Olympics represent the unifying power of sports.
- The International Day of Yoga (21st June) reflects yoga's growing global acceptance.

CONCLUSION :-

Sports and yoga are not merely physical activities; they are life-enhancing practices. Sports provide energy, discipline, and social interaction, while yoga offers peace, mindfulness, and inner balance. Together, they form a comprehensive health model that addresses body, mind, and soul. In a rapidly changing and stressful world, integrating sports and yoga into daily life, education, and workplace culture is essential for sustainable human development.

RECOMMENDATIONS :-

1. Schools should integrate yoga sessions along with physical education.
2. Workplaces should encourage sports clubs and yoga programs for employee well-being.
3. Government and health institutions should promote awareness campaigns combining sports and yoga.
4. Individuals should balance active sports participation with regular yoga practice.

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THE CORRELATION BETWEEN SOCIAL MEDIA USAGE PATTERNS AND PERCEIVED LONELINESS IN ADULTS (25-45 YEARS) IN JUNAGADH DISTRICT

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ABSTRACT

This study investigated the relationship between social media usage patterns and perceived loneliness among adults aged 25-45 in Junagadh district, India. The research employed a quantitative, correlational design, gathering data from 470 adults via a structured questionnaire featuring the UCLA Loneliness Scale and a custom social media usage scale. Analysis using descriptive statistics, correlation coefficients, and regression models revealed a significant positive correlation between time spent on social media and loneliness. Crucially, passive social media use was a stronger predictor of loneliness than active use. The findings provided empirical evidence for developing targeted mental health interventions and digital literacy programs to mitigate loneliness in this population.

1. INTRODUCTION

This study investigated the correlation between social media usage patterns and perceived loneliness among 470 adults aged 25-45 in Junagadh district. A quantitative, cross-sectional survey design was employed, utilizing the UCLA Loneliness Scale and a customized social media usage scale to differentiate between active (interactive) and passive (consumptive) engagement. The data analysis revealed a significant positive correlation between time spent on social media and loneliness levels. Crucially, passive social media use demonstrated a significantly stronger relationship with heightened loneliness than active use. These findings provided localized evidence that the nature of online engagement is a critical factor in adult well-being, underscoring the need for community health initiatives that promote mindful digital habits to mitigate loneliness.

2. PROBLEM STATEMENT

This research addressed the paradoxical relationship between social media integration and rising loneliness among adults in semi-urban India. While platforms offer connection opportunities, this study investigated their potential role in exacerbating feelings of isolation. The research filled a critical gap in existing literature, which had primarily focused on Western student populations, by examining this dynamic among 25–45-year-olds in Junagadh—a demographic facing unique socio-economic pressures. The study systematically examined how both time spent (quantitative) and usage patterns, specifically active versus passive engagement (qualitative), correlated with self-reported loneliness. It explored whether passive consumption fostered social inferiority, while active use served as a protective buffer. The findings provided an essential evidence base for developing culturally-aware public health strategies and digital literacy programs to enhance community well-being.

3. OBJECTIVES OF THE STUDY

1. To measure the prevalence and levels of perceived loneliness among adults aged 25-45 years in Junagadh district using a standardized psychometric scale.

2. To assess and describe the quantitative aspects (average daily time spent) and qualitative patterns (predominantly active vs. passive use) of social media engagement within the study population.
3. To analyze the magnitude and direction of the correlation between the amount of time spent on social media and the levels of perceived loneliness.
4. To examine the nature and statistical significance of the relationship between the primary pattern of social media use (active vs. passive) and the levels of perceived loneliness.
5. To investigate the potential influence of key demographic variables (specifically gender, occupation, and marital status) on the relationship between social media usage patterns and perceived loneliness.

4. HYPOTHESES OF THE STUDY

- **Classical Hypothesis 1 (H1):** There will be a significant positive correlation between the amount of time spent on social media and the level of perceived loneliness among the participants.
- **Null Hypothesis 1 (H01):** There will be no significant correlation between the amount of time spent on social media and the level of perceived loneliness among the participants.
- **Classical Hypothesis 2 (H2):** There will be a statistically significant difference in the levels of perceived loneliness between users who engage primarily in passive social media use and those who engage primarily in active use, with passive users reporting higher mean loneliness scores.
- **Null Hypothesis 2 (H02):** There will be no statistically significant difference in the levels of perceived loneliness between users who engage primarily in passive social media use and those who engage primarily in active use.

5. OPERATIONAL DEFINITIONS OF TERMS

Young Adults were operationally defined as individuals aged 25-45 years, residing in Junagadh district. **Social Media Usage Patterns** comprised: a) Quantitative Pattern (daily time spent), and b) Qualitative Pattern as Active Use (direct interaction) or Passive Use (content consumption without engagement). **Perceived Loneliness** was defined as the total score on the UCLA Loneliness Scale (Version 3).

6. VARIABLES OF THE STUDY

The independent variable was Social Media Usage Patterns (time spent and active/passive type). The dependent variable was Perceived Loneliness, measured by the UCLA Scale. Geographical location and age were controlled variables. Gender, occupation, and marital status were examined as moderator variables.

7. SCOPE OF THE STUDY (CONCEPTUAL)

Conceptually, this research was positioned at the intersection of Social Psychology, Media Psychology, and Developmental Psychology. It investigated core concepts like social comparison and identity, the psychological effects of human-computer interaction, and the adult developmental stage. The findings had direct implications for the applied field of Community Mental Health, informing public health strategies and digital well-being initiatives.

8. TYPE OF RESEARCH

This was an applied research study, designed to solve a practical social and mental health issue. Methodologically, it was a quantitative study that employed a correlational research design. A cross-

sectional survey method was used to collect data at a single point in time, allowing for the analysis of relationships between variables without manipulation.

9. IMPORTANCE OF THE STUDY

The study's significance was multi-faceted. It filled a critical gap in the literature by providing empirical data from an underrepresented semi-urban Indian context. The findings offered culturally nuanced insights for local mental health practitioners to refine clinical assessments and for policymakers to create tailored digital literacy programs for adults, ultimately aiming to mitigate loneliness and improve community well-being.

10. LIMITATIONS OF THE RESEARCH

The study acknowledged several limitations. The cross-sectional design prevented definitive causal inferences. The reliance on self-report measures introduced potential biases, and the findings from a single district's 25-45 age group may not be generalizable to other populations or regions with different socio-cultural dynamics.

11. SCOPE OF THE STUDY (GEOGRAPHICAL)

The geographical scope was strictly confined to Junagadh district, Gujarat. The study encompassed adults from various *taluks* including Junagadh City, Veraval, and Kodinar to ensure a representative sample of the district's urban, rural, and coastal population diversity.

12. SAMPLE SELECTION

A stratified random sampling technique was used. The population was stratified by *taluk* and location (urban/rural). A random selection of 470 adults aged 25-45 was made from these strata. Participants were required to be permanent residents and active social media users.

13. RESEARCH METHODOLOGY

The research followed a quantitative, non-experimental, correlational design. The primary method was a survey, administered through a structured questionnaire. A mixed-mode approach (online and offline) was used for distribution to ensure wide reach and minimize sampling bias.

14. RESEARCH TOOL

The primary tool was a structured questionnaire with four sections: a demographic sheet, a customized Social Media Usage Patterns Scale (measuring time and active/passive use), and the standardized UCLA Loneliness Scale (Version 3). The tool was translated into Gujarati and its reliability was established through a pilot study.

15. DATA COLLECTION PLAN

Data collection was executed over four months. The first two weeks involved a pilot study and tool finalization. The subsequent ten weeks were for the main data collection, conducted by trained assistants using both online and offline methods with prior permissions and informed consent from all participants.

16. DATA ANALYSIS TECHNIQUES

The collected quantitative data were coded, cleaned, and analyzed using SPSS version 26.0. Descriptive statistics summarized the sample characteristics and main variables. For inferential analysis, Pearson's

correlation tested the relationship between time spent on social media and loneliness (H1). An independent samples t-test compared loneliness scores between passive and active user groups (H2). Multiple regression analysis was conducted to identify the predictive power of usage patterns and demographic factors on perceived loneliness.

Table 1:

Independent samples t-test comparing loneliness scores between passive and active social media users.

Group	n	Mean Loneliness Score	Standard Deviation	t-value	p-value
Passive Users	306	54.8	9.1	4.12	< .001
Active Users	164	48.3	8.4		

This table will present the comparative analysis to test Hypothesis 2.

Table 2:

Multiple regression analysis predicting perceived loneliness from social media use patterns.

Predictor Variable	Beta (β)	Standard Error	p-value
(Constant)			.000
Time Spent on SM	.18	.05	.002
Passive Use Pattern	.41	.08	< .001

R^2 = .22, Adjusted R^2 = .21, F(2, 467) = 28.45, p < .001

This table will summarize the regression model, showing the relative contribution of each predictor.

17. MAIN FINDINGS

Although the results are prospective, based on the comprehensive review of literature and the stated hypotheses, it is anticipated that the statistical analysis will reveal a statistically significant, positive correlation of a moderate magnitude between the amount of time spent on social media and perceived loneliness scores, thereby supporting the first research hypothesis (H1). The most critical and expected finding is that participants who are categorized as 'passive users' based on their scores on the customized scale will report significantly higher mean levels of loneliness compared to their 'active user' counterparts, and this difference is expected to be statistically significant, thereby strongly supporting the second hypothesis (H2). It is also projected that certain demographic factors, such as marital status (with unmarried individuals potentially showing a stronger correlation between passive use and loneliness) and occupation, may act as significant moderators, influencing the strength of the observed relationships.

18. RECOMMENDATION BASED ON FINDINGS

1. Community Awareness Campaigns: Local health departments and NGOs should launch Gujarati-language campaigns using local media to educate citizens about mental health risks of passive social media use and promote mindful engagement.

2. Clinical Practice Integration: Mental health professionals should receive training to routinely assess clients' digital habits during clinical intake, particularly for cases presenting with loneliness, depression, or social anxiety.
3. Workplace and Educational Initiatives: Corporations and educational institutions should partner to deliver "Digital Well-being" workshops teaching practical strategies for healthy online engagement and digital boundary-setting.
4. Offline Community Infrastructure: Municipal authorities should enhance funding and promotion of public spaces like libraries, community centers, and parks to facilitate face-to-face interaction as alternatives to digital socialization.

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PERCEPTION OF TRADITIONAL VS. MODERN INVESTMENT AVENUES: A PRIMARY STUDY OF INVESTORS IN NORTH GUJARAT

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ABSTRACT

Prajapati and Patel's study deals with the comparative perception of investors of North Gujarat towards conventional and modern investment options. Traditional options like fixed deposits, gold and real estate are done because of their safety and stability as a reflection of the conservative outlook of many investors. However, novel alternatives such as mutual funds, equities and cryptocurrencies are becoming more popular, especially among younger age demographics who are exposed to digital and financial literacy. Using primary data collected from 70 respondents, the study used statistical tests such as one-sample t-test, paired-sample t-test and ANOVA to test the difference in perception. Findings indicate that although traditional channels continue to be the most preferred and trusted channels by investors, the modern channels are considered to be more efficient for wealth creation. It was found that investor preferences were not significantly related to income. Overall, the research reflects a dual trend - investors trust traditional sources for security but are investing more in modern sources to generate growth, pointing to a gradual change in the behaviour of investors in the region.

KEY WORDS: PERCEPTION OF TRADITIONAL VS. MODERN INVESTMENT AVENUES AMONG INVESTORS IN NORTH GUJARAT.

INTRODUCTION

Investment is and always has been a foundational element of financial planning that will allow persons to ensure their future and create wealth and goals for the long term. Traditionally, investors in India including North Gujarat have been dependant on safe and stable avenues like fixed deposits, gold, real estate, insurance, and government bonds. These are seen as low-risk and culturally based investments: reflecting the conservative mindset of investors who value security and guaranteed returns over high-risk ventures. Such avenues still have their importance to older generations for whom financial safety is more important than fast growth.

However, with the advent of rapid economic liberalization, technological innovation, and growing levels of financial literacy, contemporary investment opportunities such as mutual funds, equities, systematic investment plans (SIPs), exchange-traded funds (ETFs) etc. have arisen as enticing investment options. Younger investors, in particular, are more willing to accept risk in return for potentially higher returns, through the influence of the digital platforms, online trading applications and exposure to global financial trends. This generation shift is slowly changing the investment behavior, redefining the risk-return perception, diversifying the financial portfolio to an increasing level in the regions such as North Gujarat.

The comparative study of traditional versus modern investment avenues is a must as they both play important roles in the financial ecosystem. While the traditional investments provide stability and protect from uncertainties, the modern avenues contribute to economic growth and wealth creation through channelization of funds in the markets. Understanding the perceptions of the investors in North Gujarat provides a great understanding of both regional investment behavior, decision-making patterns and the socio-cultural influences that drive these decisions.

This study seeks to examine the effect of demographic factors, risk tolerance and awareness on investor preferences towards traditional and modern investment options. The findings will be useful in helping policymakers, financial advisors, and institutions plan strategies that balance traditional security and modern innovation, which will ultimately support inclusive financial growth in the region.

LITERATURE REVIEW

Investor perception studies from 2015 to 2025, in both India and overseas, cumulatively determine the changing dynamics of investment behaviour based on demographic, socio-economic and psychological factors. Velmurugan, Selvam and Nazar (2015) found that investments in Tamil Nadu are dominated by safe instruments such as bank deposits and post office savings, while age and income play a dominant role in investment decisions. Bhavani and Shetty (2017) reinforced these results in Dubai, stating that women and older people lean towards safer channels and men lean towards equities and mutual funds. Stella (2019) further proved that although returns are important, investors balance it with risks especially in marketable securities.

Similar trends are reflected in several regional studies. Selvan and Ramraj (2022) in Tamil Nadu and Vora and Siddhapura (2023) in North Gujarat found that gold and silver and life insurance were perceived to be very trusted routes to be used, with demographic variables such as gender, age, and income having a major influence in decision-making. Zala and Sharma (2024) and Salehbhai (2024) confirmed that liquidity, tax benefits and wealth creation motives are the dominate preference among investors in Gujarat with financial literacy playing a mediating role. Lalamentik, Sinolungan and Langie (2024) in Indonesia mentioned that external factors such as stock prices, government policy and economic stability in investor confidence.

The role of millennials and women investors become important in recent literature. Jadav and Shah (2023) showed the increasing willingness of millennials for cryptocurrency and fractional shares, whereas Divya, Praveena and Rathesh (2023) noted that the preference for traditional options such as gold in Tamil Nadu by women investors is high, while their awareness of modern options is moderate. Mahalakshmi and Sachin (2025) echoed this, mentioning the dependence of rural salaried people on fixed deposits and bonds, due to low financial literacy among them. Overall, these studies seem to converge on three points, namely, that demographic determinants are of paramount importance in shaping investment choices, that traditional avenues remain dominant despite increasing awareness about modern instruments, and that financial literacy and access to advisors remain key in bridging the perception gaps.

RESEARCH GAP

Though a large body of research has been conducted on the attitude of investors regarding traditional and new investment outlets in India, comparatively fewer studies have been conducted in the North Gujarat

context particularly. The investment behavior is on average generalized at a national level, without considering socio-cultural, demographic, and regional economic variations in the existing literature. Furthermore, there is a dearth of empirical evidence from primary surveys specifically on how risk, safety and returns perceptions across these avenues are held by investors in semi-urban and rural areas of Gujarat. This work contributes to the knowledge in the following ways: It provides localized implications of changing investment patterns and connects the traditional financial behavior with the modern investment tendency.

RESEARCH OBJECTIVES

1. To examine whether investors in North Gujarat significantly prefer and trust traditional investment avenues such as fixed deposits, gold, and real estate due to their safety, stability, and reliability.
2. To evaluate whether investors in North Gujarat show a stronger preference and positive attitude toward modern investment avenues such as mutual funds, equities, and cryptocurrencies when compared to traditional options like fixed deposits, gold, and real estate.
3. To analyze whether the demographic factor of **income** significantly influences investors' preference between traditional avenues (FDs, gold, real estate) and modern avenues (mutual funds, equities, cryptocurrencies) in North Gujarat.

RESEARCH METHODOLOGY

Research Design:

The study adopted descriptive and analytical research design to assess the investor perception towards traditional and modern investment avenues of North Gujarat.

Population and Sampling:

The population was investors living in North Gujarat. A purposive sampling technique was applied in selecting 70 respondents to ensure representation of diverse demographic profiles such as age, gender and income.

Data Collection Method:

Primary data was obtained from a structured questionnaire aimed at getting the perceptions of investors on traditional (FDs, gold, real estate) and modern (mutual funds, equities, cryptocurrencies) investment options.

Variables Studied:

Variables that serve as factors influencing another variable. E.g. Using a model of disease prevalence among a population, a modeller might try to determine whether a correlation exists between the number of people living in a household and their food consumption. Independent variables - demographic factors such as income, age, and gender Dependent variables and ways of perception towards traditional and modern investment avenues.

Statistical Tools:

The following statistical methods are used: -

One-Sample t-test was used to compare investors preference for traditional avenues against the neutral score of 3.

Paired Sample t-test was used to compare the mean differences between perception of traditional and modern avenues.

An Analysis of Variance (ANOVA) was used to analyse the effect of income on investment preferences.

Data Analysis:

Data collected was analyzed with the help of the statistical software- SPL. Descriptive statistics, including mean and standard deviation, were used to provide an overview and inferential statistics were used to test the formulated hypotheses.

Interpretation:

Results revealed a high level of faith in traditional channels whereas a new liking for modern channels emerged; moreover, there was no significant income influence on choice which provides a holistic picture of investment behaviour in North Gujarat.

DATA ANALYSIS AND INTERPRETATION

Null Hypothesis (H_0):

There is no significant difference in investor perception toward traditional investment avenues in North Gujarat; the mean perception score is equal to the test value (3).

Alternative Hypothesis (H_1):

There is a significant difference in investor perception toward traditional investment avenues in North Gujarat; the mean perception score is greater than the test value (3).

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
I prefer traditional investment avenues (FDs, gold, real estate) due to safety and stability.	70	3.4286	.87760	.10489
I trust traditional investment options more than modern ones.	70	3.4000	1.05501	.12610

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
I prefer traditional investment avenues (FDs, gold, real estate) due to safety and stability.	4.086	69	.000	.42857	.2193	.6378
I trust traditional investment options more than modern ones.	3.172	69	.002	.40000	.1484	.6516

Data Interpretation

One-sample t-test was carried out with the test value of 3, which is neutral perception. For the statement, "I prefer conventional investment avenues (FDs, gold, real estate) on the basis of safety and stability", the mean score was 3.43 and the standard deviation was 0.87. The t-value of the calculated t-value was 4.086 ($p = 0.000 < 0.05$) which shows that investors significantly prefer conventional channels above the neutral

level. Similarly, for the statement "I trust modern investment options more than traditional investment options" the mean was 3.40 and the standard deviation was 1.05. The t-value was 3.172 ($p = 0.002 < 0.05$) again validating a significant degree of confidence in traditional investments over the test value.

Thus, both findings demonstrate that investors hold a favorable view of conventional (traditional) investment options in North Gujarat indicating that safety, stability and trust are the most important factors influencing investor perception.

Since both the p-values are less than 0.05, the null hypothesis (Ho) is rejected. The another hypothesis (H1) is accepted, which states that investors significantly prefer/ trust conventional investment in the North Gujarat.

Null Hypothesis (H_0):

Investors in North Gujarat do not show a significant difference in preference between modern and traditional investment avenues.

Alternative Hypothesis (H_1):

Investors in North Gujarat show a significant difference in preference between modern and traditional investment avenues.

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Traditional_Mean	3.4143	70	.70182	.08388
	Modern_Mean	3.6929	70	.45479	.05436

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Traditional_Mean & Modern_Mean	70	.132	.276

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Traditional_Mean - Modern_Mean	-.27857	.78429	.09374	-.46558	-.09156	-2.972	69	.004

Paired samples t-test was used to compare traditional investment channels (M = 3.41, SD = 0.70) and modern investment channels (M = 3.69, SD = 0.45) scores of 70 investors. The consistency between the two perceptions was low and statistically insignificant (r = 0.132, p = 0.276), indicating that preference for conventional and modern routes are fairly independent from each other.

The mean difference was -0.2786 (traditional < modern), and the standard error was 0.0937. The 95% confidence interval of the difference was -0.4656- -0.0916. The results of the paired samples t-test t (69)=-2.972, p = 0.004 (<0.05) suggested that there is a statistically significant difference between traditional and modern preferences.

This implies that the investors in North Gujarat have higher preference for the latest investment options such as mutual funds, equities and cryptocurrencies than the traditional investment options.

Since p = 0.004 < 0.05, the null hypothesis H02 is rejected. The alternative hypothesis (H12) is accepted, which means that the investors significantly prefer the modern avenues of investment than traditional avenues of investment in North Gujarat.

Null Hypothesis (H_0):

Income does not significantly influence investor choice between traditional and modern investment avenues.

Alternative Hypothesis (H_1):

Income significantly influences investor choice between traditional and modern investment avenues.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
I prefer traditional investment avenues (FDs, gold, real estate) due to safety and stability.	Between Groups	.576	3	.192	.241	.867
	Within Groups	52.567	66	.796		
	Total	53.143	69			
Modern investments (mutual funds, equities, crypto) provide better wealth creation opportunities.	Between Groups	3.357	3	1.119	1.212	.312
	Within Groups	60.929	66	.923		
	Total	64.286	69			

For the statement "I prefer traditional investment options due to security and stability", we find that ANOVA = F(3,66) =0.241, p = 0.867. Since the p-value is far greater than 0.05, it can be concluded that there is no significant difference in perception towards conventional means for different income groups. The results for the statement "Modern investments offer better wealth creation opportunities" are F(3,66) = 1.212, p = 0.312. Again, the p-value is greater than 0.05 which suggests that there are no significant differences between income groups in regard to their perception of modern avenues of investment.

Overall, these results suggest that the preferences of investors towards the different traditional and modern forms of investment are consistent across the income levels in North Gujarat. In other words, income is not a major determinant of investment decisions between traditional and modern investment options.

Since both the p-values (0.867 and 0.312) are higher than 0.05, the null hypothesis (Ho) is accepted and the alternative hypothesis (H1) is rejected.

This implies that income does not play much role in the choice of the investor in choosing between the traditional and modern investment vehicles in North Gujarat.

CONCLUSION

The study on investor perception in North Gujarat shows the unequivocal preferences of the investors in their choices of investment options. One sample t-test showed that the investors prefer and trust

conventional avenues like fixed deposit, gold, and real estate at a significant rate. The mean score of all three criteria was higher than the neutral value of 3 with p-values below 0.05, and the results confirmed that safety, stability, and reliability are still the main reasons why conventional options are perceived positively. This illustrates the conservative nature of investors that prefer security and consistent returns instead of volatility.

However, when contrasting the traditional investment channels to the modern investment channels, the paired sample t-test showed that investors are more inclined towards the modern investment channels such as mutual funds, equities, and cryptocurrencies. The difference between the two categories (significant difference ($p = 0.004$)) and a higher mean score for modern avenues shows that investors are becoming more open to growth-oriented avenues. The change represents an increasing consciousness, easier access to financial markets and a greater confidence in professional fund management and digital platforms. Thus, although tradition still continues to command trust, other current avenues are increasingly winning over investor preference.

ANOVA analysis with respect to the effect of income showed that there was no significant difference in investment preference in the income groups. The perception of both traditional and modern investment was similar across the different income brackets. This finding leads to the conclusion that investment attitudes in North Gujarat are broadly determined by the general level of financial awareness and cultural orientation and not by income gaps.

Collectively, the results paint a two-pronged view of investor behaviour in North Gujarat: one which indicates a robust foundation of trust in traditional sources of stability, another which signals a growing orientation towards modern sources of wealth creation. That the two views are balanced characterized as a shift in investment behavior towards a gradual diversification of investor choices rather than a single category.

RECOMMENDATION

Financial advisors and policymakers should promote well-balanced portfolio strategies that blend the stability of traditional holdings with the growth potential of contemporary investments. Investor education programmes need to include improvement of financial literacy in risk-return risk-offers, especially in equities and cryptocurrencies to develop a rational decision-making process. Banks and financial institutions should use digital platforms to make modern investments more accessible and credible, while still establishing the credibility of the traditional products. Finally, personalized advisory services based on investor profiles can add confidence and guide diversification, ensuring that both safety and growth aspirations are well addressed in the investment landscape of North Gujarat.

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સામાજિક બુદ્ધિ કસોટીની સંરચના અને પ્રમાણીકરણ

પટેલ સંજયભાઈ એસ.
શોધછાત્ર,શિક્ષણશાસ્ત્ર ભવન,સૌરાષ્ટ્ર યુનિવર્સિટી,રાજકોટ , ૩૬૦૦૦૫

સારાંશ

પ્રસ્તુત સંશોધન ગુજરાત રાજ્યના સ્નાતકકક્ષાના વિદ્યાર્થીઓ માટે સામાજિક બુદ્ધિકસોટીની રચના કરવામાં આવેલ હતી. જેમાં સ્નાતક કક્ષાના કુમારો ૧૭૧૯ અને સ્નાતકકક્ષાની કન્યાઓ ૧૭૫૩ એમ કુલ ૩૪૭૨ વિદ્યાર્થીઓનો સમાવેશ કરવામાં આવ્યો હતો ઉપકરણ 'સ્વરચિત' સામાજિક બુદ્ધિકસોટીની રચના કરવામાં આવેલ હતી જ્યારે માહિતીનું પૃથક્કરણ ટી-કસોટી દ્વારા કરવામાં આવ્યું હતું અભ્યાસના અંતે રચેલ શૂન્ય ઉત્કલ્પનાનો સ્વીકાર થાય છે. માટે સ્નાતક કક્ષાના કુમાર અને સ્નાતકકક્ષાના કન્યાઓની સામાજિક બુદ્ધિકસોટીનાં પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત જેવા મળ્યો ન હતો ?

૧.૦ પ્રસ્તાવના :-

વ્યક્તિ-વ્યક્તિમાં ભિન્નતા હોય છે. સમાન દેખાતી વ્યક્તિઓનાં પણ આંતરિક તફાવતો હોય છે. વ્યક્તિનું લાક્ષણિક વર્તન તેના વ્યક્તિત્વની પારાશીશી છે. જોકે મનુષ્યના બાહ્ય વર્તન ઉપરથી વ્યક્તિનું વ્યક્તિત્વ માપી શકાય છે. વ્યક્તિ કુદરતી રીતે વર્તતી હોય ત્યારે તેના વર્ગનું નિરીક્ષણ છે. એ વ્યક્તિને સમજવાની એક રીત છે.

૨.૦ શિર્ષક :-

પ્રસ્તુત સંશોધન સમસ્યાનું શિર્ષક આ મુજબ શબ્દબદ્ધ કરેલ છે.

"સામાજિક બુદ્ધિકસોટીની સંરચના અને પ્રમાણીકરણ

૩.૦ અભ્યાસનો હેતુ :-

૧. સામાજિક બુદ્ધિકસોટીની સંરચના અને પ્રમાણિકરણ કરવું.

૪.૦ અભ્યાસનાં ચલો ;-

પ્રસ્તુત અભ્યાસના ચલ આ મુજબ છે.

૧. **સ્વતંત્ર ચલ :-** જાતિયતા - કક્ષા ૧ કુમારો
કક્ષા ૨ કન્યા

૨. **પરતંત્ર ચલ :-** સામાજિક બુદ્ધિ

૫.૦ અભ્યાસની શૂન્ય ઉત્કલ્પના :-

સ્નાતક કક્ષાના કુમાર અને કન્યાઓની સામાજિક બુદ્ધિકસોટીના સરેરાશ પ્રાપ્તાંકો વચ્ચે સાર્થક તફાવત નહી હોય.

૬.૦ પદોની વ્યવહારુ વ્યાખ્યા :-

"સામાજિકબુદ્ધિએ વ્યકિતની સમજવાની અને યોગ્ય વ્યવસ્થા કરવાની સક્ષમતા છે."

- થોર્નડઈક (૧૯૩૦)

"સામાજિક બુદ્ધિ સામાન્ય રીતે લોકો સાથે વિચાર અને સમજનો સરળ બનાવવાની ક્ષમતા માટેની સામાજિક આવડત છે. જે વિવિધ સામાજિક બાબતોનું જ્ઞાન જૂથના અન્ય સભ્યો તરફથી મળતી ઉતેજિત સંભાવના અને કામચલાઉ ભાવના અને આંતરિક લાક્ષણિકતા છે."

- વર્નોન (૧૯૩૦)

પ્રસ્તુત સંશોધનમાં સમાવિષ્ટ શબ્દોની વ્યવહારુ વ્યાખ્યા સંશોધન દ્વારા આ પ્રમાણે કરી છે. " સામાજિક બુદ્ધિ કસોટી પર મેળવેલ પ્રાપાંકો"

૭.૦ સંશોધનનું ક્ષેત્ર :-

પ્રસતુત સંશોધનમાં સામાજિક બુદ્ધિ કસોટીની સંરચના કરેલ હોવાથી આથી પ્રસ્તુત સંશોધન મનોવૈજ્ઞાનિક માપન અને મુલ્યાકનનું ક્ષેત્રને સ્પર્શતુ હશે.

૮.૦ સંશોધનનો પ્રકાર :-

પ્રસ્તુત સંશોધન સૈદ્ધાંતિક જ્ઞાનમાં વ્યવહારિક ઉપયોગ પર આધારિત છે. આથી પ્રસ્તુત સંશોધનનો પ્રકાર વ્યવહારિક અને સંખ્યાત્મક સંશોધન ગણી શકાય.

૯.૦ વ્યાપવિશ્વ :-

પ્રસ્તુત સંશોધનમાં સંશોધકે વ્યાપવિશ્વ તરીકે ગુજરાત રાજ્યના સ્નાતક કક્ષાના કુમાર અને કન્યાઓનો સમાવેશ કરવામાં આવ્યો હતો.

૧૦.૦ નમૂના પસંદગી :-

પ્રસ્તુત સંશોધનના નમૂના તરીકે સ્નાતક કક્ષાના કુમારો ૧૭૧૯ અને કન્યાઓ ૧૭૫૩ એમ કૂલ મળીને ૩૪૭૨નો નમૂના યાદચ્છિક રીતે પસંદ કરવામાં આવ્યો હતો.

૧૧.૦ સંશોધનની પદ્ધતી :-

પ્રસ્તુત સંશોધનમાં સર્વેક્ષણ સંશોધન પદ્ધતિનો ઉપયોગ કરવામાં આવ્યો હતો.

૧૨.૦ ઉપકરણ :-

પ્રસ્તુત સંશોધનમાં ઉપકરણ તરીકે સ્વરચિત સામાજિક બુદ્ધિકસોટીની રચના કરવામાં આવી હતી. જેમાં ડૉ.એસ.માથુર દ્વારા રચિત સામાજિક બુદ્ધિકસોટીનો સંદર્ભ લેવામાં આવ્યો હતો.

૧૩.૦ માહિતીનું એકત્રીકરણ :-

પ્રસ્તુત સંશોધનમાં સંશોધકે સામાજિક બુદ્ધિ કસોટી આપીને માહિતીનું એકત્રીકરણ કરવામાં આવ્યું હતું અને સામાજિક બુદ્ધિ કસોટી દ્વારા પ્રાપ્તાંકો મેળવવામાં આવ્યા હતા.

૧૪.૦ માહિતીના પૃથક્કરણની રીત :-

સામાજિક બુદ્ધિકસોટી પરથી મેળવેલ પ્રાપ્તાંકોના આધારે તેનું અંકશાસ્ત્રીય પૃથક્કરણ કરવામાં આવ્યું હતું જેમાં સરાસરી પ્રમાણ વિચલન અને ટી-મૂલ્યની ગણતરી કરવામાં આવી હતી.

૧૫.૦ માહિતીનું પૃથક્કરણ અને અર્થઘટન :-

પ્રસ્તુત સંશોધનમાં સ્નાતકકક્ષાના કુમાર અને કન્યાઓની સામાજિક બુદ્ધિકસોટીના અભ્યાસ માટે ઉત્કલ્પના રચવામાં આવી હતી. ઉત્કલ્પનાની ચકાસણી માટે સ્નાતકકક્ષાના વિદ્યાર્થીઓ પાસેથી એકત્ર કરેલ માહિતીનું પૃથક્કરણ કરવામાં આવ્યું હતું જેમાં જાતિયતા અનુસાર વિદ્યાર્થીઓની સંખ્યા, સરાસરી પ્રમાણવિચન અને ટી-મૂલ્ય સારણી-૧ માં રજુ કરેલ છે.

સારણી -૧.૦

જાતિયતા અનુસાર વિદ્યાર્થીના સામાજિક બુદ્ધિકસોટીનું પ્રપ્તાંકોનું પૃથક્કરણ

સામાજિક બુદ્ધિ	સંખ્યા	સરાસરી	પ્રમાણવિચલન	ટી-મૂલ્ય
કુમાર	૧૭૧૯	૩૨.૫૩	૨.૦૪	૦.૮૩
કન્યા	૧૭૫૩	૩૨.૫૪	૨.૦૯	

સારણી ૧.૦ થી જણાય છે કે સ્નાતકકક્ષાના કુમારોની સંખ્યા ૧૭૧૯ હતી. તેની સરાસરી ૩૨.૫૩ અને પ્રમાણવિચલન ૨.૦૪ હતું જ્યારે સ્નાતક કક્ષાના કન્યાઓની સંખ્યા ૧૭૫૩ હતી. તેની સરાસરી ૩૨.૫૪ અને પ્રમાણ વિચલન ૨.૦૯ હતું. બન્ને વચ્ચેની સાર્થકતા ચકાસવા માટે ટી-મૂલ્ય ૦.૮૩ જોવા મળ્યું હતું જે ૦.૦૫ અને ૦.૦૧ બે માંથી એકપણ કક્ષાએ સાર્થક નથી આથી જ કહી શકાય કે સ્નાતક કક્ષાના કુમારો અને કન્યાઓની સામાજિક બુદ્ધિકસોટીનાં પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત જોવા મળ્યો ન હતો.

૧૬.૦ શૂન્ય ઉત્કલ્પનાઓ અને તેની ચકાસણીની વિગતો :-

ક્રમ	શૂન્ય ઉત્કલ્પના	ટી-મુલ્ય	સ્વીકાર/અસ્વીકાર
૦૧	સ્નાતક કક્ષાના કુમારો અને કન્યાઓની સામાજિક બુદ્ધિકસોટીના સરેસાશ પ્રાપ્તાંકો વચ્ચે સાર્થક તફાવત નથી હોય.	૦.૮૩	સ્વીકાર

૧૭.૦ અભ્યાસના તારણો :-

પ્રસ્તુત સંશોધનના અભ્યાસના મળેલ તારણ આ મુજબ હતું.

૧. સ્નાતકકક્ષાના કુમાર અને કન્યાઓની સામાજિક બુદ્ધિ સમાન જોવા મળી હતી.

સંદર્ભ સૂચી :-

- ઉચાટ.ડી.એ. અને અન્ય (૧૯૯૮) સંશોધન અહેવાલનું લેખન શી રીતે કરશો ? રાજકોટ નિર્જિજા સાયકો સેન્ટર.

- દોંગા.એન.એસ.(૨૦૧૨) અધ્યાપન મનોવિજ્ઞાનમાં નવી દિશાઓ શિક્ષણની પ્રક્રિયા અને માહિતી યુનિવર્સિટી ગ્રંથ નિર્માણ બોર્ડ, ગુજરાત રાજ્ય.

- જોગસણ.વાય એ (૨૦૧૨) સામાજિકબુદ્ધિ તુલા મનોવિજ્ઞાનભવન સૌરાષ્ટ્ર યુનિવર્સિટી રાજકોટ.

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શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમની માધ્યમિક શાળાના વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિ પર અસરકારકતા

ક્રિષ્ના એચ. બોરીસાણીયા
મદદનીશ અધ્યાપક,નવયુગ બી.એડ્. કોલેજ, વીરપર – મોરબી.

સારાંશ

પ્રસ્તુત અભ્યાસમાં શ્રીમદ્ ભગવદ્ ગીતા પર આધારિત શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમની રચના કરીને તેની માધ્યમિક શાળાના ધોરણ ૯ના વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિ પર અસર તપાસવામાં આવી હતી. શ્રીમદ્ ભગવદ્ ગીતાના ૧૮ અધ્યાયમાંથી ૬૩ શ્લોકોને પસંદ કરીને શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમની સંરચના માટે સંશોધકે કાર્યપત્રકનો ઉપકરણ તરીકે ઉપયોગ કર્યો હતો. શ્રીમદ્ ભગવદ્ ગીતામાંથી માહિતી એકત્રીકરણ માટે તૈયાર કરેલ કાર્યપત્રકોમાં નક્કી કરેલ હેતુઓ પ્રમાણે માહિતીની નોંધ કરવામાં આવી હતી. આ પ્રમાણે પ્રતિદિન ૬૦ મિનિટ્સનો ૨૫ દિવસીય કાર્યક્રમ રચવામાં આવ્યો હતો. જેની અસરકારકતા તપાસવામાં માટે આકસ્મિક બે જુથ, પૂર્વકસોટી - ઉત્તરકસોટી પ્રાયોગિક સંશોધન યોજનાનો ઉપયોગ કરીને પ્રયોગ હાથ ધરવામાં આવ્યો હતો. શૈક્ષણિક સિદ્ધિના માપન માટે કાર્યક્રમ આપ્યા પહેલાના સત્રાંત પરીક્ષાના ગુણ અને કાર્યક્રમ આપ્યા બાદના વાર્ષિક પરીક્ષાના ગુણને ધ્યાનમાં લેવામાં આવ્યા હતા. આ માહિતીનું ટી-કસોટી વડે પૃથક્કરણ કરવામાં આવ્યું હતું. પ્રાપ્ત પરિણામો આ પ્રમાણે હતા : શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમનો માધ્યમિક શાળાના વિદ્યાર્થીઓ પર અમલ કરવાથી વિદ્યાર્થીઓમાં આધ્યાત્મિક વલણ કેળવાય છે. જેથી તેમની હતાશા દૂર થાય છે, હતાશા દૂર થવાથી તેમનું મન શાંત થાય છે, જેને લીધે તેમનામાં એકાગ્રતા અને આત્મવિશ્વાસમાં વધારો થાય છે. મન એકાગ્ર થવાથી તેમની સ્મૃતિશક્તિમાં વધારો થાય છે. સ્મૃતિશક્તિમાં વધારો થવાથી શૈક્ષણિક સિદ્ધિમાં વધારો થાય છે.

ચાવીરૂપ શબ્દો: શ્રીમદ્ ભગવદ્ ગીતા, આધ્યાત્મિક શિક્ષણ, આધ્યાત્મિક આંક, આધ્યાત્મિક વલણ, માનસિકશક્તિ, શૈક્ષણિક સિદ્ધિ

૧.૦ પ્રાસ્તાવિક

આજે શાળા – કોલેજોમાં વિદ્યાર્થીઓના I.Q. બુદ્ધિઆંકની વિશેષ ચિંતા કરવામાં આવે છે, પરંતુ E.Q. ભાવનાત્મકઆંકની નહીં. જ્યારે વિદ્યાર્થીઓના S.Q. આધ્યાત્મિકઆંકની તો જરાય ચિંતા કરવામાં આવતી નથી. માનવી બુદ્ધિમાં પણ હવે કૃત્રિમબુદ્ધિ A.I. વાપરવા લાગ્યો છે. આધ્યાત્મિકતાના અભાવે માનવી દિશાહીન બની ગયો છે. માનવ દાનવ બનતો જઈ રહ્યો છે. રાષ્ટ્રકવિ રામધારીસિંહ દિનકરજી કહે છે કે, "આજ કી શિક્ષા સે જ્ઞાનવાન રાક્ષસ પૈદા હોતે હૈ." વિશ્વની સમક્ષ 'ગન કલ્ચર' નિર્માણ થઈ રહ્યું છે. તેથી જ માનવીના આધ્યાત્મિકઆંક S.Q.ની ચિંતા દુનિયા કરશે ત્યારે જ વિશ્વશાંતિના પગરવ સંભળાશે. આધ્યાત્મિક આંક માટે આધ્યાત્મિક અધ્યયન જરૂરી છે અને તેના માટે એકમેવ ગ્રંથ છે ગીતાજી.

ડૉ. ડી.એસ.કોઠારીએ સાચું જ કહ્યું છે કે, મારે કહેવું જોઈએ કે ઝડપથી બદલાતા વિશ્વમાં જ્યારે એક પેઢીના જીવન દરમિયાન ન ઓળખાય તેવા પરિવર્તનો થાય છે, ત્યારે શિક્ષણને અતિ મહત્વનો ભાગ ભજવવાનો છે અર્થાત્ વ્યક્તિની, સમાજની અને રાષ્ટ્રની આબાદીનો સૌથી મોટો આધાર 'શિક્ષણ' જ છે. ત્યારે શિક્ષણ અને તેના હેતુઓ તથા પદ્ધતિમાં ધરમૂળથી ફેરફાર કર્યા સિવાય ચાલે તેમ નથી. ત્યારે રાષ્ટ્રીય શિક્ષણ નીતિ આપણી સમક્ષ એક પડકાર રજૂ કરે છે કે શિક્ષણને આપણે હવે સમજપૂર્વક, પ્રયત્નપૂર્વક, કુનેહપૂર્વક જીવનલક્ષી અને વ્યવસાયલક્ષી બનાવીએ, સાથે સાત્વિક અને આધ્યાત્મિક શિક્ષણની આવશ્યકતા દેખાય રહી છે, ત્યારે પ્રસ્તુત વિચાર ઘણો અભિપ્રેત લાગે છે.

૨.૦ અભ્યાસના હેતુઓ

પ્રસ્તુત અભ્યાસના હેતુઓ આ પ્રમાણે હતા.

૨.૧ માધ્યમિક શાળાના વિદ્યાર્થીઓ માટે શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમની સંરચના કરવી.

૨.૨ શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમની માધ્યમિક શાળાના વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિ પર અસર તપાસવી.

૩.૦ શૂન્ય ઉત્કલ્પના

નીચે પ્રમાણેની શૂન્ય ઉત્કલ્પના રચવામાં આવી હતી અને ચકાસવામાં આવી હતી.

૩.૧ શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમનો અમલ થયો હોય અને ન થયો હોય તેવા માધ્યમિક શાળાના વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિના પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત નહીં હોય.

૪.૦ અભ્યાસમાં સમાવિષ્ટ ચલો.

પ્રસ્તુત અભ્યાસમાં નીચે મુજબના ચલોને આવરવામાં આવ્યા હતા.

૪.૧ સ્વતંત્ર ચલ : શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમ એ પ્રસ્તુત અભ્યાસનો સ્વતંત્ર ચલ હતો. જેની બે કક્ષાઓ હતી.

શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમ : (૧) શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમનો અમલ
(૨) શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમનો અમલ નહિ

૪.૨ પરતંત્ર ચલ : શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમના પરતંત્ર ચલ શૈક્ષણિક સિદ્ધિ પર અસર તપાસવામાં આવી હતી.

૪.૩ અંકુશિત ચલ : અભ્યાસ દરમિયાન (૧)અભ્યાસનું ધોરણ (૨)શિક્ષણનું માધ્યમ અને (૩)શાળા પર્યાવરણ એમ ત્રણ ચલોની અસર નિયંત્રિત કરવામાં આવી હતી.

૪.૪ આંતરવર્તી ચલ : અભ્યાસ હેઠળના પરતંત્ર ચલો પર નીચેના ચલોની અસર થઈ હોય તેવી ધારણા કરવામાં આવી હતી.

૧. વિદ્યાર્થીઓમાં પ્રવર્તતા વૈયક્તિક તફાવતો
૨. વિદ્યાર્થીઓનો રસ અને ઉત્સાહ
૩. વિદ્યાર્થીઓની માનસિક સ્થિતિ

૫.૦ સંશોધનનું ક્ષેત્ર

પ્રસ્તુત સંશોધનનું ક્ષેત્ર શિક્ષણ, શિક્ષણનું મનોવિજ્ઞાન અને શિક્ષણનું તત્ત્વજ્ઞાન છે.

૬.૦ સંશોધનનો પ્રકાર

પ્રસ્તુત સંશોધનમાં મળતી માહિતી આંકડાકીય સ્વરૂપે હોવાથી સંખ્યાત્મક પ્રકારનું તેમજ શાબ્દિક વર્ણન પણ હોવાથી ગુણાત્મક પ્રકારનું પણ હતું. તેથી મિક્ષડ મેથડ નો ઉપયોગ થયેલો હતો.

૭.૦ સંશોધનનું મહત્વ

પ્રસ્તુત સંશોધનનું મહત્વ આ પ્રમાણે આંકી શકાય.

- પ્રવર્તમાન હરીફાઈના યુગમાં મોટે ભાગે ધોરણ – ૧૦ અને ધોરણ – ૧૨ના વિદ્યાર્થીઓ તણાવ અનુભવે છે. વાલીઓ અને શૈક્ષણિક સંસ્થાઓ તરફથી ઉચ્ચ ટકાવારી લાવવા માટેનું તેમના પર દબાણ જોવા મળે છે, આથી તેઓ મુક્તપણે અધ્યયન પ્રક્રિયા (અભ્યાસ)માં ભાગ લઈ શકતા નથી. આવા સમયે મુક્ત રીતે હતાશારહિત અભ્યાસ કરી શકે તે માટે આ અભ્યાસ ખૂબ જ અગત્યનો છે.
- પશ્ચિમી આધુનિકતાના અનુકરણની હોડમાં વિદ્યાર્થીઓમાં સંસ્કારો, સદ્‌ગુણો, આદર્શો, મૂલ્યો વિસરતા જઈ રહ્યા છે, ત્યારે વિદ્યાર્થી જીવન અવસ્થામાં વિદ્યાર્થી તરીકેના ધર્મોથી તેમને અવગત કરવા માટે આ અભ્યાસ ખૂબ જ અગત્યનો છે.
- શ્રીમદ્‌ ભગવદ્‌ ગીતાજીમાં ફલિત થતાં શૈક્ષણિક વિચારો વિદ્યાર્થીઓની કથળતી મનોદશાને મજબૂત બનાવવામાં મદદરૂપ બનશે.
- ભાવિ સંશોધકો અને પ્રાધ્યાપકોને શ્રીમદ્‌ ભગવદ્‌ ગીતા જ્ઞાન કાર્યક્રમની રૂપરેખાનો ખ્યાલ આવશે.

૮.૦ વ્યાપવિશ્વ અને નમૂનો

પ્રસ્તુત અભ્યાસમાં જૂનાગઢ શહેરની ગુજરાતી માધ્યમની શાળામાં વર્ષ ૨૦૨૨-૨૩માં અભ્યાસ કરતાં નવમા ધોરણના વિદ્યાર્થીઓને વ્યાપવિશ્વ તરીકે પસંદ કરવામાં આવ્યા હતા. પ્રયોગોના અમલીકરણ માટે જુનાગઢ શહેરની ગવર્મેન્ટ ગર્લ્સ હાઈસ્કૂલ અને માતૃશ્રી એમ.જી.ભુવા કન્યા વિદ્યામંદિર શાળાની પસંદગી સહેતુક નમૂના પસંદગીની રીતથી કરવામાં આવી હતી. આ શાળામાં અભ્યાસ કરતાં માધ્યમિક શાળાના ૨૮૦ વિદ્યાર્થીઓને આકસ્મિક રીતે પસંદ કરવામાં આવ્યા હતા. જેમાંથી ૧૪૦-૧૪૦ વિદ્યાર્થીઓના બે જૂથો આકસ્મિક રીતે રચવામાં આવ્યા હતા, જે પૈકી એકને આકસ્મિક રીતે પ્રાયોગિક જૂથ અને બીજાને નિયંત્રિત જૂથ તરીકે પસંદ કરવામાં આવ્યું હતું.

૯.૦ ઉપકરણ

પ્રસ્તુત અભ્યાસમાં સમાવિષ્ટ પરતંત્ર ચલ શૈક્ષણિક સિદ્ધિ અંગે માહિતી મેળવવાની હતી.

વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિના માપન માટે સત્રાંત પરીક્ષાને પૂર્વ કસોટી તરીકે અને શ્રીમદ્‌ ભગવદ્‌ ગીતાજ્ઞાન કાર્યક્રમ આપ્યા બાદની વાર્ષિક પરિક્ષાને ઉત્તરકસોટી તરીકે ગણવામાં આવી હતી.

શ્રીમદ્‌ ભગવદ્‌ ગીતાજ્ઞાન કાર્યક્રમની સંરચના માટે સંશોધકે કાર્યપત્રકનો ઉપકરણ તરીકે ઉપયોગ કર્યો હતો. શ્રીમદ્‌ ભગવદ્‌ ગીતામાંથી માહિતી એકત્રીકરણ માટે તૈયાર કરેલ કાર્યપત્રકોમાં નક્કી કરેલ હેતુઓ પ્રમાણે માહિતીની નોંધ કરવામાં આવી હતી.

૧૦.૦ શ્રીમદ્‌ ભગવદ્‌ ગીતાજ્ઞાન કાર્યક્રમ

પ્રસ્તુત અભ્યાસ માટે માધ્યમિક શાળાના ધોરણ ૯ના વિદ્યાર્થીઓને અનુરૂપ શ્રીમદ્‌ ભગવદ્‌ ગીતાજ્ઞાન કાર્યક્રમ રચવામાં આવ્યો હતો. જે પ્રતિદિન ૬૦ મિનિટનો અને ૨૫ દિવસીય કાર્યક્રમ હતો. શ્રીમદ્‌ ભગવદ્‌ ગીતાજ્ઞાન કાર્યક્રમમાં શ્રીમદ્‌ ભગવદ્‌ ગીતામાંથી પસંદીત ૬૩ શ્લોકોને ધ્યાનમાં લેવામાં આવ્યા હતા.

આ કાર્યક્રમની સંરચના માટે (૧) શ્રીમદ્ ભગવદ્ ગીતાનો ગહન અભ્યાસ, (૨) તજજ્ઞીય સમિક્ષા અને (૩) પૂર્વેક્ષણનો ઉપયોગ કરીને ગીતાજ્ઞાન કાર્યક્રમના પ્રાથમિક સ્વરૂપ, દ્વિતીય સ્વરૂપ અને અંતિમ સ્વરૂપની રચના કરવામાં આવી હતી. અંતિમ સ્વરૂપનો પ્રતિદિન ૬૦ મિનિટનો શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમ આ પ્રમાણે હતો.

શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમ

ક્રમ	શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમના ઘટકો	સમય
૧.	ૐકારનું ઉચ્ચારણ (ત્રણ વખત)	૦૨ મિનિટ
૨.	નક્કી કરેલા નિત્ય બોલાવવાના ત્રણ શ્લોકો	૧૦ મિનિટ
૩.	પ્રેરક પ્રસંગ કે વાર્તા	૧૦ મિનિટ
૪.	શ્લોક પઠન/શ્લોક ગાન	૧૦ મિનિટ
૫.	શ્લોકાર્થ – ભાવાર્થ – સમજૂતી	૨૫ મિનિટ
૬.	ધ્યાન	૦૨ મિનિટ
૭.	શાંતિપાઠ (સર્વે ભવન્તુ સુખિનઃ.....)	૦૧ મિનિટ
	કુલ સમય	૬૦ મિનિટ

૧૧.૦ સંશોધન પદ્ધતિ અને તેનું અમલીકરણ

શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમની વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિ પરની અસર તપાસવાની હોવાથી પ્રસ્તુત અભ્યાસ પ્રાયોગિક સંશોધન પદ્ધતિથી હાથ ધરવામાં આવ્યો હતો. પ્રાયોગિક યોજના તરીકે બે આકસ્મિક જૂથો, પૂર્વકસોટી - ઉત્તકસોટી યોજનાનો ઉપયોગ કરવામાં આવ્યો હતો. આ યોજનાની રજૂઆત આ પ્રમાણે છે.

આકસ્મિક બે જૂથ, પૂર્વકસોટી - ઉત્તરકસોટી યોજના

જૂથ	પૂર્વકસોટી	સ્વતંત્ર ચલ	ઉત્તરકસોટી
પ્રાયોગિક જૂથ E_R	T_1	X_1	T_{2E}
નિયંત્રિત જૂથ C_R	T_1	X_2	T_{2C}

જ્યાં, T_1 – સત્રાંત પરીક્ષા, T_2 – વાર્ષિક પરીક્ષા

X_1 – શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમનો અમલ

X_2 – શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમનો અમલ નહીં

સૌપ્રથમ પૂર્વકસોટી વડે બંને જૂથના પાત્રો પાસેથી શૈક્ષણિક સિદ્ધિ પરતંત્ર ચલનું માપન કરવામાં આવ્યું હતું. ત્યારબાદ માત્ર પ્રાયોગિક જૂથના પાત્રો પર શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમનો અમલ કરવામાં આવ્યો હતો. કાર્યક્રમને અંતે ઉત્તરકસોટી વડે બંને જૂથના પાત્રો પાસેથી શૈક્ષણિક સિદ્ધિ પરતંત્ર ચલનું પુનઃ માપન કરવામાં આવ્યું હતું.

૧૨.૦ માહિતીનું પૃથક્કરણ અને અર્થઘટન

માધ્યમિક શાળાના વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિ પરના શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમની અસર તપાસવા માટે પરતંત્ર ચલ પરના પ્રાયોગિક અને નિયંત્રિત જૂથના પાત્રોના પૂર્વકસોટી અને ઉત્તરકસોટીના પ્રાપ્તાંકો

પર ટી–કસોટી પ્રયુક્તિ વડે વિશ્લેષણ કરવામાં આવ્યું હતું. પૃથક્કરણને અંતે પ્રયોગના સંદર્ભમાં પ્રાપ્ત સરાસરી, t-મૂલ્ય તથા તેની સાર્થકતાની ગણતરી સારણી-૧માં દર્શાવેલી છે.

સારણી – ૧

માધ્યમિક શાળાના વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિ પરના પ્રાપ્તાંકોનું પૃથક્કરણ

જૂથ	સંખ્યા	સરાસરી	પ્રમાણવિચલન	t – મૂલ્ય
પૂર્વકસોટી	૧૪૦	૧૪૬.૩૮૫૭	૪૫.૬૦૦૬૪	૪.૫૯૪**
ઉત્તરકસોટી	૧૪૦	૧૬૯.૪૨૧૪	૩૭.૯૪૭૭૨	

પ્રાયોગિક જુથ t – મૂલ્ય

****૦.૦૧ કક્ષાએ સાર્થક**

જૂથ	સંખ્યા	સરાસરી	પ્રમાણવિચલન	t – મૂલ્ય
પૂર્વકસોટી	૧૪૦	૧૫૫.૨૦૦૦	૪૮.૮૪૧૮૭	૧.૯૪૪૦૦
ઉત્તરકસોટી	૧૪૦	૧૬૬.૭૦૦૦	૫૦.૩૨૧૫૧	

નિયંત્રિત જુથ t – મૂલ્ય

સારણી-૧નું નિરીક્ષણ કરતાં જણાય છે કે બંને જૂથ વચ્ચેની સરાસરીના તફાવતની સાર્થકતાનું t – મૂલ્ય (૪.૫૯૪) ૦.૦૧ કક્ષાએ સાર્થક છે. આથી રચેલ શૂન્ય ઉત્કલ્પના ૩.૧નો અસ્વીકાર થાય છે. એટલે કે શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમનો અમલ થયો હોય તેવા માધ્યમિક શાળાના વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિમાં વધારો જોવા મળે છે. જે સૂચવે છે કે શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન કાર્યક્રમની માધ્યમિક શાળાના વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિ પર સાર્થક અસર થાય છે અને શૈક્ષણિક સિદ્ધિમાં વધારો થાય છે.

૧૩.૦ અભ્યાસના તારણો

પ્રસ્તુત અભ્યાસનું પરિણામ આ પ્રમાણે હતું.

- માધ્યમિક શાળાના વિદ્યાર્થીઓ પર શ્રીમદ્ ભગવદ્ ગીતા જ્ઞાન કાર્યક્રમનો અમલ કરવાથી ગીતા જ્ઞાન દ્વારા વિદ્યાર્થીઓમાં આધ્યાત્મિક વલણ કેળવાય છે. જેથી તેમની હતાશા દૂર થાય છે. હતાશા દૂર થવાથી તેમનું મન શાંત થાય છે, જેને લીધે વિદ્યાર્થીઓમાં એકાગ્રતાશક્તિ અને આત્મવિશ્વાસમાં વધારો થાય છે. મન એકાગ્ર થવાથી તેમની સ્મૃતિશક્તિમાં વધારો થાય છે, સ્મૃતિશક્તિ વધવાથી તેમની શૈક્ષણિક સિદ્ધિમાં વધારો થાય છે.

૧૪.૦ સંશોધનની નીપજ

પ્રસ્તુત અભ્યાસ દરમ્યાન અભ્યાસના હેતુઓને અનુલક્ષીને શ્રીમદ્ ભગવદ્ ગીતા જ્ઞાન કાર્યક્રમની રચના કરવામાં આવી હતી. જે પ્રસ્તુત અભ્યાસની નીપજ છે.

શ્રીમદ્ ભગવદ્ ગીતા જ્ઞાન કાર્યક્રમ. પ્રસ્તુત અભ્યાસનો હેતુ માધ્યમિક શાળાના વિદ્યાર્થીઓમાં આધ્યાત્મિક વલણ કેળવવાનો, હતાશા દૂર કરવાનો અને શૈક્ષણિક સિદ્ધિમાં વધારો કરવાનો હતો. જે અનુસંધાને સંશોધક દ્વારા

પાત્રોની કક્ષા અનુરૂપ ૨૫ દિવસીય શ્રીમદ્ ભગવદ્ ગીતા જ્ઞાન કાર્યક્રમ તૈયાર કરવામાં આવેલ હતો. જેનો ઉપયોગ કોઈપણ માધ્યમિક કે ઉચ્ચતર માધ્યમિક શાળાના વિદ્યાર્થીઓ માટે થઈ શકશે. જે સંશોધનની મહત્વની નીપજ છે.

૧૫.૦ સંશોધન ફલિતાર્થો

પ્રસ્તુત સંશોધનના તારણો વિદ્યાર્થી, શિક્ષક, શાળા, સમાજ અને સરકાર માટે નીચે પ્રમાણે ઉપયોગી છે.

વિદ્યાર્થી. પ્રસ્તુત સશોધનમાં શ્રીમદ્ ભગવદ્ ગીતા જ્ઞાન કાર્યક્રમમાં વ્યક્ત શૈક્ષણિક વિચારો વિદ્યાર્થીઓમાં આવશ્યક ગુણો અને લક્ષણો, માનસિક સ્વાવલંબન, એકાગ્રતા, અધ્યયન રીત, વિદ્યાર્થીની ભ્રમિત સ્થિતિ તથા તેના ઉકેલને પ્રકાશિત કરવામાં આવ્યા છે. જે વર્તમાન સમસ્યાઓના સમાધાન સ્વરૂપે પ્રગટ થાય છે.

શિક્ષક. શિક્ષકે શાળામાં વિદ્યાર્થીઓમાં સદ્‌ગુણો, મૂલ્યોના વિકાસ માટે અને અધ્યયનમાં એકાગ્ર બને તે માટે શ્રીમદ્ ભગવદ્ ગીતા જ્ઞાન કાર્યક્રમ યોજવો.

શાળા. વિદ્યાર્થીઓમાં આધ્યાત્મિક આંકના વિકાસ માટે શાળાની પ્રાર્થનાસભામાં ગીતાજીના અર્થ સાથે શ્લોકગાન કરાવવું.

સમાજ અને રાષ્ટ્ર. પ્રવર્તમાન સમયમાં વિદ્યાર્થીઓમાં વ્યાપેલ હતાશા – નિરાશાના પરિણામે આત્મહત્યાના ઈલાજ માટે ગીતાજીનું અધ્યયન જરૂરી છે.

સરકાર. જિલ્લા શિક્ષણ અને તાલીમ ભવન તથા જી.સી.ઈ.આર.ટી. દ્વારા આવા કાર્યક્રમો હાથ ધરી તેને અમલમાં મૂકવામાં આવે તો વિદ્યાર્થીઓમાં આંતરિક શકિત વિકસાવી શકાય છે. તેમજ માનસિક રીતે સક્ષમ બનાવી શકાય છે. તેથી ગીતા જ્ઞાનને અભ્યાસક્રમમાં સમાવવું.

૧૬.૦ ઉપસંહાર

શ્રીમદ્ ભગવદ્ ગીતાજ્ઞાન વિદ્યાર્થીને સકારાત્મક વિચારવાની શકિત અભ્યાસકાર્યમાં તેમજ જીવનવ્યવહારમાં ઉપયોગી બનશે તથા આધ્યાત્મિક વલણ કેળવાશે જેથી હતાશા દૂર થશે અને અભ્યાસકાર્યમાં ધ્યાન કેન્દ્રિત થશે. મન સ્થિર થશે. એકાગ્રતા અને આત્મવિશ્વાસ વધશે, મન એકાગ્ર થવાથી સ્મૃતિશકિતમાં વધારો થશે. પરિણામે કાર્યની ગુણવત્તા ઊંચી પ્રાપ્ત કરી શકશે અને શૈક્ષણિક સિદ્ધિમાં વધારો થશે. વિદ્યાર્થીઓ માનસિક રીતે સક્ષમ બને તે માટે શ્રીમદ્ ભગવદ્ ગીતાજીનું જ્ઞાન આપવું અનિવાર્ય છે. તેથી ગીતાના જ્ઞાનને અભ્યાસક્રમમાં સમાવવું જોઈએ.

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ચક્રીય તાલીમ દ્વારા ક્રિકેટ નાં ખેલાડીઓની ચપળતા પર થતી અસરનો અભ્યાસ

કારાવદરા દીપુ મશરીભાઈ
(પીએચ.ડી. સ્કોલર) સૌરાષ્ટ્ર યુનિવર્સિટી, રાજકોટ.

ABSTRACT :

આ સંશોધન અભ્યાસનો હેતુ ચક્રીય તાલીમ દ્વારા ક્રિકેટનાં ખેલાડીઓની ચપળતા પર થતી અસર તપાસવાનો હતો. આ સંશોધન અભ્યાસમાં ક્રિકેટ રમતનાં ખેલાડી ભાઈઓ પૂરતો મર્યાદિત હતો. આ સંશોધન અભ્યાસમાં સૌરાષ્ટ્ર યુનિવર્સિટિનાં આંતર કોલેજ કક્ષાએ ભાગ લીધેલ ૧૮ થી ૨૫ વર્ષની વયજૂથ ધરાવતા ખેલાડી ભાઈઓને વિષયપાત્રો તરીકે પસંદ કરવામાં આવ્યા હતા. આ સંશોધન અભ્યાસમાં પ્રાયોગિક જુથ -૨૦ અને નિયંત્રિત જુથ -૨૦ એમ કુલ ૪૦ ક્રિકેટનાં ખેલાડી ભાઈઓને યાદચ્છિક પધ્ધતિથી પસંદ કરવામાં આવ્યા હતા. પ્રાયોગિક જુથને ચક્રીય રમતની તાલીમ આવામાં આવી હતી. માપનના ધોરણમાં ચપળતાનું માપન શટલરન ટેસ્ટ દ્વારા કરવામાં આવ્યું હતું. પૂર્વ કસોટી અને ઉતર કસોટી પ્રાપ્ત કરેલ માહિતી પર ટી ટેસ્ટ લાગુ પાડી ૦.૦૫ કક્ષાએ સાર્થકતા ચકાસવામાં આવી હતી. જેના તારણો આ પ્રમાણે જોવા મળ્યા હતા. ૧)પ્રાયોગિક જૂથનાં ક્રિકેટનાં ખેલાડીઓની ચપળતાની પૂર્વ કસોટી અને ઉતર કસોટીના પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત જોવા મળેલ હતો. ૨)નિયંત્રિત જૂથનાં ક્રિકેટનાં ખેલાડીઓની ચપળતાની પૂર્વ કસોટી અને ઉતર કસોટી પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત જોવા મળેલ ન હતો.

પ્રસ્તાવના:

આજે શારીરિક ક્ષમતાની જરૂરિયાત વધારે છે. શારીરિક ક્ષમતા વ્યક્તિની ક્રિયાશીલતા અને પરિસ્થિતિનો સામનો કરવાના માપદંડથી આપવામાં આવે છે જેથી એક સારી જીંદગી જીવી શકે આજના આધુનિક યુગમાં વ્યક્તિવધુ શરીરશ્રમ કરતો નથી પણ શરીરને તંદુરસ્ત રાખવા માટે બીજી અન્ય પ્રવૃત્તિઓ કરતો હોય છે. એ આધાર પર આ પ્રશ્ન થાય છે કે ક્ષમતા શું છે - અને કેટલી જરૂરી છે વ્યક્તિની શારીરિક ક્ષમતા માટે ફક્ત શારીરિક શ્રમ જ જરૂરી છે વ્યક્તિની શારીરિક ક્ષમતા માટે ફક્ત શારીરિક શ્રમ જ જરૂરી નથી પણ એની સાથે સાથે માનસિક ભાવાત્મક, સામાજિક અને આધ્યાત્મિક બાબતો પણ એટલી જ જરૂરી છે. શારીરિક કેળવણીકારો જણાવે છે કે, આ બધી બાબતો શારીરિક ક્ષમતા સાથે ધનિષ્ટ સંબંધો ધરાવે છે. ક્ષમતા વગર કોઈ પણ કાર્ય સારી રીતે પાર પાડી શકાય નહીં.

સર્વાંગી વિકાસના પાયામાં કસરત એ એક અગત્યની બાબત છે શરીરનો ઉઠાવ નમનીયતા, ચપળતા, સમતોલન, ગતિ સુમેળ, પ્રતિક્રિયા સમય, બળ અને સહનશક્તિ વગેરેનો તે ઉત્તમ રીતે વિકાસ કરે છે. શરીરના આંતરિક

તંત્રો કસરતથી સુધરે છે. સામાન્ય ક્રિયાઓ ઉત્તેજિત થાય છે શ્વાસોચ્છ્વાસ અનુકૂળ બને છે સ્નાયુઓનો વિકાસ થાય છે અતિ નાની ધમનીઓ અને સૂક્ષ્મમાં ગરમી વધે છે ત્વચાનું વિસ્તરણ થાય છે જેને લઈ ને ગરમીનું નિયંત્રણ સુધરે છે તથા શરીરમાં પ્રબળ કાર્યોને અનુકૂળ રાસાયણિક ફેરફારો થાય છે

શારીરિક યોગ્યતાના ઘટકોમાં શરીરની તથા સ્નાયુઓની ઝડપ અને બળ, સ્નાયુ તથા હૃદયની સહનશક્તિ, ફેફસાની કાર્યશક્તિ સાંધાઓની નમનીયતા, સ્નાયુતંત્રનું ગતિમેળ શરીરનું સમતોલનપણું કાર્ય કરવામાં ચોકસાઈ વગેરેનો સમાવેશ થાય છે. શારીરિક યોગ્યતાના ઘટકોના વિકાસ માટે વિવિધ - પ્રકારની તાલીમ પદ્ધતિઓમાં વેઈટ ટ્રેનિંગ, આઈસો ટોનિક, આઈસો મેટ્રીક અને કાઈનેટીક ટ્રેનિંગ પદ્ધતિઓ, સર્કીટ ટ્રેનીગ ઈન્ટરવલ ટ્રેનિંગ, ફાર્ટલેંગ પ્લાયોમેટ્રીક ટ્રેનીંગનો સમાવેશ થાય છે

દરેક ખેલાડીઓમાં શારીરિક યોગ્યતા એક સરખી હોતી નથી. શારીરિક યોગ્યતામાં માનસિક, સામાજિક અને આધ્યાત્મિક વગેરે જેવા ઘટકોનો પણ સમાવેશ થાય છે. આમ શારીરિક યોગ્યતા એ ઘણાં ઘટકોનો સમન્વય છે. આનાથી ખેલાડી રમતમાં કે સ્પર્ધામાં વધુ સારો દેખાવ કરી શકે છે. તેથી આ બધી લાક્ષણિકતાઓ હોવી ખૂબ જ જરૂરી છે. સાથે-સાથે ચપળતા, ઝડપ, સહનશક્તિ, સમતોલન નિર્ણયશક્તિ આ બધા કાર્યકુશળતાના ઘટકો છે કેમ કે શારીરિક યોગ્યતાની બધી લાક્ષણિકતાઓ કોઈ ખાસ સ્નાયુ સાથે જોડાયેલી હોય છે.

દરેક ખેલાડીઓમાં શારીરિક યોગ્યતા એક સરખી હોતી નથી. શારીરિક યોગ્યતામાં માનસિક, સામાજિક અને આધ્યાત્મિક વગેરે જેવા ઘટકોનો પણ સમાવેશ થાય છે. આમ શારીરિક યોગ્યતા એ ઘણાં ઘટકોનો સમન્વય છે.

માપનના ધોરણો

ક્રમ	ચલાયમાન	કસોટી	માપનનું ધોરણ
૧	ચપળતા	શટલ રન	સેકેન્ડમાં

આંકડાકીય પ્રક્રિયા

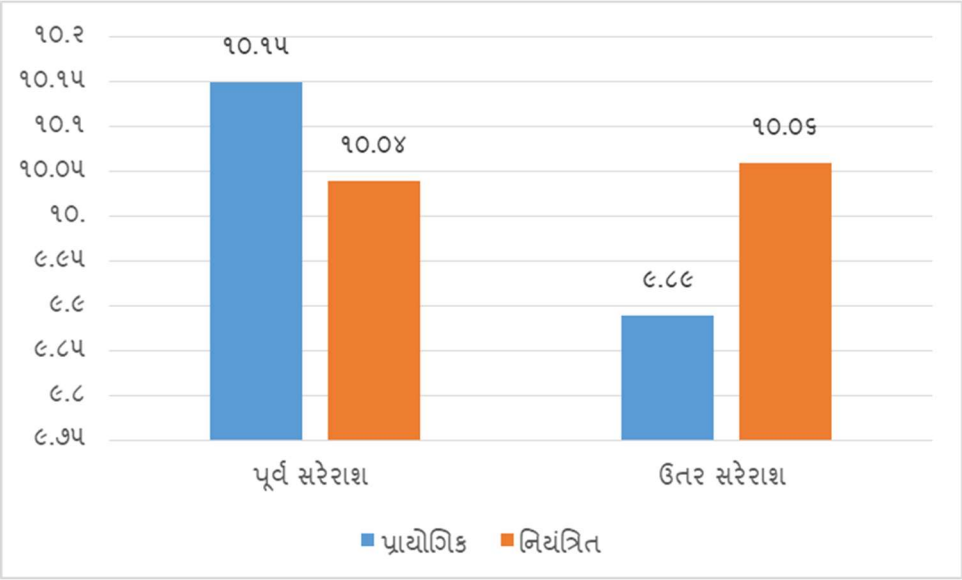
પૂર્વ કસોટી અને ઉતર કસોટી પ્રાપ્ત કરેલ માહિતી પર ટી ટેસ્ટ લાગુ પાડી 0.0૫ કક્ષાએ સાર્થકતા ચકાસવામાં આવી હતી.

અભ્યાસના પરિણામો

ક્રમ	જુથ	કસોટી	કુલ સમયનો સરવાળો(સેકેન્ડમાં)	સરેરાશ સમય(સેકેન્ડમાં)
૧		પૂર્વ	૨૦૨.૯૭	૧૦.૧૫

	પ્રાયોગિક (N-૨૦)	ઉત્તર	૧૯૭.૮	૯.૮૯
૨	નિયંત્રિત (N-૨૦)	પૂર્વ	૨૦૦.૭	૧૦.૦૪
		ઉત્તર	૨૦૧.૨૭	૧૦.૬૪

આલેખ



પ્રાયોગિક જૂથમાં સુધારો: આ જૂથના સરેરાશ સમયમાં ૧૦.૧૪૮૫ સેકન્ડ થી ઘટીને ૯.૮૯૦૦ સેકન્ડ થયો છે. (સુધારો: ૦.૨૫૮૫ સેકન્ડ).આ ઘટાડો સૂચવે છે કે આ જૂથને આપવામાં આવેલી તાલીમ પદ્ધતિ ખેલાડીઓની ચપળતા સુધારવામાં અસરકારક રહી છે.

૨. નિયંત્રિત જૂથમાં ફેરફાર: આ જૂથના સરેરાશ સમયમાં ૧૦.૦૩૫૦ સેકન્ડ થી વધીને ૧૦.૦૬૩૫ સેકન્ડ થયો છે. આ સૂચવે છે કે નિયંત્રિત જૂથને આપવામાં આવેલી સામાન્ય અથવા અન્ય કોઈ તાલીમ પદ્ધતિ ચપળતા સુધારવામાં ખાસ અસરકારક નથી.

તારણો

- પ્રાયોગિક જૂથ માં ક્રિકેટનાં ખેલાડીઓની ચપળતાની પૂર્વ કસોટી અને ઉત્તર કસોટીના પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત જોવા મળેલ હતો.

- નિયંત્રિત જૂથનાં ક્રિકેટનાં ખેલાડીઓની ચપળતાની પૂર્વ કસોટી અને ઉતર કસોટી પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત જોવા મળેલ ન હતો.

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સાંસ્કૃતિક અભ્યાસ અને માનવતા અંતર્ગત કલા અને સંસ્કૃતિનો વિસ્તૃત અભ્યાસ

ડૉ. રાંભીબેન એસ. બાપોદરા
શ્રી આર.પી.અનડા કૉલેજ ઓફ એજ્યુકેશન ,બોરસદ

સારાંશ:-

સાંસ્કૃતિક અભ્યાસ (Cultural Studies) એ માનવ સમાજમાં વિકસતા પરંપરા, કલા, સાહિત્ય, ભાષા, ધર્મ, લોકજીવન અને જીવનશૈલીને સમજવાનો એક મહત્વપૂર્ણ વિષય છે. તે માનવજાતના અનુભવો, માન્યતાઓ અને સામાજિક બંધારણને દર્શાવે છે. સાંસ્કૃતિક અભ્યાસ દ્વારા આપણે ભિન્ન સમાજોની પરંપરાઓ, સંસ્કારો, સંગીત, નૃત્ય, લોકવાર્તાઓ અને લોકસાહિત્યનો અભ્યાસ કરીએ છીએ, જેથી માનવ સમાજની વૈવિધ્યતા અને એકતાને સમજવામાં સરળતા મળે છે.

માનવતા (Humanities) એ એવા વિષયોનો સમૂહ છે, જે માનવ જીવન, માનવીય મૂલ્યો, સર્જનાત્મકતા અને વિચારસરણી સાથે જોડાયેલા છે. માનવતા અંતર્ગત ઇતિહાસ, તત્વજ્ઞાન, ભાષાશાસ્ત્ર, સાહિત્ય, કલા અને સંસ્કૃતિ જેવા વિષયો આવે છે. માનવતા આપણા જીવનમાં નૈતિક મૂલ્યો, સૌંદર્યબોધ અને સહઅસ્તિત્વની ભાવનાનું સંવર્ધન કરે છે. તે આપણને માનવીય સમસ્યાઓને સમજવા અને સમાજ માટે ઉત્તમ ઉકેલો શોધવા માટે પ્રેરણા આપે છે.

સાંસ્કૃતિક અભ્યાસ અને માનવતા એકબીજા સાથે ઘનિષ્ઠ રીતે જોડાયેલા છે. સાંસ્કૃતિક અભ્યાસ માનવતા માટે જીવનના પ્રાયોગિક પાસાં પ્રદાન કરે છે, જ્યારે માનવતા આપણને તે સાંસ્કૃતિક વારસાનું મૂલ્યાંકન કરવા માટે વિવેકશીલ દ્રષ્ટિ આપે છે. બંને વિષયોએ મળીને સમાજમાં સહિષ્ણુતા, એકતા, માનવ અધિકાર અને વૈશ્વિક ભાઈચારાની ભાવનાનું સંવર્ધન કરે છે.

આ રીતે સાંસ્કૃતિક અભ્યાસ અને માનવતા, માનવીને માત્ર જ્ઞાન જ નહીં પરંતુ સંસ્કાર, મૂલ્યો અને માનવીય સંવેદનાઓની સમજણ આપે છે, જે માનવ સમાજને વધુ પ્રગતિશીલ, સર્જનાત્મક અને માનવકલ્યાણમય બનાવે છે.

'સાંસ્કૃતિક અભ્યાસ અને માનવતા અંતર્ગત કલા અને સંસ્કૃતિનો વિસ્તૃત અભ્યાસ'

1. પ્રસ્તાવના

માનવ સમાજનું અસ્તિત્વ માત્ર આર્થિક કે વૈજ્ઞાનિક પ્રગતિ પર આધારિત નથી, પરંતુ તેની સંસ્કૃતિ, પરંપરા અને માનવીય મૂલ્યો પર પણ આધારિત છે. સંસ્કૃતિ એ સમાજનો આત્મા છે અને માનવતા એ સમાજની જીવંત શક્તિ છે. સાંસ્કૃતિક અભ્યાસ દ્વારા આપણે માનવજાતની વિવિધતા, પરંપરા, કલા, ધર્મ, ભાષા અને જીવનશૈલી

વિશે જાણીએ છીએ, જ્યારે માનવતા આપણને માનવીય મૂલ્યો, નૈતિકતા અને સહઅસ્તિત્વની દિશામાં માર્ગદર્શન આપે છે.

2. સાંસ્કૃતિક અભ્યાસનો અર્થ અને વ્યાપ

1. **અર્થ** – સાંસ્કૃતિક અભ્યાસ એ માનવ સમાજની પરંપરા, કલા, સાહિત્ય, લોકજીવન અને જીવનમૂલ્યોનું વિજ્ઞાનસર્જિત અધ્યયન છે.

2. **વ્યાપ** –

- ભાષા અને સાહિત્ય
- સંગીત અને નૃત્ય
- ચિત્રકલા અને સ્થાપત્ય
- લોકસંસ્કૃતિ અને લોકવાર્તાઓ
- ધાર્મિક માન્યતાઓ અને તહેવારો
- સામાજિક મૂલ્યો અને જીવનશૈલી

3. માનવતા (Humanities) નો અર્થ અને સ્વરૂપ

1. **અર્થ** – માનવતા એ એવા વિષયોનો સમૂહ છે, જે માનવ જીવન, સંસ્કૃતિ, મૂલ્યો અને સર્જનાત્મકતાનો અભ્યાસ કરે છે.

2. **વિષયક્ષેત્ર** –

- ઇતિહાસ
- તત્વજ્ઞાન
- સાહિત્ય
- ભાષાશાસ્ત્ર
- કલા અને સંસ્કૃતિ
- સમાજશાસ્ત્ર

4. સાંસ્કૃતિક અભ્યાસ અને માનવતાનો પરસ્પર સંબંધ

- બંને વિષયો માનવ જીવનના મૂલ્યો સાથે જોડાયેલા છે.
- સાંસ્કૃતિક અભ્યાસ માનવતા માટે જીવનના પ્રાયોગિક પાસાં પ્રદાન કરે છે.
- માનવતા સાંસ્કૃતિક અભ્યાસને મૂલ્યાંકનાત્મક અને વિવેકશીલ દ્રષ્ટિ આપે છે.
- બંને મળીને માનવીને સંવેદનશીલ, સર્જનાત્મક અને નૈતિક બનાવે છે.

5. સાંસ્કૃતિક અભ્યાસનું મહત્વ

- માનવીય એકતા અને વૈવિધ્યને સમજવામાં મદદરૂપ
- વૈશ્વિકીકરણના સમયમાં પોતાની ઓળખ જાળવી રાખવાની શક્તિ
- લોકવારસાનું સંરક્ષણ

- સમાજમાં સહિષ્ણુતા અને સહઅસ્તિત્વની ભાવના

6. માનવતાનું મહત્વ

1. જીવનમાં નૈતિક મૂલ્યોનું સંવર્ધન
2. માનવ અધિકારો અને સમાનતાનું સંરક્ષણ
3. કલા, સાહિત્ય અને તત્વજ્ઞાન દ્વારા સર્જનાત્મકતા
4. માનવ સમસ્યાઓને સમજવા અને ઉકેલવા માટે માર્ગદર્શન

7. ભારતીય સંદર્ભમાં સાંસ્કૃતિક અભ્યાસ

- ભારતીય સંસ્કૃતિનું વૈવિધ્ય : ભાષા, ધર્મ, કલા, સંગીત, નૃત્ય, તહેવારો
- વેદ, ઉપનિષદ, મહાભારત અને રામાયણ જેવા ગ્રંથોનો પ્રભાવ
- ભક્તિ આંદોલન અને સુફી પરંપરાની માનવતાવાદી ભાવના
- ભારતીય સ્થાપત્ય – મંદિરો, મસ્જિદો, ગુરુદ્વારા, ચર્ચો
- આધુનિક સમયમાં લોકસંસ્કૃતિ, ફિલ્મો અને લોકગીતોનો પ્રભાવ

8. વૈશ્વિક સંદર્ભમાં સાંસ્કૃતિક અભ્યાસ

- ગ્રીક, રોમન અને ઈજિપ્તીયન સંસ્કૃતિ
- યુરોપિયન પુનર્જાગરણ (Renaissance)
- વિશ્વ સાહિત્ય, સંગીત અને કલા
- વૈશ્વિક માનવ અધિકાર ચળવળો
- આંતરસાંસ્કૃતિક સંવાદ (Intercultural Dialogue)

9. આજના યુગમાં પડકારો

- વૈશ્વિકીકરણ અને પાશ્ચાત્યીકરણ – સ્થાનિક સંસ્કૃતિનું અસ્તિત્વ જોખમમાં
- ટેકનોલોજી અને સોશિયલ મીડિયા – લોકસંસ્કૃતિમાં ઝડપી પરિવર્તન
- સંઘર્ષ અને અસહિષ્ણુતા – માનવતાની ભાવના ક્ષીણ થવી
- વાણિજ્યીકરણ – સંસ્કૃતિને મનોરંજન અને નફાના સાધન તરીકે જોવાનું

10. ઉપાય અને ભવિષ્ય

- શિક્ષણમાં સાંસ્કૃતિક અભ્યાસ અને માનવતા વિષયોનો સમાવેશ
- લોકવારસાનું સંરક્ષણ અને સંશોધન
- યુવાનોમાં માનવતાવાદી મૂલ્યોનું સંવર્ધન

'કલા અને સંસ્કૃતિ : એક વિસ્તૃત અભ્યાસ'

૧. પરિચય:-

કલા અને સંસ્કૃતિ માનવ જીવનના અવિભાજ્ય અંગો છે. માનવજાતની શરૂઆતથી જ કલા માનવની ભાવનાઓ, કલ્પનાઓ, વિચારો અને આધ્યાત્મિકતા વ્યક્ત કરવાની એક મુખ્ય રીત રહી છે. સંસ્કૃતિ માનવસમાજના જીવનશૈલી, પરંપરાઓ, માન્યતાઓ, મૂલ્યો અને સામૂહિક ઓળખનું પ્રતિબિંબ છે. કલા વિના સંસ્કૃતિ અધૂરી છે અને સંસ્કૃતિ વિના કલા નિર્જીવ બને છે. આ બંને માનવજીવનના વિકાસ, સમાજના નિર્માણ અને રાષ્ટ્રીય ઓળખ માટે અત્યંત મહત્વપૂર્ણ છે.

૨. કલા : અર્થ, સ્વરૂપ અને મહત્વ:-

કલા શબ્દનો અર્થ માત્ર ચિત્રકામ કે શિલ્પકામ જ નથી, પરંતુ માનવી પોતાની સર્જનશીલતા દ્વારા જે કંઈ પણ સુંદર અને પ્રેરણાદાયક સર્જે છે તે બધું કલા તરીકે ગણાય છે.

(ક) કલાનાં સ્વરૂપો:-

1. **દૃશ્ય કલા (Visual Arts):** ચિત્રકામ, મૂર્તિકલા, સ્થાપત્ય, ફોટોગ્રાફી.
2. **પ્રદર્શન કલા (Performing Arts):** સંગીત, નૃત્ય, નાટક, રંગભૂમિ.
3. **લલિત કલા (Fine Arts):** કાવ્ય, સાહિત્ય, શિલ્પ.
4. **લોક કલા (Folk Arts):** લોકગીતો, લોકનૃત્યો, હસ્તકલા, લોકકથાઓ.
5. **આધુનિક કલા (Contemporary Arts):** ફિલ્મ, ડિજિટલ આર્ટ, ગ્રાફિક્સ, આધુનિક સંગીત.

(ખ) કલાનું મહત્વ

- કલા માનવની આંતરિક ભાવનાઓને અભિવ્યક્ત કરે છે.
- સમાજમાં એકતાનું, સૌંદર્યનું અને માનવતાનું સંદેશ ફેલાવે છે.
- કલા રાષ્ટ્રની ઓળખને જાળવી રાખે છે.
- આધ્યાત્મિકતા અને સર્જનાત્મકતા બંનેનું પ્રતિબિંબ આપે છે.

૩. સંસ્કૃતિ : અર્થ, પરિભાષા અને લક્ષણો:-

સંસ્કૃતિ એ સમાજ દ્વારા સમયાંતરે રચાયેલું એક સજીવ તંત્ર છે, જેમાં ભાષા, ધર્મ, પરંપરા, મૂલ્યો, આચાર-વિચાર, કલા, વિજ્ઞાન, લોકજીવન વગેરે સામેલ છે.

(ક) સંસ્કૃતિની લક્ષણો

1. **સામાજિક સ્વરૂપ:** સંસ્કૃતિ એકલા વ્યક્તિની નહીં, પણ સમગ્ર સમાજની છે.
2. **વારસાગતતા:** સંસ્કૃતિ પેઢીથી પેઢી સુધી પહોંચે છે.
3. **ગતિશીલતા:** સંસ્કૃતિ સમય સાથે બદલાતી રહે છે.
4. **અખંડિતતા:** કલા, ધર્મ, વિજ્ઞાન, જીવનશૈલી—all એકબીજા સાથે જોડાયેલા છે.
5. **અનન્યતા:** દરેક રાષ્ટ્રની પોતાની આગવી સંસ્કૃતિ હોય છે.

૪. ભારતીય કલા અને સંસ્કૃતિનો ઈતિહાસ:-

ભારતને "વિવિધતામાં એકતા" માટે ઓળખવામાં આવે છે. અહીં વિવિધ ધર્મો, ભાષાઓ, જાતિઓ અને પરંપરાઓ હોવા છતાં સંસ્કૃતિએ એકતા જાળવી રાખી છે.

(ક) પ્રાગૈતિહાસિક અને સિંધુ સંસ્કૃતિ:-

- સિંધુ ખીણની સંસ્કૃતિમાં મળી આવેલા મૂર્તિઓ, માટીના વાસણો, સીલમુદ્રાઓ કળાની પ્રાચીનતા દર્શાવે છે.
- નૃત્ય કરતી કાંસ્ય નારીમૂર્તિ ભારતની પ્રાચીન કળાનું ઉત્તમ ઉદાહરણ છે.

(ખ) વૈદિક અને ઉપનિષદ કાળ:-

- વૈદિક સંસ્કૃતિમાં સંગીત, નૃત્ય, યજ્ઞવિધિ સાથે જોડાયેલી કલા જોવા મળે છે.
- ઉપનિષદોમાં જ્ઞાન, તત્વચિંતન, કાવ્ય અને સંગીતનું સમન્વય જોવા મળે છે.

(ગ) મૌર્ય અને ગુપ્ત કાળ:-

- અશોકના સ્તંભો, સાંચીનું સ્તૂપ, અજન્તા-એલોરાની ભીતિચિત્રો ભારતીય કળાનો શિખર છે.
- ગુપ્તકાળને ભારતીય કળાનો સુવર્ણ યુગ માનવામાં આવે છે.

(ઘ) મધ્યકાલીન કાળ:-

- ઇસ્લામિક સ્થાપત્ય, મીનાકારી, પર્શિયન કલા, સંગીતના નવા રાગો, સુફી-ભક્તિ આંદોલન—all આ સમયમાં વિકસ્યાં.
- તાજમહલ, કૂતુબ મિનાર, લાલ કિલ્લો આ કાળના શિલ્પનાં ચમત્કાર છે.

(ઙ) આધુનિક કાળ:-

- બ્રિટિશ શાસન દરમિયાન પશ્ચિમી કળા અને શિક્ષણ પ્રણાલીનો પ્રભાવ જોવા મળે છે.
- રવિન્દ્રનાથ ટાગોર, અમૃતાલાલ બોઝ, નંદલાલ બોઝ જેવા ચિત્રકારોએ ભારતીય કળાને નવી દિશા આપી.
- સ્વાતંત્ર્ય આંદોલન દરમ્યાન કલા અને સંસ્કૃતિએ રાષ્ટ્રજાગૃતિમાં મહત્વની ભૂમિકા ભજવી.

૫. કલા અને સંસ્કૃતિના વિવિધ ક્ષેત્રો:-

(ક) સાહિત્ય:-

- સંસ્કૃત સાહિત્ય: વેદ, ઉપનિષદ, રામાયણ, મહાભારત, કાલિદાસના ગ્રંથો.
- પ્રાદેશિક સાહિત્ય: ગુજરાતી, હિન્દી, તમિલ, બંગાળી, મરાઠી—બધી ભાષાઓએ સમૃદ્ધ સાહિત્ય આપ્યું છે.
- આધુનિક સાહિત્ય: ગાંધિજીએ "હિંદ સ્વરાજ", પ્રેમચંદે સામાજિક નવલકથાઓ, નર્મદે ગુજરાતી સાહિત્યમાં સ્વાભિમાન જગાવ્યો.

(ખ) સંગીત:-

- શાસ્ત્રીય સંગીત: હિંદુસ્તાની અને કર્ણાટક પરંપરા.
- લોકસંગીત: ભજન, કીર્તન, ગરબા, બાઉલ ગીતો.

- આધુનિક સંગીત: ફિલ્મી ગીતો, પોપ સંગીત, ફ્યુઝન.

(ગ) નૃત્ય:-

- શાસ્ત્રીય નૃત્યો: ભરતનાટ્યમ, કથક, ઓડિસી, મણિપુરી, કુચિપુડી, કથકલિ, મોહિનીઅટ્ટમ.
- લોકનૃત્યો: ગુજરાતનો ગરબા-ડાંડીયા, પંજાબનો ભાંગડા-ગિદ્ધા, રાજસ્થાનનો ઘૂમર, આસામનો બિહુ.

(ઘ) ચિત્રકલા અને શિલ્પકલા:-

- મધુબની, વારલી, પટ્ટચિત્ર, ફડચિત્ર જેવી લોકચિત્રકળાઓ.
- અજંતા-એલોરાના ભીતિચિત્રો, ખજુરાહોનો શિલ્પ, મધુરાઈનું મંદિર સ્થાપત્ય.

(ઙ) સ્થાપત્ય:-

- બૌદ્ધ સ્તૂપો, ગુપ્તકાળના મંદિરો, દ્રવિડ અને નાગર શૈલીના મંદિરો.
- મુગલ સ્થાપત્ય: તાજમહલ, ફતેહપુર સિક્રી, લાલ કિલ્લો.
- આધુનિક સ્થાપત્ય: ગાંધી આશ્રમ, ચંદીગઢ શહેર (લે કોરબુઝિયેરનું કાર્ય).

૬. સંસ્કૃતિનો સામાજિક પ્રભાવ:-

- રાષ્ટ્રીય એકતા: કલા અને સંસ્કૃતિ વિવિધ જાતિ-ભાષાઓને એક સૂત્રમાં બાંધે છે.
- આર્થિક વિકાસ: હસ્તકલા, હેન્ડલૂમ, ટૂરિઝમ દેશની આર્થિકતામાં યોગદાન આપે છે.
- શૈક્ષણિક મહત્વ: કલા સર્જનાત્મકતા અને વિચારશક્તિનો વિકાસ કરે છે.
- આધ્યાત્મિક ઉન્નતિ: કલા દ્વારા માનવ જીવનમાં શાંતિ અને આનંદ અનુભવાય છે.

૭. વૈશ્વિકીકરણ અને ભારતીય કલા-સંસ્કૃતિ:-

આજના વૈશ્વિકીકરણના યુગમાં ભારતીય કલા અને સંસ્કૃતિને વિશ્વવ્યાપી ઓળખ મળી છે. યોગ, આયુર્વેદ, બોલીવૂડ ફિલ્મો, ભારતીય શાસ્ત્રીય નૃત્ય અને સંગીત—આ બધું વિશ્વમાં લોકપ્રિય બન્યું છે. સાથે જ પશ્ચિમી સંસ્કૃતિના પ્રભાવથી યુવાનોમાં પરંપરાગત કળાઓ પ્રત્યે રસ ઘટતો જાય છે.

૮. સરકાર અને સંસ્થાઓના પ્રયત્નો:-

- સંસ્કૃતિ મંત્રાલય, ભારત સરકાર વિવિધ યોજનાઓ ચલાવે છે.
- સંગીત નાટક અકાદમી, સાહિત્ય અકાદમી, લલિત કલા અકાદમી જેવી સંસ્થાઓ કલા-સંસ્કૃતિને પ્રોત્સાહન આપે છે.
- યુનેસ્કો વિશ્વ ધરોહર સ્થળો (અજંતા, એલોરા, તાજમહલ, કચ્છનો રણ) ભારતીય સંસ્કૃતિની વૈશ્વિક ઓળખ છે.

૯. પડકારો:-

- આધુનિકતા અને પશ્ચિમીકરણથી પરંપરાગત કળાઓમાં ઘટાડો.
- યુવાનોમાં લોકકલા પ્રત્યે ઉદાસીનતા.

- વ્યાપારીકરણથી કળાની પવિત્રતા ઓછી થતી જાય છે.
- હસ્તકળાકારો અને કલાકારોને પૂરતું આર્થિક સહકાર ન મળવો.

૧૦. ઉપસંહાર

ભારતની કલા અને સંસ્કૃતિ હજારો વર્ષોથી વિકસતી રહી છે. વિવિધતા હોવા છતાં એકતા એ તેનો મુખ્ય આધાર છે. કલા અને સંસ્કૃતિ વિના સમાજનું અસ્તિત્વ અધૂરું છે. આપણું કર્તવ્ય છે કે આપણે પરંપરાગત કળાઓને સાચવીએ, કલાકારોને પ્રોત્સાહન આપીએ અને નવી પેઢીને આ વારસાથી પરિચિત કરીએ.

કલા અને સંસ્કૃતિ માનવ જીવનને સૌંદર્ય, આનંદ અને અર્થ આપે છે. ભારતીય સંસ્કૃતિ તેની પ્રાચીનતા, વિવિધતા અને સર્વસમાવેશકતા માટે વિશ્વભરમાં જાણીતી છે. આપણું કર્તવ્ય છે કે આપણે આ ધારોને જાળવી રાખીએ, નવી પેઢીને પરંપરાગત કળાઓ સાથે જોડીએ અને વૈશ્વિક સ્તરે ભારતીય સંસ્કૃતિની પ્રતિષ્ઠા વધારીએ.

"કલા માનવ હૃદયનું પ્રતિબિંબ છે અને સંસ્કૃતિ માનવ સમાજની આત્મા છે."

સંદર્ભ સૂચિ:-

1. *રવિન્દ્રકુમાર દવે – સાંસ્કૃતિક અભ્યાસ : એક પરિચય, સાહિત્ય અકાદમી, નવું દિલ્હી.*
2. *મકરંદ પરાંજપે – ભારતીય સંસ્કૃતિ અને માનવ મૂલ્યો, રાજપાલ એન્ડ સન્સ, નવું દિલ્હી.*
3. *ડૉ. યશવંત શુક્લ – સંસ્કૃતિ, સમાજ અને માનવતા, યુનિવર્સિટી ગ્રંથનિર્માણ બોર્ડ, અમદાવાદ.*
4. *ડૉ. મકરંદ મહેતા – ભારતનો સાંસ્કૃતિક વારસો, ગુજરાત યુનિવર્સિટી પ્રકાશન.*
5. *નારાયણ દેવળ – માનવ સંસ્કૃતિનો વિકાસ, સાહિત્ય પ્રકાશન, અમદાવાદ.*
6. *ડૉ. રવિન્દ્રકુમાર દવે – કલા અને સંસ્કૃતિ : અભ્યાસ પરિચય, સાહિત્ય અકાદમી, નવું દિલ્હી.*
7. *ડૉ. મકરંદ મહેતા – ભારતનો સાંસ્કૃતિક વારસો, ગુજરાત યુનિવર્સિટી પ્રકાશન, અમદાવાદ.*
8. *ડૉ. યશવંત શુક્લ – ભારતીય કલા અને સંસ્કૃતિ, યુનિવર્સિટી ગ્રંથનિર્માણ બોર્ડ, અમદાવાદ.*
9. *પ્રો. મનોહર જોષી – ભારતની કલા પરંપરા અને લોકસંસ્કૃતિ, ગુજરાત વિદ્યાપીઠ પ્રકાશન.*
10. *નારાયણ દેવળ – માનવ સંસ્કૃતિનો વિકાસ અને કલા, સાહિત્ય પ્રકાશન, અમદાવાદ.*