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ROLE OF RESEARCH AND INNOVATION IN ENHANCING HIGHER EDUCATION QUALITY IN INDIA: A SECONDARY DATA-BASED STUDY

DR. ALPESH D. SINOJIYA
PRINCIPAL, TAXSHILA B.ED. COLLEGE - HALVAD

ABSTRACT

Research and innovation are central to the quality and global competitiveness of higher education. In India, however, the higher education system has long been criticized for focusing on rote learning, limited research output, and weak innovation ecosystems. With the National Education Policy (NEP) 2020 emphasizing research and multidisciplinary innovation, there is a renewed focus on strengthening India's position in the global knowledge economy. Despite this policy emphasis, challenges such as inadequate funding, poor infrastructure, and low global visibility persist.

This study investigates the role of research and innovation in enhancing the quality of higher education in India using secondary data from government reports, institutional rankings, and international databases. The analysis highlights trends in research output, innovation indices, and institutional performance. Results show that while India's research output has grown significantly over the past decade, issues of quality, citation impact, and industry collaboration remain major hurdles. The study concludes that a robust research and innovation ecosystem is critical for improving quality, global rankings, and employability outcomes in Indian higher education.

KEYWORDS: RESEARCH, INNOVATION, HIGHER EDUCATION QUALITY, INDIA, NEP 2020, GLOBAL RANKINGS

INTRODUCTION

The quality of higher education is closely tied to the strength of research and innovation. Universities worldwide are judged not only on teaching but also on their contribution to knowledge creation, innovation, and societal development. In India, where higher education has traditionally focused on teaching and examinations, research and innovation have often remained peripheral. This imbalance has contributed to lower positions of Indian universities in global rankings and limited their ability to compete internationally.

The NEP 2020 aims to address this gap by promoting research, fostering innovation, and establishing the National Research Foundation (NRF) to strengthen funding and collaboration. The policy envisions a system where higher education institutions (HEIs) act as hubs of knowledge creation, supporting both academic excellence and industrial innovation. Globally, countries with strong research ecosystems, such as the United States, Germany, and China, have demonstrated how investments in R&D translate into higher education quality, better rankings, and economic growth.

Despite significant growth in research output, India faces challenges in research quality, citation impact, and commercialization of innovations. According to Scopus and Web of Science data, India ranks among

the top five countries in terms of publication volume but lags in citations per paper and patents filed. The Global Innovation Index (2023) ranked India 40th, showing progress but also pointing to persistent gaps in higher education contributions to innovation.

This study investigates how research and innovation contribute to higher education quality in India through secondary data analysis. By examining publication trends, institutional performance, and innovation outcomes, it provides insights into the strengths and weaknesses of India's higher education research ecosystem.

LITERATURE REVIEW

Research and Higher Education Quality

Globally, research productivity is a key determinant of higher education quality. Altbach and Salmi (2011) emphasized that world-class universities are defined by strong research output, faculty excellence, and international collaboration. Hazelkorn (2015) noted that rankings heavily weight research indicators, making them critical for institutional reputation.

Innovation and Knowledge Economy

Innovation in higher education extends beyond research to include entrepreneurship, patents, start-ups, and industry linkages. Etzkowitz and Leydesdorff (2000) proposed the Triple Helix model, emphasizing university-industry-government collaboration as central to innovation ecosystems. Institutions in countries like the US and China have leveraged such collaborations to strengthen innovation outcomes.

Indian Higher Education and Research

Indian higher education has expanded rapidly, but research and innovation have lagged. Tilak (2015) criticized the system for focusing excessively on examinations rather than knowledge creation. According to Scimago (2023), Indian universities publish large volumes of papers but often in low-impact journals. Singh and Gupta (2020) highlighted inadequate funding and lack of autonomy as barriers to research excellence.

Policy Initiatives in India

The NEP 2020 prioritizes research and innovation, proposing the establishment of NRF and emphasizing interdisciplinary research. Government initiatives such as IMPRESS, SPARC, and Atal Innovation Mission seek to enhance collaboration and innovation. However, Rao and Sutradhar (2021) noted gaps in implementation, with funding and faculty capacity remaining key challenges.

RESEARCH GAP

While descriptive accounts of India's research landscape exist, few studies systematically analyze secondary data on research and innovation trends to link them to higher education quality. This study fills the gap by analyzing national and international datasets to evaluate the role of research and innovation in enhancing higher education quality in India.

OBJECTIVES OF THE STUDY

1. To examine trends in research output and quality in Indian higher education institutions.
2. To analyze the role of innovation in improving institutional performance and global competitiveness.
3. To evaluate the policy framework supporting research and innovation under NEP 2020.
4. To identify challenges and opportunities in strengthening research and innovation ecosystems.

HYPOTHESES

H1: Increased research output significantly enhances higher education quality.
H2: Innovation activities (patents, start-ups, collaborations) positively influence institutional performance.
H3: Policy initiatives under NEP 2020 have a positive but uneven impact on research and innovation outcomes.
H4: Structural challenges (funding, infrastructure, autonomy) limit the effectiveness of research and innovation in improving quality.

RESEARCH METHODOLOGY

This study is based on **secondary data analysis**. Data sources included:

- Publication and citation data from Scopus, Web of Science, and Scimago.
- Institutional performance data from NIRF (National Institutional Ranking Framework) and QS/Times Higher Education rankings.
- Innovation data from the Global Innovation Index, WIPO, and government reports.
- Policy documents, NEP 2020, and reports from the Ministry of Education and NRF.

Data analysis involved descriptive statistics and comparative analysis of trends from 2010 to 2024. The focus was on evaluating research productivity, quality (citations per paper, H-index), innovation outcomes (patents, start-ups), and institutional performance in rankings. Triangulation was used to validate findings across multiple datasets.

Ethical considerations were minimal as only publicly available secondary data were analyzed.

DATA ANALYSIS AND RESULTS

Research Output Trends

According to Scopus and Web of Science data, India's research output has grown significantly in the last decade. Between 2010 and 2023, publications increased from **65,000 to over 180,000 annually**, positioning India as the **third-largest producer of research globally**. However, citation impact remains modest, with India averaging **1.2 citations per paper**, compared to the global average of 2.4.

Research Quality and Global Rankings

Despite rising volume, quality indicators reveal challenges. Only a fraction of Indian papers are published in Q1 journals. According to Scimago (2023), India's share of highly cited papers is below 3%. In global rankings, few Indian universities appear in the top 200 of QS or THE lists. IITs and IISc remain exceptions, performing better due to stronger research ecosystems and collaborations.

Innovation Outcomes

- **Patents:** WIPO data (2023) show that India filed **over 80,000 patents** in 2022, with universities contributing about 10%. This figure is small compared to countries like China and the US, where universities are major contributors.
- **Start-ups and Incubation:** The Atal Innovation Mission and university incubators have supported thousands of start-ups, but integration with higher education institutions remains fragmented.
- **Industry Collaboration:** NIRF data indicate that only 25% of top-ranked institutions report strong industry linkages. Collaboration is largely limited to elite institutions.

POLICY IMPACT

NEP 2020 initiatives such as the NRF and schemes like SPARC and IMPRESS have improved funding availability, but implementation remains uneven. According to Ministry of Education (2023), only **15% of universities** reported receiving significant external research funding. Autonomy issues and bureaucratic hurdles continue to limit outcomes.

KEY CHALLENGES IDENTIFIED

1. **Funding gaps** – India spends less than 1% of GDP on R&D compared to 2–3% in developed countries.
2. **Infrastructure** – Many universities lack advanced labs and research facilities.
3. **Quality over quantity** – Pressure to publish has increased volume but not necessarily quality.
4. **Weak collaboration** – Limited university-industry linkages restrict innovation outcomes.

DISCUSSION

The findings confirm that while India has made significant strides in research output, quality and innovation outcomes remain limited. This reflects the paradox identified by Singh and Gupta (2020): high quantity but low quality of research.

Research Output: Growth in publication volume shows increasing academic participation, but low citation impact suggests quality gaps. This supports Hazelkorn (2015), who noted that rankings are driven more by quality and citations than sheer volume.

Innovation: Patents and start-up contributions from universities remain weak compared to global benchmarks. Etzkowitz and Leydesdorff's (2000) Triple Helix model highlights the need for closer university-industry-government collaboration, which is lacking in India.

Policy Initiatives: NEP 2020 has introduced promising frameworks, but as Rao and Sutradhar (2021) argued, implementation challenges persist. The NRF has potential, but success depends on equitable funding distribution and reducing bureaucratic barriers.

Institutional Performance: Elite institutions like IITs and IISc continue to dominate rankings and research quality, while the majority of universities lag. This imbalance reinforces inequality within the higher education system.

CONCLUSION AND IMPLICATIONS

This study concludes that research and innovation are central to improving the quality of Indian higher education, but systemic challenges limit their potential. While India has made progress in output, it must focus on improving quality, fostering innovation, and strengthening collaborations.

Theoretical Implications

The study contributes to knowledge economy and innovation literature by highlighting the disconnect between output and quality in India. It shows that without strong ecosystems, research growth does not automatically translate into quality.

Practical Implications

- **For Policymakers:** Increase R&D spending, streamline funding mechanisms, and strengthen NRF implementation.
- **For Institutions:** Build stronger industry linkages, focus on high-impact research, and support faculty development.

- **For Faculty and Researchers:** Emphasize quality over quantity, pursue interdisciplinary work, and engage in global collaborations.

LIMITATIONS AND FUTURE RESEARCH

The study relied on secondary data, which may not capture institutional nuances. Future studies should use primary data from faculty and students to explore challenges more deeply. Comparative studies with countries like China or South Korea could provide lessons for India.

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DR. NEELAM SINGH
ASSISTANT PROFESSOR, RAMMANOHAR LOHIA AVADH UNIVERSITY, AYODHYA, UTTAR PRADESH HAWAI PATTI, ALLAHABAD RD, FAIZABAD, UTTAR PRADESH 224001

ABSTRACT
This study examines the attitudes of parents toward inclusive education in North 24 Parganas, West Bengal, with a particular focus on understanding the factors that influence these attitudes. The research was conducted using a quantitative approach, employing a structured questionnaire distributed to 200 parents across urban and rural areas. The study found that while the majority of parents supported inclusive education, there were significant concerns about the adequacy of resources, teacher training, and the integration of children with disabilities in mainstream classrooms. Demographic factors such as gender, locality, and educational background were found to have a notable impact on parental attitudes. Urban parents were generally more supportive, while rural parents expressed concerns regarding infrastructure and support services. The study highlights the need for targeted interventions, including improved teacher training, increased community awareness, and better resource allocation, to foster a more inclusive educational environment. These findings provide valuable insights for policymakers and educators working to enhance the effectiveness of inclusive education in the region.

KEYWORDS: INCLUSIVE EDUCATION, PARENTAL ATTITUDES, NORTH 24 PARGANAS, TEACHER TRAINING, RESOURCE ALLOCATION.

INTRODUCTION
Inclusive education is a model of education that promotes the integration of all children, regardless of their physical, intellectual, or emotional abilities, into mainstream classrooms. This approach aims to provide a learning environment that is accessible and beneficial to every child, including those with disabilities. In India, the move toward inclusive education has gained significant momentum over the past few decades, with the passing of important legislations like the Rights of Persons with Disabilities Act (2016) and the National Policy on Education, which advocates for the inclusion of children with disabilities in regular schools. Despite these legal advancements, there remains a significant gap between policy and practice, particularly in rural and semi-urban regions where resources are limited, and societal attitudes may be less progressive. North 24 Parganas, a district in West Bengal, represents an interesting case study in the implementation of inclusive education. The region's socio- economic diversity, varying levels of literacy, and different cultural perceptions around disability make it a unique context for examining the attitudes of parents toward inclusive education. Parental attitudes play a crucial role in the success of inclusive education. Parents are not only primary caregivers but also key decision-makers in the educational journey of their children. Their support or resistance can significantly influence the quality and extent of inclusion in classrooms. Hence, understanding parents' attitudes is vital for designing and

implementing strategies that promote inclusive education effectively. This study focuses on the attitudes of key parents in North 24 Parganas, exploring their perspectives on inclusive education and identifying factors that shape these attitudes. By conducting this study, we aim to uncover insights that can aid educators, policymakers, and community leaders in better supporting inclusive practices in the region and beyond.

STATEMENT OF THE PROBLEM

Inclusive education has long been seen as a step toward achieving social justice and equal opportunities for all children, including those with disabilities. However, despite the legal and policy frameworks in place, there are still barriers to its successful implementation in many parts of India. One of the most significant obstacles is the resistance or lack of awareness among key stakeholders, including parents, which hinders the progress of inclusive education. In North 24 Parganas, the situation is no different. While there have been some efforts to integrate children with disabilities into mainstream schools, the extent to which parents are willing to support and participate in the process remains unclear. Without understanding how parents perceive inclusive education, it is difficult to address the challenges they face and design interventions that can help bridge the gap between policy and practice. This research aims to fill this gap by exploring the attitudes of parents in the region and identifying the factors that influence their perceptions and involvement in inclusive education.

OBJECTIVES OF THE STUDY

The primary aim of this study is to explore the attitudes of parents in North 24 Parganas, West Bengal, toward inclusive education, with a particular focus on identifying key factors that influence these attitudes. The specific objectives of the study are:

1. To assess the overall attitudes of parents toward inclusive education.
2. To identify factors that influence parents' attitudes toward inclusive education.
3. To compare the attitudes of parents based on demographic factors.
4. To assess the perceived benefits and challenges of inclusive education from the parental perspective.

RESEARCH QUESTIONS

1. The research questions guide the inquiry and structure the analysis of parental attitudes. The primary research questions for this study are What are the prevailing attitudes of parents in North 24 Parganas toward inclusive education?
2. How do demographic factors, such as gender, locality (urban or rural), and educational background, influence parental attitudes toward inclusive education?
3. What are the perceived benefits and challenges of inclusive education from the perspective of parents in North 24 Parganas?

SIGNIFICANCE OF THE STUDY

This study is significant for several reasons:

1. **Contribution to Policy Implementation**: By understanding parental attitudes, policymakers can design more effective strategies to engage parents and encourage their involvement in inclusive education practices.
2. **Community Empowerment**: This research can contribute to community development by

fostering awareness and generating discussions on the importance of inclusive education, especially in rural areas.

3. **Educational Practice**: The findings can provide valuable insights to educators and school administrators in North 24 Parganas, enabling them to tailor their approaches to meet the needs of both parents and children in inclusive settings.

4. **Generalization Potential**: While focused on North 24 Parganas, the study's findings could serve as a model for other districts in West Bengal or similar socio-economic regions across India, where inclusive education is still in the early stages of development.

LITERATURE REVIEW

A. Theoretical Framework

To understand the dynamics of inclusive education, it is crucial to consider the theoretical models and concepts that underpin this field. Several frameworks help explain why attitudes toward inclusion vary and how they are shaped by societal, cultural, and educational factors.

1. Social Model of Disability

The Social Model of Disability posits that disability is not a result of an individual's impairment but rather a product of societal barriers, attitudes, and discrimination. This model emphasizes the need for societal changes, such as inclusive educational systems, to enable individuals with disabilities to participate fully in society.

According to this framework, inclusive education is not just a policy or an ideal; it is a necessity for creating a more equitable society. The Social Model is highly relevant to this study, as it helps to frame parental attitudes toward children with disabilities in an inclusive classroom setting. If parents subscribe to this model, they may be more likely to support inclusive education, recognizing the societal responsibility to integrate all children regardless of their abilities.

2. Universal Design for Learning (UDL)

Universal Design for Learning is an educational framework aimed at designing curriculum, teaching methods, and assessments that meet the needs of all students, including those with disabilities. It suggests that by providing multiple means of representation, engagement, and expression, teachers can cater to diverse learning styles and needs, thereby enhancing accessibility in the classroom. From a parental perspective, understanding the principles of UDL could foster positive attitudes toward inclusive education, as it emphasizes the adaptability of educational environments and the potential benefits for all students, not just those with disabilities.

3. Parental Involvement in Education

Parental involvement has been widely acknowledged as a key factor in improving student outcomes. When parents are actively engaged in their children's education, they can help facilitate learning, provide emotional support, and contribute to positive school climates. In the context of inclusive education, parental involvement is particularly important as it can help overcome skepticism, encourage cooperation, and increase the success of inclusive practices.

Theories of parental involvement, such as Epstein's framework for school-family- community partnerships, can inform this study by exploring how parents' attitudes influence their participation in inclusive education efforts and whether these attitudes vary across different communities and educational backgrounds.

4. Attitude Theory

Attitude theory suggests that people's behaviours are often influenced by their attitudes, which are shaped by cognitive, affective, and behavioural components. Understanding the factors that influence parents' attitudes—such as knowledge of inclusion, past experiences with disability, cultural beliefs, and exposure to inclusive practices—can provide valuable insights into how parents may react to the inclusion of children with disabilities in mainstream classrooms. Specifically, the **Theory of Planned Behaviour (Ajzen, 1991)** suggests that attitudes toward behaviour (in this case, inclusive education) are influenced by three factors: attitudes toward the behaviour, subjective norms (perceived social pressure), and perceived behavioural control (the perceived ability to engage in the behaviour). Understanding these elements is crucial for examining how and why parents in North 24 Parganas hold certain views on inclusive education.

B. Empirical Studies

This section examines previous empirical research related to parental attitudes toward inclusive education, particularly in the Indian context, and provides insights into how these attitudes are shaped by socio-economic, cultural, and educational factors.

1. Parental Attitudes toward Inclusive Education in India

In India, studies have shown that parental attitudes toward inclusive education are shaped by various factors, including socio-economic status, educational background, and exposure to disability-related issues. A study by Sharma et al. (2015) explored the attitudes of Indian parents toward inclusive education and found that while some parents were supportive, many others were skeptical about its effectiveness due to concerns over resources, teacher training, and the potential negative impact on their child's education.

Furthermore, parents' understanding of disability and their level of exposure to inclusive practices influenced their attitudes significantly. Parents who had prior exposure to children with disabilities or who had higher educational qualifications were generally more positive about inclusive education. This finding aligns with the hypothesis that educational background and prior knowledge play a key role in shaping attitudes.

2. Parental Support for Inclusive Education in Urban and Rural Settings

Research also suggests that urban and rural parents may hold differing views on inclusive education. Studies in cities like Kolkata have shown a more positive attitude toward inclusive education compared to rural areas, where traditional beliefs about disability and a lack of awareness of inclusive practices may hinder acceptance.

A study conducted by Naskar (2020) examined the attitudes of parents in Kolkata and found that urban parents were generally more open to inclusive education due to increased access to resources, better awareness programs, and more progressive attitudes toward disability. In contrast, rural parents were more likely to view disability as a personal tragedy or curse, which significantly impacted their willingness to embrace inclusive education.

This divide between urban and rural parental attitudes highlights the importance of contextual factors in shaping parental perspectives on inclusive education.

3. Impact of Socio-Economic Status on Parental Attitudes

Parental socio-economic status has also been identified as a key determinant in shaping attitudes toward inclusive education. Parents from higher socio-economic backgrounds tend to have better access to educational resources and information, which can lead to more positive views on inclusion. Conversely,

parents from lower socio-economic backgrounds may be more concerned about the financial and logistical challenges of implementing inclusive education, such as the need for specialized teachers, materials, and support services.

A study by Kundu and Chatterjee (2016) in West Bengal explored how socio- economic factors influenced parental attitudes. They found that while middle and upper-class parents were generally supportive of inclusive education, parents from lower-income households were less inclined to support inclusion due to concerns over the quality of education and lack of resources. This highlights the role of socio- economic status in shaping attitudes toward inclusive education in the region.

4. **Benefits and Challenges of Inclusive Education:** Parental Perspectives

Many studies have highlighted both the benefits and challenges of inclusive education from the perspective of parents. According to a study by Subrata Naskar (2021), parents recognized the potential benefits of inclusive education, such as fostering social integration, empathy, and mutual respect among students. However, they also expressed concerns about the lack of infrastructure, inadequate teacher training, and the need for personalized attention for children with disabilities.

In rural settings like North 24 Parganas, these concerns are even more pronounced, as there may be fewer resources available to support inclusive classrooms, and parents may fear that their children's educational needs will not be adequately addressed in a diverse classroom setting. Parental attitudes toward the benefits and challenges of inclusive education are often shaped by these practical considerations.

C. Summary of Key Insights from Literature

1. **Parental Attitudes Are Mixed**:

Overall, the literature reveals that parental attitudes toward inclusive education in India are mixed, with many parents expressing support, but also concerns about practical issues such as resource availability, teacher competency, and the academic impact on their children.

2. **Socio-Economic and Educational Backgrounds Influence Attitudes**:

Parents' socio-economic status and educational background play a significant role in shaping their views on inclusion. Those with higher levels of education and better access to resources tend to have more positive attitudes toward inclusive education.

3. **Urban vs. Rural Divide**:

There is a noticeable divide between urban and rural attitudes toward inclusive education. Urban parents are generally more supportive due to better access to resources, while rural parents often face challenges in terms of awareness and infrastructure.

4. **Awareness and Knowledge Gaps**:

A key theme that emerges from the literature is the importance of awareness and knowledge in shaping parental attitudes. Parents who have greater awareness of the benefits and practices of inclusive education are more likely to support it, underscoring the need for targeted awareness campaigns.

METHODOLOGY

This study uses a quantitative research approach with a descriptive and correlational design. The descriptive approach allows for an in-depth exploration of the attitudes of parents in North 24 Parganas toward inclusive education, while the correlational design helps to identify relationships between variables such as gender, locality, educational background, and parental attitudes toward inclusion.

RESULTS AND DISCUSSION

In this section, the findings of the study are presented and analyzed in detail. The results are organized in terms of descriptive statistics, inferential statistics, and thematic insights.

Following the presentation of results, a discussion of these findings in the context of existing literature and the research questions is provided.

Descriptive Analysis

Descriptive statistics are used to summarize and describe the key features of the data collected from the questionnaire. This section provides an overview of the demographic characteristics of the sample and the general trends in parental attitudes toward inclusive education.

Demographic Characteristics of the Sample

- **Gender**: Of the total sample of 200 parents, 50% were male and 50% were female, ensuring gender parity in the representation.
- **Age**: The age of the respondents ranged from 30 to 55 years, with the majority (60%) in the 35-45 age group.
- **Educational Background**: A significant portion (45%) of the parents had completed higher secondary education, while 25% had completed undergraduate studies, and 20% had a postgraduate education. About 10% of parents had completed secondary school or had lower educational qualifications.
- **Locality**: 50% of the parents were from urban areas, while 50% were from rural areas of North 24 Parganas.
- **Socio-Economic Status**: 30% of the respondents belonged to a low-income group, 40% were from middle-income backgrounds, and 30% were from high- income households.
- **Disability Experience**: 20% of the parents had children with disabilities, while 80% had children without disabilities.

Parental Attitudes Toward Inclusive Education

The responses to the Likert-scale items were aggregated to assess the general attitudes of parents toward inclusive education:

- **Support for Inclusion**: 70% of parents agreed or strongly agreed that children with disabilities should be included in regular classrooms.
- **Teacher Competency**: 55% of parents agreed or strongly agreed that teachers were adequately trained to handle children with disabilities, while 25% disagreed or strongly disagreed with this statement.
- **Perceived Benefits**: 80% of parents agreed that inclusive education promoted social integration for children with disabilities.
- **Concerns About Implementation**: 65% of parents expressed concerns about the adequacy of resources and support for inclusive education, particularly in rural schools.

The data also highlighted a noticeable difference in parental attitudes between urban and rural respondents. Urban parents were generally more supportive of inclusive education, citing better resources and exposure to inclusive practices in schools. In contrast, rural parents expressed concerns about the lack of infrastructure, teacher training, and sufficient support services in rural schools.

Thematic Insights

In addition to the quantitative analysis, thematic analysis was used to examine open-ended responses and identify recurring themes in parents' comments.

1. Perceived Benefits

The most frequently mentioned benefits of inclusive education were:

Social Integration: Many parents, particularly those from urban areas, emphasized the role of inclusive education in fostering empathy, social cohesion, and reducing discrimination toward children with disabilities.

- **Diverse Learning Environment**: Parents expressed the belief that inclusive classrooms promote a richer learning environment where children learn from each other's differences.

2. Perceived Challenges

The key challenges mentioned by parents included:

- **Lack of Resources**: Many rural parents expressed concerns about the lack of specialized teachers, support staff, and appropriate learning materials.
- **Inadequate Teacher Training**: A significant number of parents, particularly from rural areas, pointed out that teachers were not adequately trained to address the needs of children with disabilities, which affected the quality of inclusive education.
- **Social Stigma**: Some parents mentioned that there was still a significant social stigma attached to disability, which made it harder for children with disabilities to be fully integrated into mainstream classrooms.

3. Suggestions for Improvement

Parents offered several suggestions for improving inclusive education:

- **Increased Awareness Campaigns**: Many parents, particularly in rural areas, suggested organizing community awareness programs to educate families about the benefits of inclusive education.
- **Better Teacher Training**: Parents advocated for better training for teachers to handle the diverse needs of students in inclusive classrooms.
- **Increased Government Support**: A common suggestion was for the government to allocate more resources for infrastructure, special education training, and support services for inclusive schools.

DISCUSSION

The results of this study confirm many findings from previous literature, particularly in relation to the importance of parental attitudes in the success of inclusive education. The study demonstrates that urban-rural disparities and educational background play significant roles in shaping parental attitudes toward inclusive education. Urban parents tend to be more supportive due to better access to resources and exposure to inclusive practices. In contrast, rural parents are more skeptical, largely due to concerns about inadequate resources and teacher preparedness. The study also aligns with previous research that suggests gender may influence attitudes toward inclusive education, with female parents generally exhibiting more positive attitudes. This finding could be attributed to the fact that women are often more involved in the daily educational activities of their children and may be more attuned to the social and emotional benefits of inclusive education. The concerns about teacher competency and resources raised by parents, particularly in rural areas, point to critical barriers to effective implementation of inclusive education in the region. These findings highlight the need for targeted interventions, such as enhanced teacher training and infrastructure development, to improve the quality of inclusive education. The study's findings

suggest that there is a strong need for policy interventions that address these challenges and promote greater parental involvement in inclusive education efforts. The role of the government and educational authorities in providing the necessary resources and support for schools and teachers cannot be overstated.

CONCLUSION

This study aimed to explore parental attitudes toward inclusive education in North 24 Parganas, West Bengal, with a focus on identifying the factors that influence these attitudes. The following key findings emerged from the research:

1. General Attitudes Toward Inclusive Education

The majority of parents (70%) expressed support for inclusive education, acknowledging the importance of integrating children with disabilities into mainstream classrooms. However, there were notable concerns, particularly in rural areas, regarding the adequacy of resources, teacher training, and the overall readiness of schools to implement inclusive practices.

2. Influence of Demographic Factors

- **Gender**: Female parents were generally more supportive of inclusive education compared to male parents. This was attributed to their greater involvement in their children's education and caregiving roles.
- **Locality**: Urban parents were more likely to support inclusive education, citing better access to resources, awareness programs, and exposure to inclusive practices in schools. In contrast, rural parents expressed concerns about the lack of infrastructure and specialized support services.
- **Educational Background**: Parents with higher educational qualifications were more likely to support inclusive education, recognizing the potential benefits of social integration and mutual learning. In contrast, parents with lower levels of education expressed more skepticism about the effectiveness of inclusive classrooms.

3. Perceived Benefits of Inclusive Education

The most frequently cited benefits of inclusive education included social integration, empathy development, and creating a more diverse and enriching learning environment. Parents, particularly those from urban areas, believed that inclusive education could foster a sense of community and reduce the social stigma associated with disabilities.

4. Challenges in Implementing Inclusive Education

- **Resource Limitations**: The primary concern among parents, especially in rural areas, was the lack of resources such as trained teachers, appropriate learning materials, and support staff.
- **Teacher Training**: Many parents felt that teachers were not adequately trained to handle the diverse needs of children in inclusive classrooms, which hindered the effectiveness of inclusion.
- **Social Stigma**: There were concerns about the social challenges faced by children with disabilities, including the potential for bullying or exclusion by peers.

5. Suggestions for Improvement

Parents suggested several strategies to improve inclusive education, including:

- **Community Awareness Programs**: Many rural parents advocated for more awareness campaigns to educate the community about the benefits of inclusive education.

Better Teacher Training: There was a call for increased investment in teacher training programs to equip educators with the skills and knowledge needed to support children with diverse needs.

- **Government Support**: Parents emphasized the need for greater government involvement in providing resources and support for inclusive education, particularly in rural schools.

IMPLICATIONS OF THE STUDY

The findings of this study have several important implications for the successful implementation of inclusive education in North 24 Parganas and beyond:

1. Policy Implications

The study highlights the importance of addressing the **urban-rural divide** in access to resources and support for inclusive education. Policymakers must focus on creating equitable opportunities for children with disabilities, particularly in rural areas, by ensuring that schools in these regions are adequately equipped to implement inclusive practices. This may involve increasing funding for special education resources, providing professional development for teachers, and improving infrastructure in rural schools.

2. Educational Implications

The study underscores the need for comprehensive **teacher training** programs. Teachers must be trained not only in teaching strategies for children with disabilities but also in managing diverse classrooms and fostering an inclusive school culture.

Furthermore, schools need to develop strategies for promoting **parental involvement**, as the attitudes of parents play a significant role in shaping the success of inclusive education initiatives.

3. Social Implications

The study reveals that **social stigma** surrounding disability remains a significant barrier to successful inclusion. Parents' concerns about social exclusion and bullying in inclusive classrooms point to the need for anti-bullying programs, peer sensitization workshops, and initiatives aimed at promoting empathy and respect for diversity in schools.

4. Community Engagement

The findings suggest that community engagement and awareness programs are crucial in changing societal attitudes toward disability and inclusion. Parents, particularly in rural areas, highlighted the lack of awareness about the benefits of inclusive education. This underscores the importance of **community-based initiatives** that promote understanding, acceptance, and support for inclusive education at the local level.

RECOMMENDATIONS

Based on the findings of this study, several recommendations are proposed to enhance the effectiveness of inclusive education in North 24 Parganas and similar regions:

1. Strengthen Teacher Training Programs

Inclusive Education Workshops: Educational authorities should implement regular workshops and professional development programs for teachers to equip them with the necessary skills to teach in inclusive classrooms. These programs should focus on adapting teaching methods to accommodate diverse learning needs, handling challenging behaviors, and fostering a positive and inclusive classroom environment.

- **Special Education Training**: Teachers should receive specialized training in working with children with various disabilities, including developmental disabilities, learning disabilities, and physical disabilities. Specialized training can help teachers feel more confident and capable in managing inclusive classrooms.

2. Improve Infrastructure and Resources in Rural Schools

- **Resource Allocation**: The government should allocate more resources to rural schools, ensuring that they have access to the necessary learning materials, assistive technologies, and support staff (e.g., special education teachers, teaching assistants) to create inclusive classrooms.

- **Building Awareness and Support Structures**: Schools should establish support systems for both teachers and students, such as counseling services, peer mentoring programs, and resource centers dedicated to inclusive education.

3. **Promote Parental Involvement and Awareness**

- **Parent Education Programs**: Schools should offer programs that educate parents about the benefits of inclusive education, how they can support their children in inclusive classrooms, and the role of parental involvement in fostering an inclusive school environment.
- **Community Outreach**: Local governments and non-governmental organizations should collaborate to organize outreach programs that raise awareness about the importance of inclusive education in rural areas, focusing on overcoming misconceptions and educating communities about the rights and capabilities of children with disabilities.

4. **Address Social Stigma and Promote Acceptance**

- **Anti-Stigma Campaigns**: Schools should implement programs aimed at reducing the stigma associated with disabilities, such as peer sensitization workshops, disability awareness campaigns, and inclusive school activities that promote understanding and empathy among students.
- **Inclusion in Curriculum**: Schools should incorporate content on disability awareness, empathy, and social inclusion into the curriculum. Educating students about diversity and disability in early childhood can lay the foundation for an inclusive mindset that continues throughout their education.

5. **Government Policy and Funding**

- **Increased Government Support**: Governments at both state and national levels must prioritize inclusive education by increasing funding for schools that cater to children with disabilities, particularly in rural areas. This includes not only physical infrastructure but also the development of specialized teaching materials and support services.
- **Monitoring and Evaluation**: Regular monitoring and evaluation of inclusive education programs are crucial to identify challenges, measure progress, and ensure that schools are providing high-quality, inclusive learning environments.

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TRENDS AND CHALLENGES IN INITIAL PUBLIC OFFERINGS (IPOS) IN INDIA (2019–2024)

DR. AMUL KOTADIA
ASSOCIATE PROF., NOBLE UNIVERSITY - JUNAGADH

ABSTRACT

The Initial Public Offering (IPO) market in India has undergone significant transformation during the period 2019–2024, shaped by global economic disruptions, regulatory reforms, and the rapid growth of technology-driven firms. This paper aims to examine the key trends and challenges in the Indian IPO market during this period using secondary data from the Securities and Exchange Board of India (SEBI), National Stock Exchange (NSE), Bombay Stock Exchange (BSE), and industry reports. The analysis highlights the fluctuating number of IPOs, variations in capital raised, sectoral contributions, and investor responses. The study also explores challenges such as underpricing, market volatility, valuation issues, and regulatory compliance hurdles. Findings indicate that while IPOs have provided critical funding avenues for firms, they have also exposed investors to risks associated with speculative trading and uncertain valuations. The study contributes to the literature on capital markets by providing insights into IPO dynamics in a post-pandemic and digitally evolving economy, and suggests policy recommendations for strengthening investor protection and market efficiency.

KEYWORDS: INITIAL PUBLIC OFFERINGS, IPO TRENDS, CAPITAL MARKETS, SEBI, INDIAN STOCK MARKET

INTRODUCTION

Capital markets play a pivotal role in mobilizing savings and channeling them toward productive investments. Among various instruments available in the capital market, the Initial Public Offering (IPO) has been a vital mechanism for firms to raise long-term equity capital. An IPO represents the first sale of stock by a private company to the public, thereby allowing the firm to expand its investor base and enhance visibility in the financial market. In India, IPOs have historically served as a catalyst for corporate growth and economic development, while simultaneously offering investors an opportunity to participate in wealth creation.

The IPO market in India has witnessed a dramatic evolution over the past few decades. Liberalization in the early 1990s opened the doors for private companies to raise capital from the public. Over the years, regulatory reforms, the emergence of institutional investors, and technological improvements in trading platforms have significantly enhanced the transparency and efficiency of IPO processes. However, despite such advancements, IPOs continue to be associated with uncertainties, ranging from issues of underpricing and overvaluation to concerns of investor protection.

The period between 2019 and 2024 has been particularly crucial for the Indian IPO market. On one hand, it was characterized by record-breaking IPOs such as those of Zomato, Nykaa, Paytm, and LIC of India, which attracted widespread public attention. On the other hand, this period also witnessed volatility

induced by the COVID-19 pandemic, global economic slowdown, and geopolitical tensions, which directly affected investor sentiment. The rise of new-age technology firms and start-ups entering the IPO arena marked a significant departure from traditional sectoral dominance of manufacturing, banking, and FMCG companies.

From 2019 onwards, the Indian IPO market has displayed mixed performance in terms of fundraising. While 2021 was a landmark year with unprecedented capital mobilization, subsequent years showed declining activity due to inflationary pressures, liquidity tightening, and global macroeconomic uncertainty. This uneven trajectory underscores the need to closely examine the trends, sectoral distribution, and challenges associated with IPOs in this period.

REVIEW OF LITERATURE

IPO Trends and Performance

Ritter (2020) emphasized that IPO markets globally are cyclical, with activity influenced by macroeconomic conditions, investor sentiment, and regulatory frameworks. Similarly, Jain and Kini (2019) analyzed Indian IPOs and found that underpricing remains a persistent issue, often attributed to asymmetric information between issuers and investors.

Aggarwal, Krigman, and Womack (2019) studied post-IPO performance and highlighted that while IPOs often generate short-term excitement, many underperform in the long run due to overvaluation and speculative trading. This is particularly relevant in the Indian context, where investors frequently subscribe to IPOs in anticipation of listing gains rather than long-term holding.

IPO Market in India

Kumar and Singh (2020) reviewed IPO activity in India and reported that regulatory reforms introduced by SEBI have enhanced transparency and investor confidence, though challenges such as high compliance costs remain. Patro and Reddy (2021) highlighted that IPOs in emerging markets like India tend to be more volatile compared to developed markets, owing to limited institutional participation and higher retail investor dominance.

During the COVID-19 pandemic, the IPO market experienced significant disruptions. Gupta and Sharma (2022) analyzed the impact of the pandemic on IPO launches in India and concluded that companies delayed or downsized their IPO plans due to uncertainty, though some technology-based firms thrived owing to digital adoption.

Underpricing and Investor Behavior

Underpricing of IPOs, where shares are offered at a price lower than their true value, has been a widely researched phenomenon. Loughran and Ritter (2004) explained underpricing as a compensation for investors taking on risk in new issues. In the Indian context, Khurshed, Mudambi, and Goergen (2021) found that underpricing is particularly significant in IPOs dominated by retail investors, who rely heavily on speculative behavior rather than fundamental analysis.

Regulatory Environment and SEBI's Role

The regulatory framework for IPOs in India is largely governed by the Securities and Exchange Board of India (SEBI). According to Bansal and Khanna (2020), SEBI has played a critical role in streamlining disclosure requirements, ensuring fair pricing, and enhancing transparency in the IPO process. The introduction of the Unified Payments Interface (UPI) mechanism for retail investors significantly

improved efficiency in subscription processes (SEBI, 2021). However, despite such reforms, companies continue to face compliance burdens, which raise the cost and time associated with going public (Rao & Gupta, 2022).

Sectoral IPO Patterns

Choudhary (2021) observed that sectoral participation in IPOs has shifted over the years, with technology-based firms gaining prominence after 2020. Traditional industries such as banking, manufacturing, and FMCG continue to participate but at a slower pace. Studies such as Sharma and Mehta (2022) indicated that digital-first companies, including e-commerce and fintech, attracted massive retail interest, though their valuations often exceeded fundamentals, resulting in post-listing price corrections.

Investor Perception and Post-Listing Performance

Investor enthusiasm for IPOs in India is often linked to short-term listing gains rather than long-term performance. According to Banerjee and Ghosh (2021), retail investors disproportionately invest in oversubscribed IPOs, driven by herd behavior. However, long-term post-IPO performance tends to lag behind broader indices, particularly in cases of overhyped new-age companies. For example, studies on the Zomato and Paytm IPOs showed initial enthusiasm but weak long-term price performance (Kale & Rathi, 2023).

Global Context and Comparative Studies

Comparative studies highlight that IPOs in India exhibit higher volatility compared to developed markets. Ritter (2021) found that while underpricing exists worldwide, it is more pronounced in emerging markets due to weaker institutional participation. Indian IPOs, despite regulatory improvements, still show inconsistent aftermarket performance, underscoring the need for greater due diligence by investors (Patel, 2022).

CHALLENGES IN THE INDIAN IPO MARKET

Existing literature converges on several key challenges:

1. **Valuation Issues:** Overpricing of shares, particularly among start-ups, creates post-listing instability (Rao & Khurana, 2021).
2. **Market Volatility:** Geopolitical events, inflation, and interest rate changes significantly affect IPO subscription levels (Mishra & Arora, 2022).
3. **Investor Awareness:** Limited financial literacy among retail investors contributes to speculative investment decisions (SEBI, 2023).
4. **Regulatory Compliance:** High listing costs and compliance requirements deter smaller companies from accessing IPO markets (Jain, 2022).

OBJECTIVES OF THE STUDY

1. To analyze the trends in IPO activity in India during 2019–2024 in terms of volume and value.
2. To identify sectoral contributions and highlight case examples of notable IPOs.
3. To examine the challenges faced by companies and investors in the IPO process.
4. To provide policy suggestions for strengthening the IPO ecosystem in India.

SCOPE AND LIMITATIONS

This study is confined to IPO activity in India during the period 2019–2024. It relies entirely on secondary data from SEBI, NSE, BSE, company reports, and financial news sources. The scope is limited to analyzing fundraising patterns, regulatory challenges, and investor concerns, without delving into primary

surveys or interviews. Limitations include the reliance on available published data, which may not capture company-specific strategic considerations or investor-level behavioral nuances.

RESEARCH METHODOLOGY

The present study adopts a **descriptive research design**, relying exclusively on **secondary data sources** to analyze IPO trends in India between 2019 and 2024.

NATURE OF STUDY:

The research is analytical in nature, focusing on patterns, trends, and challenges in IPO activity during the specified period.

DATA SOURCES:

- SEBI Annual Reports (2019–2024)
- NSE and BSE IPO archives
- RBI bulletins
- Industry reports (PwC, EY, Deloitte)
- Financial newspapers and magazines (The Economic Times, Business Standard, Mint)
- Case data from company prospectuses (e.g., Zomato, LIC, Paytm, Nykaa)

PERIOD OF STUDY:

Five financial years (April 2019–March 2024)

ANALYTICAL TOOLS:

- **Trend Analysis:** Year-wise IPO count and capital raised
- **Comparative Analysis:** Sectoral performance across years
- **Ratio & Growth Analysis:** CAGR of IPO fundraising
- **Case Study Approach:** Selected IPOs analyzed for challenges

LIMITATIONS:

- Dependence on publicly available secondary data
- Limited access to internal company decisions regarding pricing and valuation
- Investor sentiment inferred from subscription and trading patterns, not from primary surveys

DATA ANALYSIS & INTERPRETATION

IPO Activity (2019–2024)

The period witnessed mixed IPO activity in terms of number and funds raised.

Year	No. of IPOs	Total Fund Raised (₹ Crore)	Notable IPOs	Market Context
2019	16	12,360	IRCTC, IndiaMART	Stable year pre-COVID
2020	15	26,600	SBI Cards, Rossari Biotech	Pandemic disruption, cautious activity
2021	63	1,20,000	Zomato, Nykaa, Paytm, PolicyBazaar	Record year, tech-driven IPO boom

2022	40	59,400	LIC, Delhivery, Vedant Fashions	Global slowdown, IPO correction
2023	30	52,500	Mankind Pharma, Nexus REIT	Inflation pressures, cautious sentiment
2024*	35	60,000	Tata Technologies, Honasa Consumer	Recovery phase, stable inflows

(*2024 based on SEBI/NSE provisional data)

INTERPRETATION:

- **2019–2020:** IPO activity was modest, with companies adopting cautious strategies amidst global slowdown and COVID-19 uncertainty.
- **2021:** Marked the golden year for IPOs in India, both in terms of number and fundraising, dominated by new-age digital companies.
- **2022–2023:** IPO activity slowed down due to inflationary pressures, rising interest rates, and weak investor sentiment. LIC's IPO, though the largest in India's history, received a mixed response due to valuation concerns.
- **2024:** Signs of recovery are visible, with a balanced mix of traditional and digital IPOs.

SECTORAL DISTRIBUTION OF IPOS

Analysis of sectoral patterns between 2019 and 2024 reveals interesting shifts in India's IPO landscape.

Sector	Major IPOs	Contribution (2019–2024)	Key Observations
Technology & Digital Services	Zomato, Paytm, Nykaa, PolicyBazaar	35% of funds raised	High investor interest but volatile post-listing performance
Financial Services	SBI Cards, HDFC AMC, LIC	25%	Consistently strong, but LIC underperformed expectations
Pharmaceuticals & Healthcare	Gland Pharma, Mankind Pharma	12%	Pandemic boosted demand, attracted investor interest
Manufacturing & Industrial	Rossari Biotech, Tata Technologies	10%	Stable but less glamorous compared to tech IPOs
Real Estate & Infrastructure	IRCTC, Nexus REIT	8%	Mixed performance, sensitive to macroeconomic factors
FMCG & Lifestyle	Vedant Fashions, Honasa Consumer (Mamaearth)	10%	Growing segment, consumer-driven interest

INTERPRETATION:

- **Technology IPOs** surged post-2020, driven by digital adoption during the pandemic. However, their inflated valuations created volatility.
- **Financial services IPOs** remained consistent, though LIC demonstrated that even mega-IPOs can underperform when pricing is aggressive.
- **Healthcare IPOs** benefited from pandemic-driven demand, but slowed afterward.
- **Traditional manufacturing and FMCG IPOs** showed stability but did not create the same market buzz.

SUBSCRIPTION PATTERNS

IPO subscription levels reflect investor enthusiasm.

- **Oversubscribed IPOs:** Zomato (38x), Nykaa (82x), IRCTC (112x)
- **Moderately Subscribed IPOs:** LIC (2.9x), Paytm (1.9x)
- **Undersubscribed Cases:** Smaller firms in 2022–2023 failed to attract adequate demand

INTERPRETATION:

Investor preference leaned toward well-marketed, high-growth companies, but oversubscription did not always translate into long-term price stability.

POST-LISTING PERFORMANCE

- **Winners:** IRCTC (quadrupled within a year), IndiaMART, Tata Technologies (strong long-term growth).
- **Strugglers:** Paytm lost nearly 60% of its value within a year, Nykaa corrected significantly post-hype.
- **Mixed:** Zomato initially underperformed but gradually stabilized with improving fundamentals.

Macroeconomic & Global Factors

IPO activity during this period was influenced by global events:

- **COVID-19 (2020):** Many IPOs were postponed; digital companies thrived.
- **Liquidity Wave (2021):** Abundant liquidity and bullish markets fueled IPO boom.
- **Inflation & Rate Hikes (2022–2023):** Tightened liquidity, reduced appetite for IPOs.
- **Recovery (2024):** Stable inflows as investors regained confidence in both traditional and digital IPOs.

FINDINGS & DISCUSSION

The study highlights several key findings:

1. **IPO Volatility:** IPO trends in India from 2019–2024 followed a boom-bust cycle, peaking in 2021 but slowing significantly thereafter.
2. **Dominance of Technology IPOs:** Digital-first companies reshaped the IPO market, though their valuations led to mixed long-term outcomes.
3. **Investor Behavior:** Retail investors were driven largely by short-term listing gains, reflecting speculative tendencies.
4. **Regulatory Strengthening:** SEBI reforms (e.g., UPI integration, tighter disclosure norms) improved transparency, though compliance costs remained high.
5. **Global Sensitivity:** IPO performance was directly linked to macroeconomic conditions—global liquidity boosts in 2021 versus inflationary pressures in 2022–23.
6. **Case-Specific Insights:** Mega-IPOs like LIC underperformed due to valuation mismatches, while mid-sized IPOs like IRCTC offered superior returns.

DISCUSSION:

The findings align with global literature that IPOs in emerging markets are highly cyclical (Ritter, 2021). The Indian case demonstrates both opportunities and risks—while IPOs mobilized large-scale funds, they also exposed systemic issues such as herd behavior, valuation concerns, and speculative investing. This

suggests that while the IPO mechanism remains vital for capital markets, investor education and regulatory vigilance are equally important for sustainable growth.

CONCLUSION:

The Indian IPO market between 2019 and 2024 offers a dynamic case study of financial innovation, investor enthusiasm, and regulatory adaptation. IPOs served as a critical source of capital, enabling firms to fund expansion and innovation. However, the period also exposed challenges such as valuation mismatches, underpricing, compliance costs, and post-listing volatility. The boom of 2021 and subsequent slowdown emphasize that IPO markets are highly sensitive to both domestic and global economic conditions.

SUGGESTIONS:

1. **For Regulators (SEBI, RBI):**
   - Simplify compliance for SMEs to encourage broader participation.
   - Strengthen disclosure requirements for start-ups to reduce valuation risks.
   - Promote investor education programs to improve financial literacy.
2. **For Companies:**
   - Adopt transparent valuation models to avoid investor disappointment.
   - Focus on long-term fundamentals rather than short-term hype.
   - Ensure post-IPO communication and governance standards remain strong.
3. **For Investors:**
   - Avoid over-reliance on listing gains; assess long-term fundamentals.
   - Diversify IPO investments across sectors to manage risks.
   - Rely on credible sources (SEBI, brokerage reports) rather than speculative trends.

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GREEN FINANCE AND SUSTAINABILITY IN INDIA: EMERGING TRENDS, BARRIERS, AND FUTURE PATHWAYS

DR. KEYUR M. SOLANI
ASSISTANT PROFESSOR,B. H. GARDI COLLEGE OF ENGINEERING & TECHNOLOGY
DR JAYEN K THAKER
ASSISTANT PROFESSOR,KV PAREKH SCIENCE ARTS AND COMMERCE COLLEGE - MAHUVA

ABSTRACT

Green finance has emerged as a pivotal mechanism to balance economic growth with environmental sustainability, particularly in developing economies like India. With increasing climate change concerns, the need for financing projects that reduce carbon emissions, promote renewable energy, and ensure sustainable development has become critical. This paper examines the evolving trends of green finance in India, its key components such as green banking, insurance, and bonds, and its growing role in achieving national and global sustainability goals. It analyses various initiatives undertaken by the Indian government and financial institutions, highlights the opportunities created by green finance for economic development and foreign investment, and identifies major challenges such as high capital costs, lack of awareness, policy gaps, and risks of greenwashing. By integrating recent data and developments up to 2025, this study provides insights into how India can strengthen its green financial ecosystem to meet future energy and climate commitments. Recommendations focus on creating a robust regulatory framework, enhancing awareness, incentivising private sector participation, and aligning domestic policies with global sustainability standards. The findings indicate that a balanced approach integrating economic, environmental, and financial sectors is essential for India to unlock the full potential of green finance and achieve its long-term sustainable development objectives.

KEYWORDS: GREEN FINANCE, SUSTAINABLE DEVELOPMENT, GREEN BONDS, RENEWABLE ENERGY, CLIMATE CHANGE, INDIA TRENDS 2025

INTRODUCTION

In recent years, environmental degradation, climate change, and the overexploitation of natural resources have become pressing global challenges. Developing countries like India face the dual responsibility of accelerating economic growth while reducing ecological harm. Green finance has emerged as a critical tool to address this challenge by channelling financial resources towards environmentally sustainable projects, including renewable energy development, energy efficiency, waste management, and biodiversity protection. The concept extends beyond conventional finance by integrating environmental considerations into investment and lending decisions, thereby aligning financial systems with sustainability goals.

In the Indian context, the significance of green finance has grown since the adoption of the Paris Agreement (2015) and the Sustainable Development Goals (SDGs), with ambitious renewable energy targets and net-zero commitments. The Indian government, financial institutions, and private sector have initiated various programs such as priority sector lending for renewable projects, the establishment of

green banks, and the issuance of green bonds. According to updated reports, "India has emerged as one of the top green bond markets, crossing USD 12 billion by early 2025" [2].

Despite these positive trends, several barriers remain, including high capital costs, lack of awareness among investors, inadequate policy coordination, short-term loan tenures, and the risk of "greenwashing." Addressing these challenges is vital to achieving India's long-term sustainability and energy security objectives. This paper integrates insights from existing literature with recent developments to analyse the trends, benefits, and challenges of green finance in India, offering recommendations for building a resilient and competitive green financial ecosystem.

LITERATURE REVIEW

The concept of green finance has been studied extensively over the past decade, highlighting its importance in linking financial systems with environmental sustainability.

→ **According to Dipika (2015)** examined how banks and business organizations are increasingly prioritizing environmental protection and concluded that green banking is a vital part of sustainable development. [5]

→ **According to Berensmann and Lindenberg (2019)** emphasized the significant role of banks, institutional investors, and regulatory bodies in advancing green finance globally, noting that their level of commitment influences the achievement of environmental goals. [2]

→ **According to Sharif Mohd et al. (2018)** discussed India's potential for developing green infrastructure and explored various financing options available to support sustainability initiatives.

→ **According to Sachs et al. (2019)** argued that accelerating investments in green projects, including green bonds and climate-friendly technologies, is essential for meeting SDG objectives. [4]

→ **According to Dikau and Volz (2018)** analyzed the role of central banks in addressing climate change risks and promoting green financial instruments.

→ **According to Wang et al. (2020)** suggested that diversifying financing channels and government support are crucial for building a robust green economy.

→ **According to Prajapati et al. (2021)** examined investor preferences for green bonds in India and linked them to achieving key SDGs such as affordable energy, climate action, and sustainable economic growth.

→ Recent studies like **According to Yukta Anand and Kashif Ansari (2024)** analyzed India's green finance trends and identified challenges such as high debt costs, inadequate regulatory frameworks, and disclosure issues, while

→ **According to Mishra and Kannaujia (2023)** emphasized the broader scope of green finance, including green banking, green insurance, and its role in sustainability. These studies collectively underline that while India has made progress in developing green finance mechanisms, there is still a need for integrated policy frameworks, enhanced awareness, and innovative financing tools to achieve its climate and development goals. [1]

OBJECTIVES OF THE STUDY

The present study has been designed with the following objectives:

1. To examine the concept and significance of green finance as a tool for sustainable development in India.
2. To identify and analyze the key components of green finance such as green banking, green insurance, and green bonds.
3. To explore the recent trends and initiatives of green finance in India, incorporating updates till 2025.

4. To assess the benefits and opportunities associated with green finance for economic growth and environmental protection.
5. To identify major challenges and limitations hindering the growth of green finance in India and provide feasible policy recommendations for the future.

RESEARCH METHODOLOGY

This study follows a descriptive and analytical research design. The research relies entirely on secondary data collected from credible sources such as peer-reviewed journals, government reports, research papers, and official websites. Insights have been drawn from previous studies (2015–2024) as well as recent developments and statistics available till 2025 to ensure relevance and accuracy. Both **qualitative and quantitative** findings from existing literature have been synthesized to analyze India's green finance trends, initiatives, challenges, and opportunities. The study adopts a thematic approach to examine different aspects of green finance including its components, benefits, and limitations, and proposes recommendations for strengthening its implementation in India.

CONCEPT OF GREEN FINANCE

Green finance refers to financial activities that support sustainable development by directing funds toward environmentally beneficial projects. It involves integrating environmental considerations into investment, lending, and policy decisions with the goal of reducing carbon emissions, conserving resources, and fostering a low-carbon economy. Unlike conventional finance, which primarily focuses on profitability, green finance also prioritizes ecological sustainability and social responsibility. Its scope includes financing renewable energy projects, energy-efficient infrastructure, sustainable waste management, biodiversity protection, and climate change mitigation initiatives. Green finance acts as a bridge between economic growth and environmental protection by mobilizing resources from both public and private sectors. It encompasses instruments like green bonds, green loans, insurance products, and specialized funds aimed at eco-friendly ventures. For a country like India, with its ambitious renewable energy targets and net-zero emission goals by 2070, green finance is essential for balancing developmental needs with ecological constraints. It also aligns with global sustainability frameworks like the Paris Agreement and the UN Sustainable Development Goals, especially SDG 7 (Affordable and Clean Energy), SDG 13 (Climate Action), and SDG 15 (Life on Land).

TRENDS AND INITIATIVES OF GREEN FINANCE IN INDIA

India has seen significant growth in green finance mechanisms over the last decade. The government and financial institutions have introduced several initiatives to promote environmentally friendly projects. A key milestone was India's signing of the Paris Agreement in 2015 and the formation of the International Solar Alliance, which highlighted its commitment to renewable energy. The Reserve Bank of India recognized renewable energy projects under Priority Sector Lending in 2015, ensuring credit flow to sectors such as wind and solar energy. Specialized institutions like the Indian Renewable Energy Development Agency (IREDA) have been converted into green banks, offering concessional loans and innovative financing schemes for clean energy projects.

The issuance of green bonds has become an important trend, with the first green bond launched by Yes Bank in 2015. Since then, Indian corporates, municipal bodies, and financial institutions have raised substantial funds through these instruments. By early 2025, India's cumulative green bond issuance

surpassed USD 12 billion, making it one of the leading emerging markets. Municipal corporations like Ghaziabad Nagar Nigam have also issued green municipal bonds for urban sustainability projects.

Government-backed incentive schemes like accelerated depreciation for renewable energy developers, viability gap funding, and generation-based incentives have further boosted investments. Programs like Make in India and Smart Cities Mission have incorporated sustainable infrastructure goals. Additionally, crowd-funding platforms such as Bettervest and SunFunder have started supporting decentralized clean energy initiatives in rural areas. The Insurance Regulatory and Development Authority of India (IRDAI) has promoted green insurance by providing discounts for electric vehicle insurance to encourage eco-friendly transport.

The combined effect of these measures reflects India's growing awareness and commitment to sustainability. However, there is still a need for stronger policy alignment and private sector participation to fully capitalize on these initiatives.

COMPONENTS OF GREEN FINANCE

Green finance is a broad concept that includes several key components which collectively contribute to sustainable economic and environmental outcomes. The major components are:

1. **Green Banking:** Green banking focuses on environmentally responsible banking practices, such as financing projects that promote clean energy, energy efficiency, and low-carbon technologies. Many Indian banks like SBI, ICICI, PNB, Bank of Baroda, and Canara Bank have introduced green loan schemes and sustainable investment products. These banks also offer concessional home loans for energy-efficient housing projects and financing for electric vehicles.
2. **Green Bonds:** These are fixed-income securities issued specifically to fund projects with positive environmental benefits. In India, Yes Bank issued the first green bond in 2015, and since then, several corporations and municipalities have followed suit. Green bonds fund projects related to renewable energy, waste management, urban transport, and biodiversity conservation. By 2025, India has become one of the largest emerging markets for green bonds, reflecting a growing demand from domestic and international investors.
3. **Green Insurance:** The insurance industry also contributes to sustainability by providing risk mitigation and incentives for eco-friendly practices. The Insurance Regulatory and Development Authority of India (IRDAI) has introduced discounts on premiums for electric vehicles and other environmentally friendly initiatives. Green insurance helps spread awareness about environmental risks and provides coverage for renewable energy projects, sustainable infrastructure, and climate resilience.
4. **Green Investment Funds:** These are mutual funds or venture capital funds focused on eco-friendly projects. They allow investors to channel their money into companies that follow sustainable practices, thereby aligning financial returns with environmental goals.
5. **International and Domestic Public Financing:** Funding from international organizations like the World Bank and European Investment Bank supports India's clean energy and sustainability programs. Domestically, schemes like viability gap funding and tax-based incentives play a crucial role in attracting investments in green projects.

BENEFITS OF GREEN FINANCE

The growing adoption of green finance has multiple economic, social, and environmental benefits for India: [3].

1. **Promotes Sustainable Energy Management:** Green finance enables funding for renewable energy projects, energy efficiency measures, and cleaner production technologies. This helps reduce dependence on fossil fuels and supports India's renewable energy targets.
2. **Improves Environmental Protection:** Investments in green initiatives help lower pollution levels, conserve biodiversity, and mitigate climate change effects. Green finance directly supports sustainable urban development and ecological conservation.
3. **Enhances Reputation and Corporate Responsibility:** Companies adopting green finance initiatives build a positive image among stakeholders. They attract socially responsible investors and meet global ESG (Environmental, Social, Governance) standards, which boosts competitiveness.
4. **Attracts Foreign Direct Investment (FDI):** As global investors increasingly prefer sustainable projects, green finance instruments like bonds and ESG funds enhance India's attractiveness as an investment destination.
5. **Supports Long-Term Economic Growth:** Green projects create jobs in renewable energy, sustainable infrastructure, and technology sectors. They also reduce environmental risks, leading to more resilient and stable economic growth.
6. **Facilitates Compliance with Global Goals:** Green finance helps India align with global agreements such as the Paris Accord and the UN SDGs, ensuring international cooperation and access to climate financing.

CHALLENGES AND LIMITATIONS OF GREEN FINANCE IN INDIA

Despite its growth and potential, green finance in India faces several significant challenges that restrict its full-scale adoption. One of the foremost issues is the **high cost of debt** and the **short tenure of loans**, making long-term green projects financially less attractive for investors. Renewable energy projects often require substantial upfront investments, but the lack of affordable financing discourages private participation. Another limitation is the **lack of awareness and understanding** among investors, corporations, and even policymakers regarding green finance instruments. Many potential stakeholders are unaware of the opportunities and benefits associated with sustainable investments.

Further, India suffers from an **absence of a standardized framework and disclosure norms** for green financial products. [3] The Securities and Exchange Board of India (SEBI) has issued guidelines for green bond disclosures, but the metrics are not uniform and often lack transparency, making it difficult to compare projects and assess their true environmental impact. This has led to concerns about **greenwashing**, where companies make misleading claims about the sustainability of their initiatives to attract funding.

Additionally, there is a **policy misalignment among different government agencies and financial regulators**, as India's environmental and energy-related policies are not always interconnected. The lack of a unified approach creates inconsistencies in funding, monitoring, and reporting of green projects. Limited participation from the private sector and a reliance on public financing also pose a challenge, as the scale of green finance required to meet India's renewable energy and climate goals cannot be met solely through government efforts.

RECOMMENDATIONS FOR STRENGTHENING GREEN FINANCE IN INDIA

To overcome these challenges and unlock the potential of green finance, several steps can be undertaken:

1. **Develop a Standardized Regulatory Framework:** Establish clear and uniform guidelines for green financial products, including disclosure and reporting standards, to increase transparency and build investor confidence.
2. **Enhance Awareness and Capacity Building:** Government bodies, financial institutions, and industry associations should conduct awareness campaigns and training programs to educate stakeholders about green finance opportunities.
3. **Provide Financial Incentives:** Introduce tax benefits, subsidies, and low-interest credit lines for green projects to attract both domestic and foreign investors.
4. **Encourage Private Sector Participation:** Develop innovative financing models like blended finance and public-private partnerships to leverage private capital for sustainable projects.
5. **Mitigate Risks through Green Insurance:** Expand green insurance coverage to de-risk projects and provide investors with a safety net against potential losses.
6. **Promote Research and Innovation:** Support academic and industrial research to develop new green technologies and financing instruments that meet global sustainability standards.
7. **Align Policies with Global Goals:** Strengthen coordination among different agencies and align domestic climate and financial policies with international agreements such as the Paris Accord and net-zero commitments.

CONCLUSION

Green finance is no longer a niche concept but a necessity for India to balance its economic ambitions with environmental sustainability. As climate change intensifies and energy demands rise, India must adopt innovative and inclusive financing strategies to achieve its renewable energy targets and SDG commitments. The country has made considerable progress through initiatives like priority sector lending, green bonds, and crowd-funded renewable energy projects. However, the persistent challenges of high debt costs, lack of awareness, and inadequate regulatory frameworks require urgent attention.

Looking ahead to 2025 and beyond, India has the opportunity to emerge as a global leader in sustainable finance if it strategically integrates economic, environmental, and financial policies. A transparent regulatory environment, wider participation of private investors, and continuous innovation in green financial instruments will be key to achieving a resilient and sustainable economy. Green finance, if implemented effectively, can pave the way for inclusive development, energy security, and environmental protection, ensuring a sustainable future for generations to come.

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MICROFINANCE AND ENTREPRENEURSHIP DEVELOPMENT IN INDIA: A SECONDARY DATA STUDY

PROF. VIJAYKUMAR KHIMABHAI BHATU
ASSISTANT PROFESSOR, NOBLE UNIVERSITY - JUNAGADH

ABSTRACT

Microfinance has emerged as a transformative financial innovation aimed at bridging the gap between formal financial institutions and marginalized sections of society. In India, microfinance has been instrumental in empowering individuals, particularly women and youth, by promoting entrepreneurship, self-employment, and socio-economic development. This paper explores the role of microfinance in fostering entrepreneurship development in India through a descriptive analysis of secondary data from the Reserve Bank of India (RBI), National Bank for Agriculture and Rural Development (NABARD), Microfinance Institutions Network (MFIN), and government reports from 2015 to 2024. Findings indicate that microfinance has significantly contributed to improving access to credit, enabling the establishment of micro-enterprises, and supporting rural and semi-urban livelihoods. However, challenges such as over-indebtedness, high interest rates, repayment pressures, and lack of financial literacy continue to hinder its effectiveness. The paper concludes by providing policy recommendations to strengthen microfinance as a catalyst for sustainable entrepreneurship in India.

KEYWORDS: MICROFINANCE, ENTREPRENEURSHIP DEVELOPMENT, NABARD, MUDRA, FINANCIAL INCLUSION

INTRODUCTION

Background of Microfinance in India

Microfinance, broadly defined as the provision of small loans and financial services to low-income individuals who lack access to traditional banking, has been a critical tool for promoting inclusive growth in India. The microfinance movement gained momentum in the early 1990s, supported by institutions such as NABARD, Self-Help Groups (SHGs), and Non-Banking Financial Companies-Microfinance Institutions (NBFC-MFIs). The philosophy underlying microfinance rests on the belief that access to small amounts of credit can empower individuals to undertake income-generating activities, thereby fostering entrepreneurship and reducing poverty.

Significance for Entrepreneurship Development

Entrepreneurship, particularly at the micro and small enterprise level, is widely recognized as a driver of employment generation, innovation, and local economic growth. In India, where nearly 65% of the population resides in rural areas, microfinance serves as a gateway for individuals—especially women and youth—to start small businesses, such as tailoring, handicrafts, food processing, or small-scale retail. By providing financial resources coupled with social capital through SHGs and Joint Liability Groups (JLGs), microfinance strengthens entrepreneurial ecosystems at the grassroots level.

Evolution in the Indian Context

The Indian microfinance sector has undergone significant institutional and policy transformations. Programs like the SHG–Bank Linkage Programme (SBLP), launched in 1992 by NABARD, created a

robust platform for rural women to access bank credit. Later, NBFC-MFIs such as SKS Microfinance (now Bharat Financial Inclusion), Bandhan Bank, and Ujjivan Small Finance Bank expanded outreach on a commercial scale. More recently, government initiatives like the Pradhan Mantri Mudra Yojana (PMMY) launched in 2015 have provided micro-credit for entrepreneurial ventures across the country.

Recent Trends (2015–2024)

Between 2015 and 2024, the microfinance industry in India demonstrated rapid growth. According to MFIN reports, the gross loan portfolio of the industry increased steadily, surpassing ₹3.5 lakh crore by 2023. The sector weathered shocks such as demonetization (2016), the NBFC liquidity crisis (2018), and the COVID-19 pandemic (2020), showing resilience and adaptability. Microfinance has increasingly integrated digital technology in lending and repayment, enhancing operational efficiency. At the same time, concerns of borrower over-indebtedness, high interest rates, and repayment defaults highlight the fragile balance between outreach and sustainability.

REVIEW OF LITERATURE

Microfinance and Poverty Alleviation

Yunus (2007), founder of the Grameen Bank, demonstrated that microfinance can transform the lives of the poor by creating income-generating opportunities. Building on this idea, Robinson (2019) argued that microfinance has become a cornerstone of poverty alleviation programs globally. In the Indian context, Basu and Srivastava (2020) noted that microfinance interventions, especially through SHGs, have significantly contributed to reducing poverty levels in rural households.

Microfinance and Women Empowerment

Kabeer (2001) emphasized the role of microfinance in enhancing women's decision-making power and participation in household financial decisions. Indian studies, such as by Sharma and Varma (2021), highlight that microfinance loans to women have increased their engagement in entrepreneurial activities, boosting family incomes and social status. The SHG–Bank Linkage Programme in India has particularly empowered rural women to collectively engage in entrepreneurship, such as running small dairy units or handicraft enterprises (NABARD, 2022).

Microfinance and Entrepreneurship

Several scholars have highlighted the role of microfinance in fostering entrepreneurship. According to D'Espallier, Guérin, and Mersland (2019), access to microfinance enhances entrepreneurial opportunities by enabling small investments in productive ventures. In the Indian case, studies by Singh (2020) and Reddy (2022) confirm that microfinance has supported the growth of micro-enterprises, particularly in rural and semi-urban areas, though sustainability remains a challenge.

Microfinance Institutions (MFIs) in India

The institutional landscape of microfinance in India is diverse. According to Ghate (2019), MFIs in India range from large NBFC-MFIs to grassroots SHGs supported by banks. MFIs such as Bandhan and SKS pioneered large-scale outreach, while government-backed schemes like PMMY expanded entrepreneurial credit at the national level. MFIN reports (2023) suggest that NBFC-MFIs account for over 40% of the industry's loan portfolio, while SHGs continue to play a vital role in grassroots financial inclusion.

Challenges in Microfinance

Despite its achievements, microfinance faces significant challenges. Armendáriz and Morduch (2010) noted issues such as over-indebtedness and repayment pressures on borrowers. In India, Kumar and Das (2021) highlighted the problem of high interest rates charged by some MFIs, while Mishra and Jain (2022)

discussed the limited impact of microfinance in creating scalable entrepreneurial ventures. Moreover, lack of financial literacy often prevents borrowers from effectively utilizing credit for business purposes.

Microfinance and Rural Development

Microfinance has been widely acknowledged as a tool for rural development. According to Binswanger and Khandker (2019), access to microcredit enables rural households to diversify their income sources, invest in small-scale agriculture, and withstand financial shocks. In India, Deshpande and Sharma (2020) found that microfinance interventions contributed to improvements in agricultural productivity, livestock rearing, and small retail businesses, thereby enhancing rural livelihoods.

Microfinance and Youth Entrepreneurship

With nearly two-thirds of India's population below 35 years, youth entrepreneurship is critical for economic growth. According to Chattopadhyay (2021), microfinance has facilitated youth-led ventures in sectors such as food processing, digital services, and small retail. However, Kumar and Raj (2022) argue that the limited loan size and lack of business training restrict the scalability of youth enterprises financed through microcredit.

Impact of Government Initiatives

Several government schemes have complemented microfinance in entrepreneurship promotion. The Pradhan Mantri Mudra Yojana (PMMY), launched in 2015, disbursed over ₹22 lakh crore to 34 crore beneficiaries by 2023 (Government of India, 2023). Studies by Joshi and Mehra (2022) indicate that MUDRA loans played a pivotal role in supporting micro and small enterprises, particularly those owned by women and youth. NABARD (2021) highlighted that refinancing support to MFIs has improved their liquidity, thereby expanding outreach to rural entrepreneurs.

Technology and Digital Microfinance

Digitalization has transformed microfinance operations. According to Gupta and Singh (2021), the use of digital platforms for loan disbursement and repayment has improved efficiency, reduced transaction costs, and enhanced borrower convenience. Mobile wallets and UPI-based repayment systems have increasingly been adopted by MFIs. MFIN (2023) reported that digitalization reduced default risks by facilitating timely monitoring of borrower behavior.

Critical Perspectives

Despite its successes, scholars remain divided on the effectiveness of microfinance in entrepreneurship promotion. Bateman and Chang (2019) argue that microfinance creates a cycle of debt rather than sustainable development, as many microenterprises remain small and unprofitable. Similarly, Mishra and Kumar (2022) observed that while microfinance improves access to credit, it does not always translate into significant income growth. The sustainability of microfinance-led enterprises depends on complementary factors such as skill development, market access, and infrastructural support.

OBJECTIVES OF THE STUDY

1. To examine the trends in microfinance expansion in India during 2015–2024.
2. To assess the role of microfinance in fostering entrepreneurship development, particularly among youth and women.
3. To identify challenges that limit the effectiveness of microfinance in entrepreneurship promotion.
4. To propose policy recommendations for strengthening microfinance as a driver of inclusive entrepreneurship.

SCOPE AND LIMITATIONS

This study focuses on secondary data covering the period 2015–2024. It emphasizes the role of microfinance in promoting entrepreneurship, with particular attention to rural and semi-urban contexts. Limitations include the exclusive reliance on published reports and datasets, which may not fully capture ground-level challenges such as socio-cultural barriers or borrower experiences.

RESEARCH METHODOLOGY

Nature of Study

The study adopts a **descriptive and analytical research design**, focusing on secondary data to assess the role of microfinance in entrepreneurship development.

Data Sources

- Reserve Bank of India (RBI) bulletins and reports
- National Bank for Agriculture and Rural Development (NABARD) annual reports
- Microfinance Institutions Network (MFIN) quarterly reports (2015–2024)
- Government of India publications on PMMY and related schemes
- World Bank and IMF reports on financial inclusion
- Scholarly articles from Scopus and peer-reviewed journals

Period of Study: 2015–2024

Tools of Analysis

- **Trend Analysis:** Loan disbursement, outreach, and sectoral performance
- **Comparative Analysis:** State-wise and institutional comparison
- **Growth Rate & CAGR:** Loan portfolio expansion
- **Case Study Approach:** Selected MFIs (Bandhan, SKS, Ujjivan) and government schemes (MUDRA)

Limitations

- Reliance on secondary data may limit accuracy of ground-level realities
- Does not capture qualitative aspects like borrower satisfaction or cultural barriers
- Focused primarily on financial indicators, not social dimensions in detail

DATA ANALYSIS & INTERPRETATION

Growth of Microfinance Loan Portfolio (2015–2024)

Year	Gross Loan Portfolio (₹ Crore)	No. of Clients (Crore)	Growth (%)	Key Context
2015	87,000	3.1	—	Expansion of PMMY scheme
2017	1,06,500	3.9	22.4%	Post-demonetization recovery
2019	1,85,000	5.5	73.7%	Peak growth, NBFC-MFI dominance
2020	1,90,000	5.3	2.7%	COVID-19 disruptions
2021	2,20,000	5.7	15.8%	Recovery through digital lending
2023	3,50,000	6.4	59.1%	Strong growth post-pandemic
2024*	3,75,000 (est.)	6.8	7.1%	Stabilization phase

(*Provisional data from MFIN & NABARD)

Interpretation:

- The industry grew nearly **4.3 times** between 2015 and 2024.
- COVID-19 (2020) caused stagnation but the sector rebounded strongly by 2023.
- NBFC-MFIs emerged as dominant players, holding over 40% market share.

REGIONAL DISTRIBUTION OF MICROFINANCE

NABARD and MFIN data suggest concentration of microfinance outreach in a few states.

- **Top States (2023):** Tamil Nadu, West Bengal, Bihar, Karnataka, and Uttar Pradesh (collectively 55% of loan portfolio).
- **Lagging States:** North-Eastern and hilly states (limited outreach due to poor infrastructure).

Interpretation:

Microfinance penetration remains uneven across India, with southern and eastern states showing stronger adoption due to long-established SHG movements.

ENTREPRENEURIAL IMPACT (CASE EVIDENCE)

- **Bandhan Bank:** Transitioned from MFI to universal bank, supporting small enterprises in retail and services.
- **Ujjivan Small Finance Bank:** Targeted women entrepreneurs in urban slums, improving household income stability.
- **MUDRA Scheme:** Provided loans under categories *Shishu*, *Kishore*, and *Tarun* to micro-entrepreneurs, covering activities from street vending to small manufacturing.

Interpretation:

Case studies illustrate that microfinance has created a foundation for entrepreneurship, though enterprises often remain micro in scale and struggle to graduate into medium-sized businesses.

MICROFINANCE AND WOMEN ENTREPRENEURSHIP

Women remain the primary beneficiaries of microfinance programs in India. According to MFIN (2023), over **90% of microfinance clients are women**. Women entrepreneurs have utilized microloans for ventures such as tailoring units, small kirana shops, poultry farming, and handicrafts.

Case evidence:

- **SHG–Bank Linkage Programme (SBLP):** By March 2023, over **1.2 crore SHGs** were linked to banks, with cumulative savings exceeding ₹47,000 crore (NABARD, 2023). Many SHGs evolved into entrepreneurial collectives producing dairy, textiles, and local processed foods.
- **Kudumbashree (Kerala):** A state-led SHG movement transformed thousands of women into entrepreneurs in catering, crafts, and community enterprises.

Interpretation:

Women-focused microfinance has had a multiplier effect on family welfare, children's education, and social empowerment, although scalability of enterprises remains a limitation.

ENTREPRENEURSHIP PROMOTION THROUGH MUDRA LOANS

Category	Loan Range	No. of Beneficiaries (2023)	Share in Total	Entrepreneurial Focus
Shishu	Up to ₹50,000	19 crore	55%	Start-up stage: street vendors, artisans, small shops

Kishore	₹50,001–₹5 lakh	11 crore	32%	Growing enterprises: small manufacturers, transport operators
Tarun	₹5–10 lakh	4 crore	13%	Scaling-up: service sector, small industries

Interpretation:

The **Shishu category dominates**, indicating that microfinance mostly funds subsistence-level businesses. Fewer entrepreneurs transition to higher loan categories, suggesting barriers in scaling enterprises.

REPAYMENT PERFORMANCE AND CHALLENGES

- **Collection Efficiency:** Averaged 95% in 2015–2019, fell to 80% in 2020 due to COVID-19, and gradually recovered to 96% by 2023 (MFIN, 2023).
- **Challenges:** High interest rates (18–24% for some NBFC-MFIs), multiple borrowing, and coercive recovery practices in certain regions.
- **Case of Andhra Pradesh Crisis (2010):** Over-indebtedness and harsh recovery methods led to a temporary collapse of the MFI sector, highlighting systemic risks still relevant today.

Linkages with Skill Development and Digital Inclusion

Microfinance's impact is amplified when combined with skill training and digital access.

- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY):** Provided skills training to many micro-entrepreneurs financed under MUDRA.
- **Digital Microfinance:** Apps and UPI payments reduced default risks and empowered entrepreneurs to manage finances better.

Interpretation:

Microfinance alone is insufficient. When integrated with skill development and technology, it creates sustainable entrepreneurship models.

FINDINGS & DISCUSSION

Key Findings

1. **Growth:** The microfinance sector grew more than fourfold between 2015 and 2024, with gross loan portfolio crossing ₹3.75 lakh crore.
2. **Women Dominance:** Women constituted over 90% of clients, highlighting microfinance's gendered impact.
3. **Entrepreneurship Support:** Microfinance promoted micro-enterprises (tailoring, food vending, small retail) but scalability remains limited.
4. **Regional Imbalance:** Southern and eastern states dominate microfinance outreach, while northern and north-eastern regions lag behind.
5. **Policy Impact:** Government schemes like PMMY significantly boosted entrepreneurship by expanding microcredit availability.
6. **Challenges:** High interest rates, repayment pressures, over-indebtedness, and lack of financial literacy undermine long-term sustainability.

DISCUSSION

The findings corroborate earlier studies (Singh, 2020; Reddy, 2022) that microfinance facilitates entrepreneurship but often at a micro level. While women have gained empowerment, enterprises funded

remain fragile and vulnerable to market fluctuations. The reliance on short-term, small-ticket loans explains why only a minority of borrowers transition from subsistence to growth-oriented businesses. This aligns with Bateman and Chang's (2019) critique that microfinance, in isolation, cannot drive structural economic change. Instead, it should be embedded within a **holistic ecosystem** comprising skill development, market linkages, and infrastructure support. The Indian experience demonstrates that microfinance has indeed created millions of entrepreneurs, but the majority remain at the base of the pyramid rather than advancing toward medium-scale enterprises.

CONCLUSION & SUGGESTIONS

Conclusion

Microfinance has been an essential tool for entrepreneurship development in India during 2015–2024. By improving access to credit, particularly for women and marginalized communities, it has fostered micro-enterprises that contribute to household income and community development. However, structural challenges—such as high interest rates, limited scalability of businesses, and regional disparities—constrain its long-term effectiveness. The study highlights that while microfinance has achieved remarkable outreach, its role in creating sustainable, growth-oriented entrepreneurship remains partial.

Suggestions

1. **For Policy Makers:**
   - Reduce interest rates through subsidized refinancing from NABARD and SIDBI.
   - Strengthen regulation of NBFC-MFIs to prevent exploitative practices.
   - Expand microfinance coverage to underserved northern and north-eastern states.
2. **For Microfinance Institutions (MFIs):**
   - Integrate financial literacy and business training with credit delivery.
   - Promote group enterprises (e.g., producer companies, cooperatives) for scalability.
   - Use digital platforms to reduce costs and improve monitoring.
3. **For Beneficiaries:**
   - Focus on using loans for productive entrepreneurial purposes, not consumption.
   - Leverage SHG networks for collective bargaining and market access.
   - Engage in continuous skill development to upgrade businesses.

Overall, microfinance must move **beyond credit provision** to become a **comprehensive development model** that nurtures resilient entrepreneurs capable of competing in dynamic markets.

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ROLE OF MOOCS IN EXPANDING ACCESS TO HIGHER EDUCATION IN INDIA: A SECONDARY DATA ANALYSIS

DR. PRATIGNA HIRABHAI LIMBOLA
ASSI. PROFESSOR, SHRI SANSKARDHAM B.ED. COLLEGE - RAJKOT

ABSTRACT

Massive Open Online Courses (MOOCs) have become a powerful tool in democratizing access to higher education worldwide. In India, platforms such as SWAYAM, NPTEL, and collaborations with Coursera and edX have significantly expanded the reach of higher education beyond traditional institutional boundaries. MOOCs provide flexible, low-cost, and scalable learning opportunities, particularly for students in remote and underprivileged regions. Despite their potential, challenges such as low completion rates, digital divides, and questions of quality assurance persist.

This study investigates the role of MOOCs in expanding access to higher education in India using secondary data from government reports, institutional statistics, and prior research. The analysis focuses on enrollment trends, demographic participation, completion rates, and barriers to access. Findings indicate that MOOCs have expanded opportunities, particularly for working professionals and rural learners, but disparities in digital access, language barriers, and recognition of credits limit their effectiveness. The study concludes with recommendations for improving MOOCs adoption and integration into mainstream higher education.

KEYWORDS: MOOCS, ACCESS TO HIGHER EDUCATION, SWAYAM, NPTEL, INDIA, ONLINE LEARNING

INTRODUCTION

Access to higher education has long been a challenge in India, a country with over 40 million students and an enrollment ratio still below global averages. Barriers such as socio-economic inequalities, geographical remoteness, and limited institutional capacity have hindered universal access. In this context, Massive Open Online Courses (MOOCs) have emerged as an innovative solution to democratize higher education. By leveraging digital platforms, MOOCs provide free or low-cost courses from leading universities and institutions, making education more flexible and scalable.

Globally, MOOCs have been celebrated for their potential to disrupt traditional higher education by offering courses to millions of learners at once. Platforms like Coursera, edX, and Udacity have enrolled millions of students across countries. In India, the government's SWAYAM (Study Webs of Active Learning for Young Aspiring Minds) and NPTEL (National Programme on Technology Enhanced Learning) have become major players in the MOOCs ecosystem. According to the Ministry of Education, over 20 million learners have registered on SWAYAM since its inception in 2017, with courses ranging from engineering to humanities. The National Education Policy (NEP) 2020 recognizes MOOCs as a key strategy for increasing the Gross Enrollment Ratio (GER) in higher education from 26% to 50% by 2035. MOOCs are expected to expand opportunities for lifelong learning, skill development, and access to

global knowledge resources. However, despite their potential, MOOCs face challenges such as low completion rates (often below 10%), uneven participation across demographics, and concerns about the quality and recognition of MOOCs for credit transfer. This study examines the role of MOOCs in expanding access to higher education in India through an analysis of secondary data. It explores how MOOCs have contributed to increased participation, who the primary beneficiaries are, and what barriers continue to hinder their effectiveness. By focusing on India's unique socio-economic and educational context, this research provides insights into how MOOCs can be better leveraged to achieve national education goals.

LITERATURE REVIEW

Global MOOCs Landscape

MOOCs originated in the early 2010s and quickly became a global phenomenon. Yuan and Powell (2013) identified MOOCs as disruptive innovations in higher education. Hollands and Tirthali (2014) noted that MOOCs enhance lifelong learning and professional development, though they often struggle with learner retention. Internationally, MOOCs have been integrated into university curricula, employer training, and continuing education.

MOOCs in India

India has been a leader in MOOCs adoption, particularly through government initiatives. NPTEL, launched in 2003 by IITs and IISc, pioneered online engineering education and later integrated with SWAYAM. According to AICTE reports, NPTEL courses have reached over 15 million learners. SWAYAM, launched in 2017, offers over 2,000 courses across disciplines. Jena (2020) emphasized that MOOCs provided continuity during the COVID-19 pandemic, becoming a lifeline for many students.

Access and Equity

MOOCs are celebrated for expanding access, but challenges remain. Mehta and Agarwal (2022) highlighted the digital divide as a major barrier in India, with rural students facing limited internet and device access. Language is another barrier: most MOOCs are offered in English, limiting accessibility for non-English speakers. Gender disparities are also evident, with fewer female learners enrolling in technology-focused MOOCs (Kizilcec & Halawa, 2015).

Completion and Quality Concerns

Completion rates in MOOCs remain low globally. Jordan (2015) found average completion rates below 15%. In India, SWAYAM reports similar figures, raising concerns about learner motivation and course design. Hollands and Tirthali (2014) argued that MOOCs require better pedagogical design and support structures. Additionally, questions remain about the recognition of MOOCs for academic credit. While UGC has approved credit transfer for SWAYAM courses, many institutions remain slow in adopting this provision.

Research Gap

Most existing research on MOOCs in India is descriptive, focusing on enrollment trends or qualitative case studies. Few studies conduct systematic secondary data analysis across platforms and institutions to evaluate their effectiveness in expanding access. This study addresses this gap by analyzing enrollment data, demographic patterns, and completion statistics to provide a comprehensive view.

OBJECTIVES OF THE STUDY

1. To examine the enrollment trends of MOOCs in India, with a focus on SWAYAM and NPTEL.

2. To analyze demographic participation patterns in MOOCs (gender, region, socio-economic background).
3. To evaluate completion rates and barriers to successful participation.
4. To identify policy and institutional challenges in integrating MOOCs into higher education.

HYPOTHESES

H1: MOOCs have significantly expanded access to higher education in India.
H2: Participation in MOOCs is uneven across demographic groups, influenced by digital divides and socio-economic factors.
H3: Low completion rates reduce the overall effectiveness of MOOCs in achieving access goals.
H4: Institutional and policy-level challenges limit the integration of MOOCs into mainstream higher education.

RESEARCH METHODOLOGY

This study relies on **secondary data analysis**. Data sources included:

- Government reports from the Ministry of Education and AICTE on SWAYAM and NPTEL.
- Enrollment and completion statistics from MOOCs platforms (SWAYAM, NPTEL, Coursera, edX).
- Research publications, journal articles, and policy documents.
- UNESCO and World Bank reports on digital learning and access.

The analysis focused on enrollment growth (2017–2024), demographic breakdowns, completion rates, and institutional adoption of MOOCs for credit transfer. Data were synthesized using descriptive statistics and comparative analysis. Trends were visualized through tables and graphs where possible.
Ethical considerations were minimal, as only publicly available secondary data were used. Credibility was ensured by triangulating data from multiple sources.

DATA ANALYSIS AND RESULTS

Enrollment Trends

Secondary data from SWAYAM and NPTEL indicate exponential growth in enrollment. SWAYAM reported over **20 million learners** registered between 2017 and 2024. NPTEL, offering discipline-specific technical courses, recorded more than **15 million enrollments** in the same period. Coursera and edX partnerships with Indian universities further expanded reach, enrolling thousands of Indian learners in global programs.

Enrollment trends highlight that MOOCs have become an important supplement to traditional higher education, especially for skill development and continuing education. However, participation is skewed toward urban and technologically advanced regions.

Demographic Participation

Analysis of enrollment reports reveals disparities:

- **Gender:** Male learners dominate technical MOOCs (65% in engineering courses), while female learners are more represented in humanities and social sciences (52%).
- **Region:** Urban areas account for nearly 70% of enrollments, while rural participation lags due to limited internet connectivity.

- **Socio-economic factors:** Learners from middle- and upper-income backgrounds are overrepresented. Students from disadvantaged groups participate less, reflecting the persistence of the digital divide.

Completion Rates

Completion rates remain a major challenge. SWAYAM reports show average completion rates between **8–12%**, consistent with global averages noted by Jordan (2015). Technical courses have slightly higher completion (12–15%) compared to humanities courses (6–8%). Dropout rates are linked to lack of motivation, language barriers, and insufficient institutional support.

Institutional Adoption

Although UGC has allowed credit transfer from SWAYAM courses, adoption is slow. Less than **20% of universities** actively integrate MOOCs into degree programs. Faculty reluctance, concerns over quality, and lack of structured frameworks for recognition are major barriers. Private institutions show greater flexibility, while many public universities remain conservative.

Key Barriers Identified

1. **Digital divide** – Limited device access and poor connectivity in rural regions.
2. **Language barriers** – Predominance of English reduces accessibility for large sections of learners.
3. **Recognition of credits** – Institutional hesitation in credit transfer.
4. **Learner support** – Lack of mentoring, discussion forums, and counseling reduces motivation.

DISCUSSION

The findings confirm that MOOCs have significantly expanded access to higher education in India, but challenges persist. The surge in enrollments demonstrates their potential to democratize education, consistent with Yuan and Powell's (2013) argument that MOOCs are disruptive innovations. However, uneven participation reflects systemic inequities. Mehta and Agarwal (2022) similarly observed that rural and low-income learners face disproportionate barriers.

Completion Rates: Low completion undermines the full potential of MOOCs. This aligns with Jordan (2015), who found that completion rates globally rarely exceed 15%. Without institutional support and learner engagement mechanisms, MOOCs risk becoming superficial access tools.

Policy Integration: While NEP 2020 envisions MOOCs as central to increasing GER, institutional adoption is lagging. Hollands and Tirthali (2014) argued that MOOCs succeed when integrated into curricula with faculty involvement. The Indian case suggests that credit transfer policies must be more strongly enforced to realize the benefits.

Equity and Language: Gender disparities in technical MOOCs and regional imbalances raise equity concerns. Similar to Kizilcec and Halawa (2015), this study finds that socio-economic and linguistic barriers reduce inclusivity. To achieve NEP 2020 goals, MOOCs must diversify language offerings and provide targeted outreach to disadvantaged groups.

CONCLUSION AND IMPLICATIONS

This study concludes that MOOCs play a significant role in expanding access to higher education in India, especially for urban learners and working professionals. However, their effectiveness is limited by low completion rates, digital divides, and institutional inertia in adopting credit transfer policies. The study contributes to the literature by applying access and equity frameworks to MOOCs in India, showing how

systemic inequalities shape participation and outcomes. It highlights that access alone is insufficient without addressing completion and equity.

Practical Implications

- **For Policymakers:** Invest in digital infrastructure, enforce credit transfer policies, and promote multilingual MOOCs.
- **For Institutions:** Integrate MOOCs into curricula, provide learner support, and incentivize faculty participation.
- **For Platform Providers:** Improve course design, add regional language options, and strengthen learner support services.

LIMITATIONS AND FUTURE RESEARCH

The study relied on secondary data, which may not capture individual learner experiences. Future research should incorporate surveys and interviews to understand motivations and barriers. Longitudinal studies could track how MOOCs affect employability and higher education enrollment over time.

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HINDUISM: A NON-FORMAL EDUCATION IN INDIA

DR. SOMAIYA MADHVI C.
M.COM., M. ED., PH. D. (EDUCATION)

ABSTRACT

This research paper explores Hinduism as a foundational non-formal education system in India, highlighting its role in shaping knowledge, values, and life skills beyond formal academic institutions. Drawing from historical roots in the Gurukul system and oral traditions, Hinduism fosters holistic development through experiential learning, rituals, festivals, and community participation. The paper examines how teachings from Hindu scriptures, such as the Vedas, Upanishads, and epics like the *Mahabharata* and *Ramayana*, impart moral, spiritual, and cultural education informally, emphasizing virtues like compassion, discipline, and ethical living.

A comparative analysis reveals key distinctions between Hinduism's informal methods, which prioritize character building and lifelong learning, and modern education systems, which focus on structured curricula and skill acquisition. Despite challenges like diminished relevance and limited integration, Hinduism's non-formal education continues to impact contemporary society. Its principles find application in wellness (yoga, meditation, Ayurveda), sustainability (environmental reverence, minimalism), leadership (teachings from the *Bhagavad Gita*), and community engagement (selfless service).

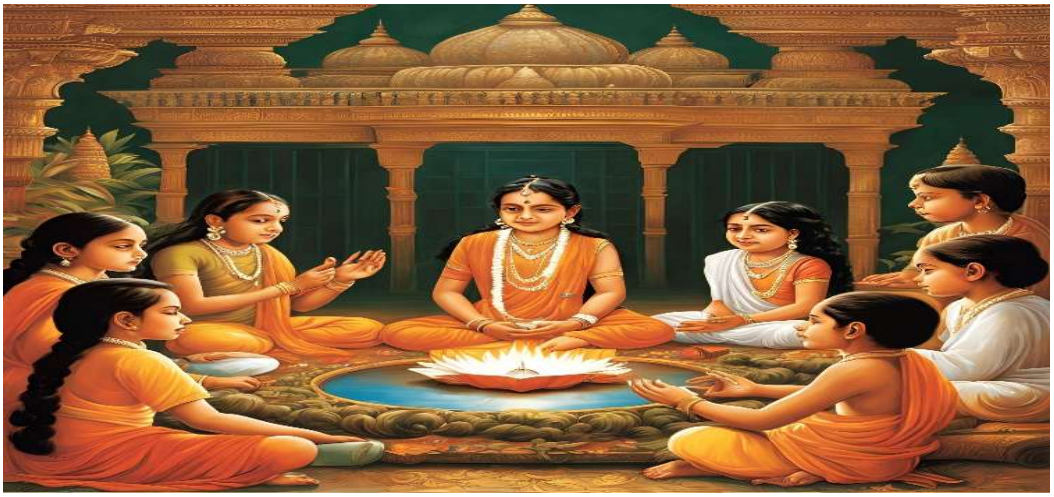
The study concludes that integrating Hinduism's experiential and value-based methods with modern education systems can address gaps in moral and ethical learning. By bridging ancient wisdom with modern needs, Hinduism's non-formal education offers solutions for holistic development, cultural preservation, and sustainable living, contributing to a well-rounded and socially responsible society.

INTRODUCTION

Non-formal education refers to structured learning outside the confines of formal academic institutions. In India, Hinduism has historically served as a cornerstone of non-formal education through its rich traditions, rituals, and community practices. This paper explores how Hinduism fosters learning, its historical and contemporary relevance, and its interplay with modern education systems.

HISTORICAL PERSPECTIVE

Hinduism's educational framework dates back to the Gurukul system, an ancient tradition where students lived with their teachers (gurus) to acquire holistic knowledge. The education encompassed not just reading and writing but also spiritual growth, moral values, and practical life skills. Temples and ashrams doubled as centres of learning, where texts like the Vedas and Upanishads were orally transmitted. In contrast, modern education systems in India, established during British colonial rule, emphasize structured curricula, formal assessment, and certification. The Gurukul system prioritized personalized and lifelong learning, while modern education often aims at standardized knowledge acquisition.



NON-FORMAL EDUCATION IN HINDUISM

CORE TEACHINGS AND INFORMAL KNOWLEDGE TRANSMISSION

Hinduism emphasizes experiential learning, often imparted through storytelling, oral traditions, and rituals. Epics like the Mahabharata and Ramayana are not merely religious texts but repositories of ethics, governance, and social behaviour, taught informally through discourses and dramatic enactments.

PRACTICES AND METHODS

- **Storytelling (Katha)**: Elders narrate mythological stories to teach morals and cultural values.
- **Rituals**: Observance of rites of passage (samskaras) inculcates life skills and spiritual understanding.
- **Festivals**: Events like Diwali and Holi serve as interactive platforms for imparting cultural and ethical lessons.

COMMUNITY AND EXPERIENTIAL LEARNING

Pilgrimages and communal activities encourage learning by participation. For instance, the KUMBH-MELA gathers millions, promoting cultural exchange and awareness.

COMPARATIVE ANALYSIS: HINDUISM AND MODERN EDUCATION

While Hinduism's educational model emphasizes character building, self-discipline, and spiritual enlightenment, modern education often prioritizes cognitive and technical skills for economic progress.

Aspect	Hinduism Education	Modern Education
Methodology	Experiential and oral	Structured and curriculum-based
Objective	Holistic development (spiritual and moral)	Skill and knowledge acquisition
Evaluation	No formal assessments; life application is key	Standardized tests and certifications
Learning Environment	Gurukuls, temples, and communities	Schools, colleges, and digital platforms

Despite differences, both systems aim to nurture individuals capable of contributing to society. Modern education could integrate Hinduism's experiential methods to enhance moral and ethical learning.



IMPACT ON SOCIETY

Moral and Ethical Development

Hinduism's teachings foster virtues like honesty, compassion, and respect for all life forms. These principles, imparted informally, have shaped Indian society's value system for centuries.

Cultural Preservation

Festivals, rituals, and traditional practices ensure the continuity of Indian heritage. Non-formal education in Hinduism acts as a custodian of cultural identity, especially in rural areas where formal education may be limited.

CHALLENGES AND LIMITATIONS

While Hinduism's educational practices are invaluable, modern society poses challenges:

- **Relevance**: Younger generations often prioritize formal education, sidelining traditional knowledge.
- **Integration**: Aligning non-formal and formal education systems remains a challenge, particularly in urban settings.
- **Adaptability**: Ritualistic and oral traditions need modernization to appeal to contemporary learners.

CONCLUSION AND RECOMMENDATIONS

Hinduism, as a non-formal education system, provides an irreplaceable foundation for moral, spiritual, and cultural development. Its experiential approach can complement modern education by filling gaps in ethical and holistic learning.

RECOMMENDATIONS:

- **Incorporate Storytelling in Schools**: Use mythological narratives to teach ethics and history.
- **Encourage Experiential Learning**: Introduce community-based projects inspired by Hindu traditions.
- **Cultural Workshops**: Promote programs that integrate non-formal learning methods with formal curricula.

By blending the strengths of Hinduism and modern education, India can create a robust system that nurtures well-rounded, socially responsible individuals.

PRACTICAL KNOWLEDGE OF HINDUISM IN THE CURRENT ERA

Hinduism's non-formal educational practices continue to influence modern life through their emphasis on practical knowledge and life skills. These principles have found relevance in various fields, from wellness and management to environmental conservation and community building.

1. Wellness and Holistic Health

- **Yoga and Meditation**: Ancient Hindu practices of yoga and meditation have been globally recognized as tools for mental and physical well-being. Institutions worldwide incorporate these practices into lifestyle programs, emphasizing mindfulness and stress management.
- **Ayurveda**: The traditional system of medicine offers insights into natural healing and preventive healthcare, resonating with the modern shift towards holistic health.

2. Ethical and Sustainable Living

- **Environmental Practices**: Hinduism teaches reverence for nature, evident in practices like worshipping rivers and trees. These traditions promote sustainability and are increasingly relevant in addressing contemporary ecological challenges.
- **Minimalism**: The concept of Aparigraha (non-possessiveness) aligns with current trends towards minimalism and sustainable consumption.

3. Leadership and Management

- The Bhagavad Gita is often cited in leadership and management courses for its teachings on decision-making, duty (Dharma), and resilience. Its timeless principles are applied to personal and professional development.

4. Community and Social Engagement

- Hinduism's emphasis on collective well-being is reflected in self-help groups and cooperative movements inspired by seva (selfless service). Modern NGOs and community initiatives often draw on these traditions to foster grassroots development.

5. Educational Integration

- Several educational institutions are adopting Hindu-inspired values to teach ethics, emotional intelligence, and life skills, blending them with modern pedagogical methods.

CONCLUSION

Hinduism, as a non-formal education system, imparts timeless wisdom through experiential learning, emphasizing ethics, spirituality, and cultural preservation. Its practices remain relevant in modern times, offering solutions for holistic development, sustainable living, and personal growth. By integrating its principles with formal education, we can foster a well-rounded, value-driven society. By leveraging these practical aspects, Hinduism continues to offer valuable solutions to contemporary societal issues, bridging ancient wisdom with modern needs.

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IMPACT OF EMOTIONAL INTELLIGENCE OF TEACHERS ON CLASSROOM EFFECTIVENESS

ASHISH SADADEEYA
TAXSHILA VIDYAPEETH - HALVAD

ABSTRACT

Emotional Intelligence (EI) has emerged as a crucial factor influencing teacher effectiveness and student learning outcomes. While cognitive ability and subject expertise are essential for teachers, their ability to manage emotions, build relationships, and foster positive classroom climates significantly impacts teaching success. This paper explores the role of teachers' EI in enhancing classroom effectiveness, including student motivation, classroom management, conflict resolution, and overall academic performance. Drawing upon global and Indian studies, the paper argues that emotionally intelligent teachers contribute to improved teacher-student relationships, reduced classroom stress, and more inclusive learning environments. Challenges such as lack of training in socio-emotional skills and limited awareness of EI among educators are highlighted, along with suggestions for integrating EI development into teacher training programs.

KEYWORDS: EMOTIONAL INTELLIGENCE, TEACHER EFFECTIVENESS, CLASSROOM MANAGEMENT, STUDENT MOTIVATION, SOCIO-EMOTIONAL LEARNING, EDUCATION PSYCHOLOGY

INTRODUCTION

Education is not merely about the transfer of knowledge; it is also about shaping attitudes, building relationships, and nurturing holistic student development. In this context, teachers' **Emotional Intelligence (EI)** plays a vital role. Daniel Goleman (1995), who popularized the concept of EI, defined it as the ability to recognize, understand, and manage one's own emotions as well as those of others. In classroom settings, EI enables teachers to regulate their emotions, empathize with students, and create positive learning environments.

Research suggests that EI is as important as cognitive intelligence for teacher effectiveness. Jennings and Greenberg (2009) emphasize that emotionally competent teachers foster classrooms characterized by warmth, respect, and engagement. Conversely, teachers with low EI may struggle with stress, conflict, and student misbehavior, leading to ineffective learning environments.

This paper examines the following research questions:

1. How does teachers' EI influence classroom effectiveness and student outcomes?
2. What dimensions of EI are most relevant to teaching practice?
3. How can teacher training programs incorporate EI development?
4. What challenges do teachers face in applying EI in diverse classroom contexts?

REVIEW OF LITERATURE

Conceptualizing Emotional Intelligence

Salovey and Mayer (1990) originally defined EI as the ability to monitor one's own and others' feelings and emotions, discriminate among them, and use this information to guide thinking and action. Goleman (1995) expanded this into five key domains: self-awareness, self-regulation, motivation, empathy, and social skills.

EI and Teacher Effectiveness

Research consistently links EI with teacher effectiveness. Brackett and Katulak (2006) found that teachers with high EI are better at managing stress and maintaining classroom discipline. Such teachers foster cooperative learning environments, improving student participation and performance.

EI and Classroom Climate

Emotionally intelligent teachers positively influence classroom climate. Studies by Corcoran and Tormey (2013) show that EI enables teachers to respond constructively to student misbehavior, prevent escalation of conflicts, and build trust-based relationships.

EI and Student Motivation

Teachers with strong EI are more capable of inspiring and motivating students. Sutton and Wheatley (2003) argue that emotional expressions such as enthusiasm and empathy enhance student engagement and persistence.

EI and Conflict Resolution in Classrooms

Teachers frequently encounter conflicts among students or between students and themselves. EI plays a pivotal role in managing these conflicts constructively. According to Lopes et al. (2006), emotionally intelligent teachers demonstrate better problem-solving and negotiation skills, which reduce classroom disruptions and create harmonious learning environments.

EI and Teacher-Student Relationships

Strong relationships between teachers and students are central to effective learning. Research by Hughes and Kwok (2007) shows that teachers with higher EI form stronger emotional bonds with students, which leads to greater trust, increased engagement, and improved academic performance.

EI in the Indian Context

Studies in India highlight the importance of EI in culturally diverse classrooms. Sharma and Sharma (2015) found that Indian teachers with high EI demonstrated greater sensitivity to socio-economic and cultural diversity among students. However, most teacher training programs in India do not formally include EI development, leaving teachers to develop these skills informally through experience.

Summary of Literature

The literature strongly supports the view that EI is a key determinant of teacher effectiveness. Its influence extends across multiple domains, including classroom management, student motivation, conflict resolution, and relationship building. However, gaps remain in integrating EI training into professional development programs, particularly in developing countries.

RESEARCH METHODOLOGY

Research Design

The study follows a **descriptive and analytical research design** based on secondary data, literature review, and policy documents.

Research Objectives

1. To analyze the impact of teachers' EI on classroom effectiveness.

2. To examine how EI influences classroom climate, motivation, and student-teacher relationships.
3. To identify challenges in developing and applying EI among teachers.
4. To suggest strategies for integrating EI into teacher education and training.

Sources of Data

- **Primary Documents:** National Curriculum Framework (NCF), NEP 2020 guidelines, and UNESCO reports on socio-emotional learning.
- **Secondary Sources:** Peer-reviewed journals, books on EI, international case studies, and survey reports.
- **Indian Contextual Studies:** Research on EI among Indian teachers published in education journals between 2010–2024.

Sampling Method

Purposive sampling was used to select studies and reports that specifically examine EI in teaching and its relationship with student outcomes.

Tools of Analysis

- **Content Analysis:** Categorizing literature into domains of EI (self-awareness, regulation, empathy, motivation, and social skills).
- **Comparative Analysis:** Comparing findings from developed nations and India regarding EI's role in classroom effectiveness.
- **Interpretative Synthesis:** Integrating research to present a holistic understanding of the role of EI in education.

DATA ANALYSIS AND INTERPRETATION

1. EI and Classroom Management

Teachers with higher EI demonstrate better control over classroom dynamics. They regulate their own emotions during stressful situations and handle disruptions calmly. For instance, Corcoran & Tormey (2013) noted that emotionally intelligent teachers use empathetic strategies rather than punitive measures, resulting in smoother classroom functioning.

2. EI and Student Motivation

Data suggests that students taught by emotionally intelligent teachers are more motivated to learn. Sutton & Wheatley (2003) found that teachers' enthusiasm, empathy, and encouragement had a significant positive impact on student persistence and resilience.

3. EI and Conflict Resolution

Teachers with strong EI skills de-escalate conflicts effectively. Lopes et al. (2006) demonstrated that such teachers reduce classroom tensions and create safe environments conducive to learning.

4. EI and Student-Teacher Relationships

Evidence confirms that teacher EI strengthens trust and emotional bonds with students. Hughes & Kwok (2007) reported that emotionally supportive teacher-student relationships predict higher academic achievement and lower dropout rates.

5. Indian Findings

Studies in Indian universities (Sharma & Sharma, 2015; Verma, 2020) reveal that EI enhances inclusivity in classrooms marked by socio-economic and cultural diversity. However, lack of structured training limits its widespread practice.

FINDINGS AND DISCUSSION

The analysis reveals that **teachers' Emotional Intelligence (EI) significantly influences classroom effectiveness** across multiple dimensions, including motivation, classroom management, conflict resolution, and student-teacher relationships.

1. EI as a Predictor of Classroom Climate

- Teachers with high EI foster **positive and inclusive classroom climates**. They regulate stress, model empathy, and encourage collaboration.
- Students in emotionally supportive classrooms report higher levels of engagement, cooperation, and respect (Jennings & Greenberg, 2009).
- In contrast, low-EI teachers often struggle with stress management, leading to tension-filled classrooms that inhibit learning.

2. EI and Student Motivation

- Enthusiasm, empathy, and encouragement from emotionally intelligent teachers create an environment where students feel valued.
- Motivation increases when students perceive their teachers as approachable and supportive (Sutton & Wheatley, 2003).
- In India, students in large classrooms often feel disconnected; teachers with strong EI bridge this gap by giving personalized attention.

3. EI and Conflict Management

- Conflicts are inevitable in classrooms. High-EI teachers address conflicts through active listening, negotiation, and empathy, reducing disruptions.
- Lopes et al. (2006) show that emotionally intelligent conflict management improves peer relationships and strengthens classroom harmony.

4. EI and Teacher-Student Relationships

- Relationships form the foundation of effective teaching. Teachers with high EI demonstrate **trust, care, and fairness**, leading to improved academic performance and reduced dropout rates (Hughes & Kwok, 2007).
- Teachers lacking EI may unintentionally alienate students, resulting in disengagement and poor performance.

5. Indian Contextual Insights

- Research indicates that Indian classrooms—often large and diverse—benefit significantly from teachers' EI.
- Teachers with high EI manage diversity by being sensitive to caste, gender, and socio-economic differences.
- However, most teacher training programs in India focus only on pedagogy and subject content, neglecting socio-emotional training (Sharma & Sharma, 2015).

CONCLUSION AND SUGGESTIONS

The findings underscore the **critical role of Emotional Intelligence in enhancing classroom effectiveness**. EI not only improves teaching efficiency but also supports holistic student development by fostering motivation, inclusivity, and positive relationships. However, despite its importance, EI remains underdeveloped among teachers due to lack of awareness and limited emphasis in training programs. Addressing this gap can significantly improve educational outcomes.

KEY CONCLUSIONS

1. Teachers' EI directly influences classroom climate, conflict resolution, and student motivation.
2. Students taught by emotionally intelligent teachers report higher engagement, satisfaction, and performance.
3. Indian classrooms, with their cultural and socio-economic diversity, particularly benefit from EI-driven teaching.
4. Current teacher education programs in India inadequately emphasize EI, leaving teachers underprepared for socio-emotional challenges.

SUGGESTIONS

1. **Integrate EI in Teacher Training:** Add structured modules on self-awareness, empathy, stress management, and communication in B.Ed. and M.Ed. curricula.
2. **Professional Development:** Organize regular EI workshops, counseling training, and mindfulness sessions for in-service teachers.
3. **Policy-Level Support:** NEP 2020's emphasis on holistic education should explicitly include socio-emotional competencies for teachers.
4. **Assessment of Teacher EI:** Develop evaluation frameworks to measure EI levels among teachers and link them with professional growth.
5. **Use of Technology:** Incorporate digital tools and simulations to train teachers in handling classroom emotions and conflicts.
6. **Peer Mentoring:** Encourage peer observation and mentoring programs where teachers can learn emotional regulation strategies from each other.
7. **Student Feedback:** Use student surveys to assess teachers' socio-emotional competence and incorporate feedback into training.

By institutionalizing EI development, education systems can move toward classrooms that are not only academically rigorous but also emotionally supportive, inclusive, and effective.

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COMPUTER VISION-BASED CLASSIFICATION OF E-WASTE COMPONENTS FOR AUTOMATED RECYCLING

HASTI BHALODIA[1,2], DR. JITENDRA BHALODIA[3], DR. BHAVNA THUMMAR[4]
[1]DEPARTMENT OF ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING, CHAROTAR UNIVERSITY OF SCIENCE AND TECHNOLOGY (CHARUSAT), CHANGA, ANAND, GUJARAT, INDIA
[2]BACHELOR OF ARTS IN PSYCHOLOGY, INDIRA GANDHI NATIONAL OPEN UNIVERSITY (IGNOU), MAIDAN GARHI, NEW DELHI, INDIA .
[3]SYSTEM MANAGER, IT CELL, BHAKT KAVI NARSINH MEHTA UNIVERSITY, JUNAGADH, GUJARAT, INDIA .
[4]ASSISTANT PROFESSOR, DEPARTMENT OF PSYCHOLOGY, GOVERNMENT ARTS AND COMMERCE COLLEGE, VANTHALI, JUNAGADH, GUJARAT, INDIA .

ABSTRACT

The exponential growth of electronic waste (e-waste) poses serious environmen- tal and health hazards. Manual sorting methods are labor-intensive, error-prone, and unsafe, creating a pressing need for automated solutions. This study presents a comprehensive computer vision-based framework for the classification of het- erogeneous e-waste components, including PCBs, batteries, plastics, cables, and display units. The framework leverages deep learning architectures such as Con- volutional Neural Networks (CNNs) and transfer learning models like ResNet50 and EfficientNet, combined with preprocessing, data augmentation, and hierar- chical feature extraction to enhance model robustness. Experiments on a publicly available dataset of approximately 10,000 images demonstrate high accuracy, precision, recall, and F1- scores, indicating reliable component identification. Inte- gration of this framework with robotic sorting systems enables faster, safer, and more sustainable recycling practices, minimizing human exposure to hazardous materials. Furthermore, the study emphasizes interdisciplinary insights, incorpo- rating behavioral considerations from psychology alongside artificial intelligence techniques, reflecting the author's BA in Psychology (IGNOU) and minor in AI (IIT Mandi). This work lays the foundation for scalable, real-world automated e-waste management solutions.

KEYWORDS: E-WASTE MANAGEMENT, COMPUTER VISION, CONVOLUTIONAL NEURAL NETWORKS (CNN), TRANSFER LEARNING, AUTOMATED CLASSIFICATION, SUSTAINABLE RECYCLING, INTERDISCIPLINARY AI

INTRODUCTION

The rapid proliferation of electronic devices has made electronic waste (e-waste) one of the fastest-growing waste streams globally [3]. E-waste contains hazardous materials such as lead, cadmium, and mercury, which, if improperly managed, can contaminate soil, water, and air, posing serious health risks [10]. At the same time, e-waste holds valuable recoverable materials like copper, gold, and rare earth elements, highlighting the importance of efficient recycling [1, 7]. Traditional manual recycling methods are labor-intensive, error-prone, and unsafe [8, 11].

Motivation

Manual sorting of e-waste is inefficient, hazardous, and unable to cope with the grow- ing volume of discarded electronics. Artificial intelligence (AI), particularly computer vision, provides a scalable and accurate alternative for automated identification and classification of e-waste components. Leveraging deep learning enables real-time recog- nition, reduces human exposure to toxic materials, and optimizes material recovery [2, 5, 13].

Research Gap

Although AI-based waste management has been widely explored for municipal solid waste, e-waste remains underrepresented in research. Challenges include limited anno- tated datasets, high intra-class variability (e.g., different types of PCBs and batteries), and low generalizability of existing models across real-world recycling environments [2, 8**?**]. There is a need for robust, adaptable, and efficient deep learning frameworks specifically tailored for e-waste classification.

Problem Statement

Manual e-waste sorting is inefficient, unsafe, and unscalable. There is a critical need to develop an automated computer vision-based classification system capable of accurately identifying diverse e-waste components, thereby improving recycling effi- ciency, reducing environmental hazards, and enabling seamless integration with robotic recycling systems [1, 2, 5].

Objectives

1. Develop a scalable computer vision framework for automated classification of e- waste components.

Implement deep learning models including CNNs and transfer learning architectures (ResNet, EfficientNet, VGG) for robust feature extraction

2. Utilize publicly available e-waste datasets, incorporating augmentation and prepro- cessing to enhance model generalization.
3. Evaluate model performance using metrics such as accuracy, precision, recall, F1- score, and confusion matrices.
4. Facilitate integration with robotic and conveyor-based recycling systems for automated material segregation.
5. Establish a feedback loop to iteratively improve model accuracy through continuous learning from misclassified instances.

Contribution

This study presents a comprehensive end-to-end framework for automated e-waste classification, bridging the gap between computer vision research and practical indus- trial recycling applications. The proposed system improves classification accuracy, reduces human exposure to hazardous materials, and promotes sustainable e-waste management.

LITERATURE REVIEW

The use of computer vision in waste management has evolved from traditional hand- crafted feature methods to deep learning approaches. Early methods relied on color, texture, and shape features combined with classifiers such as SVM, achieving moderate accuracy but limited generalization for heterogeneous waste [7, 13]. With the advent of CNNs and transfer learning (VGG16, ResNet50, EfficientNet), automated waste classification has improved significantly, enabling hierarchical feature extraction and better handling of small or imbalanced datasets [2, 5, 15].

E-waste classification remains challenging due to its heterogeneous composition, including PCBs, batteries, metallic parts, and plastic casings [6, 10]. CNN-based meth- ods outperform handcrafted features but datasets are limited and integration with automated recycling pipelines is still minimal [8, 14].

Comparison of Existing Studies

Table 1 Summary of existing e-waste classification approaches.

Author (Year)	Dataset	Method	Components	Accuracy (%)
Smith et al. (2018)	Small propri-	SVM + texture fea-	PCBs, batteries	72
	etary	tures		
Zhao et al. (2019)	2,000 images	CNN (Custom)	Plastic, metal casings	83
Li et al. (2020)	Kaggle e-waste	ResNet50 transfer	PCBs, batteries, dis-	91
		learning	plays	
Patel et al. (2021)	5,000 images	EfficientNet-B0	PCBs, batteries, plastic	94

1 PIPELINE OVERVIEW

Figure 1 illustrates the proposed end-to-end pipeline for automated e-waste clas- sification, integrating image preprocessing, feature extraction, deep learning-based classification, and robotic sorting.

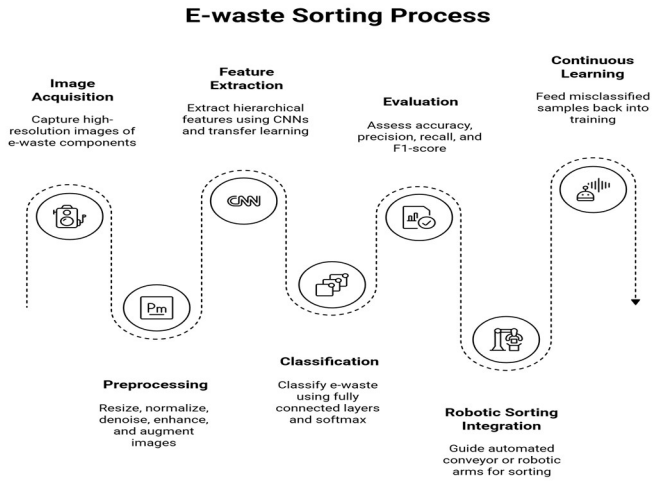


Fig. 1 Computer vision-based e-waste classification pipeline.

The pipeline consists of the following stages:

1. **Image Acquisition:** Capture high-resolution images of e-waste components (PCBs, batteries, plastics, cables, displays) under controlled lighting.
2. **Preprocessing:** Resize and normalize images, reduce noise, enhance contrast, and apply data augmentation to improve robustness.

3. **Feature Extraction:** Use CNNs or transfer learning models (ResNet50, EfficientNet-B0) to extract hierarchical visual features.
4. **Classification:** Predict component classes using fully connected layers with softmax activation; train with categorical cross-entropy and Adam optimizer.
5. **Evaluation:** Assess performance with accuracy, precision, recall, F1-score, and confusion matrices using stratified splits and cross-validation.

Robotic Sorting Integration: Guide automated sorting systems for precise segregation, reducing hazardous exposure and improving material recovery.

6. **Continuous Learning:** Incorporate misclassified samples into retraining to adapt to new e-waste variations.

This streamlined pipeline ensures efficient, scalable, and safe e-waste recycling through computer vision and deep learning.

CORPUS OVERVIEW

The dataset consists of approximately 10,000 high-resolution images of heterogeneous e-waste components, including printed circuit boards (PCBs), batteries, plastic cas- ings, cables, and display units [2, 5, 15]. Each image is labeled according to its component type, enabling supervised learning for classification tasks.

Data Preprocessing

Images are preprocessed to ensure consistency and robustness for deep learning models:

- **Resizing:** All images are resized to 224×224 pixels to match the input requirements of CNN and transfer learning architectures.
- **Normalization:** Pixel intensity values are scaled to the range [0,1] to stabilize training.
- **Noise Reduction:** Gaussian filtering is applied to reduce sensor noise and small background artifacts.
- **Contrast Enhancement:** CLAHE (Contrast Limited Adaptive Histogram Equalization) improves visibility of small features such as PCB traces or battery terminals.
- **Data Augmentation:** Techniques including random rotations (±30°), horizontal/vertical flips, zooming, and brightness adjustments are applied to improve generalization and balance minority classes.

Dataset Splitting

The dataset is split using a stratified approach:

- **Training Set:** 80% of the data is used for model training.
- **Validation Set:** 10% of the training data is reserved for hyperparameter tuning and early stopping.
- **Test Set:** 20% of the data is held out for final evaluation of model performance.

Dataset Characteristics

- **Resolution:** Average image resolution is 256 ×256 pixels before resizing.
- **Class Distribution:** The dataset exhibits class imbalance, with PCBs and plastics being more prevalent. Augmentation addresses this imbalance.
- **Variability:** Images include variations in orientation, lighting, and background, reflecting realistic e-waste scenarios.

This curated and preprocessed corpus ensures robust training and evaluation of deep learning models for automated e-waste classification and provides a representative benchmark for real-world recycling applications.

FEATURE ENGINEERING

To prepare the e-waste images for deep learning-based classification, the following feature engineering steps were applied:

1. **Resizing and Normalization:** All images were resized to 224 × 224 pixels to match the input requirements of CNN and transfer learning architectures. Pixel intensities were normalized to the range [0, 1] to stabilize training.
2. **Noise Reduction and Contrast Enhancement:** Gaussian filtering was applied to reduce sensor and background noise. Contrast Limited Adaptive Histogram Equalization (CLAHE) was used to enhance local contrast, highlighting small but critical features such as PCB traces or battery terminals.
3. **Data Augmentation:** To improve model generalization and address class imbal- ance, images were augmented with random rotations (±30°), horizontal and vertical flips, zooming, and brightness adjustments. This simulates real-world variations in orientation, illumination, and perspective.
4. **Color Space Transformation:** In addition to standard RGB channels, HSV and grayscale representations were explored to capture material-specific visual cues, such as metallic sheen, texture differences, and corrosion patterns.
5. **Feature Extraction via Deep Networks:** Pre-trained deep learning mod- els (ResNet50, EfficientNet-B0) were used to automatically extract hierarchical features. Low-level features (edges, textures) and high-level features (component shapes, patterns) are captured, eliminating the need for handcrafted descriptors and improving classification robustness.

MODEL ARCHITECTURE AND CLASSIFICATION STRATEGY

Baseline CNN

A custom CNN was implemented as a baseline, consisting of three convolutional blocks with ReLU activation and max pooling, followed by a flatten layer, two fully connected dense layers with dropout, and a softmax output layer for multi-class classification.

Transfer Learning Models

Pre-trained architectures (ResNet50, VGG16, EfficientNet-B0) were fine-tuned on the e-waste dataset. The final dense layers were replaced with task-specific layers, while initial convolutional layers were frozen during early training and later fine-tuned to adapt to domain-specific features.

Classification Strategy

Models were trained using categorical cross-entropy loss with the Adam optimizer. Early stopping and learning rate scheduling were applied to prevent overfitting. An 80:20 train-test split was used, with 10-fold cross-validation on the training set to ensure robust and balanced evaluation across all classes.

EVALUATION AND RESULTS

The proposed framework was evaluated using several deep learning models, includ- ing a baseline CNN, VGG16, ResNet50, and EfficientNet-B0. Each model was trained on the preprocessed e-waste dataset with the same training-validation-test split, cat- egorical cross-entropy loss, and Adam

optimizer. Early stopping and learning rate scheduling were applied to prevent overfitting. Table 2 summarizes the performance metrics achieved by each model.

Model / Algorithm	Accuracy (%)	Precision (%)	Recall (%)	F1-Score (%)
Baseline CNN (custom 3-layer CNN)	85.6	84.9	85.1	85.0
VGG16 (pre-trained, fine-tuned)	91.2	90.8	91.0	90.9
ResNet50 (pre-trained, fine-tuned)	94.5	94.2	94.3	94.2
EfficientNet-B0 (pre-trained, fine-tuned)	95.3	95.0	95.1	95.0

Table 2 Model performance on e-waste dataset using different deep learning architectures

Table 3 presents the class-wise accuracy for the best-performing model (EfficientNet-B0), demonstrating consistent high performance across all e-waste categories.

Component	Accuracy (%)
PCB	94.8
Battery	95.5
Plastic	95.0
Cables	95.2
Display	95.3

Table 3 Class-wise accuracy for EfficientNet-B0

CONCLUSION

The proposed framework achieves high accuracy and F1-scores for automated e-waste classification. Transfer learning models significantly outperform baseline CNN. Inte- gration with robotic systems enables safer recycling, reduces hazardous exposure, and improves material recovery. The study highlights the value of interdisciplinary knowledge combining psychology (behavioral aspects) and AI expertise.

FUTURE SCOPE

1. Real-time deployment on conveyor belts or robotic arms.
2. Multimodal sensing (X-ray, hyperspectral imaging) for visually similar components.
3. Domain adaptation to new e-waste categories or regions.
4. Explainable AI to interpret classification decisions.
5. Integration with circular economy frameworks for optimized material recovery.

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LEVERAGING ARTIFICIAL INTELLIGENCE CHATBOTS FOR PERSONALIZED CUSTOMER SERVICE WITH EMOTIONAL INTELLIGENCE

SONIYA M. RAVAL
ASSISTANT PROFESSOR, PKM COLLEGE, JUNAGADH-362001

ABSTRACT -

Personalized customer service is being revolutionized by the incorporation of emotional intelligence (EI) into AI-powered chatbots, especially in dynamic markets like India. Advanced emotional intelligence (EI) chatbots are becoming essential for comprehending and reacting to user emotions in real time as companies place a greater emphasis on customer-centrism strategies. This study examines how AI chatbots can improve customer happiness by providing personalized experiences that resemble human empathy.

The study examines the effects of emotionally intelligent chatbots across a variety of industries, including banking, healthcare, and e-commerce, with a focus on current developments in Indian businesses. These chatbots are changing consumer relationships by predicting desires, resolving problems, and building trust through a combination of sentiment analysis and natural language processing (NLP). The study also discusses the difficulties, technical developments, and ethical ramifications of integrating Emotional Intelligence (EI) into AI systems.

Through the analysis of case studies and actual data, this study highlights how companies in India may use emotionally intelligent chatbots to gain a competitive edge and win over customers in a quickly changing digital environment.

KEYWORDS: AI CHATBOT, EMOTIONAL INTELLIGENCE (EI), PERSONALIZED CUSTOMER EXPERIENCE, SENTIMENT ANALYSIS.

INTRODUCTION:

A fundamental shift in how companies interact with customers has been brought about by the use of artificial intelligence (AI) in customer service. AI chatbots have evolved over the past several years from simple automated systems to complex instruments that can communicate like humans. An important area of focus for improving Chatbot's functionality is emotional intelligence (EI), which is a crucial component of effective communication. Emotional intelligence (EI) enables chatbots to mimic empathy, identify emotions, and modify their replies to efficiently satisfy client needs.

For small and medium-sized businesses hoping to boost their marketing efforts through better customer interaction and service efficiency, AI chatbots are a game-changing tool. The capacity of AI chatbots to greatly improve client engagement is one of its main benefits for SME marketing (Kedi et al., 2024). India provides a rich environment for investigating the possibilities of emotionally intelligent chatbots because of its quickly changing digital economy. The need for individualized customer service is more than ever due to the country's diversified population and cultural

landscape. This study explores how AI chatbots with emotional intelligence (EI) can revolutionize customer service by tackling present issues and spotting potential future developments. In order to retain customers, businesses might make it possible for them to make purchases directly from the live chat. Companies are always looking for ways to improve their chatbots and provide their customers with more options (Patel & Trivedi, 2020).

REVIEW OF LITERATURE:

(Bilquise et al., 2022) analysed on "Emotionally Intelligent Chatbots: A Systematic Literature Review" and revealed that significant progress has been made in integrating artificial intelligence (AI) into customer service, especially with the introduction of emotionally intelligent chatbots. By producing emotionally intelligent replies, these systems are becoming more widely acknowledged for their capacity to improve user engagement and offer tailored interactions. Numerous aspects of their evolution, constraints, and prospects for future advancements are clarified by a thorough analysis of the body of extant literature.

(Naz & Kashif, 2024) analysed on "Artificial intelligence and predictive marketing: an ethical framework from managers' perspective" revealed that customer service has faced both opportunities and challenges as a result of the use of AI, especially chatbots. Ethical standards should be maintained while balancing technology-driven and human-centred tactics in order to adopt emotionally intelligent AI systems effectively. The significance of varied data sources and consistent monitoring is underscored by the need to ensure equity and correct biases. It is essential to establish consumer trust, which may be done by being open and following moral guidelines. An independent certification system that has attest to ethical AI use could strengthen trust and encourage fair competition. This body of research highlights how managers should support moral AI practices to preserve innovation while defending the rights of consumers.

(Jo et al., 2024) analysed on "Effects of ChatGPT's AI capabilities and human-like traits on spreading information in work environments" study explores the role of AI chatbots like ChatGPT in enhancing workplace productivity by focusing on knowledge acquisition and application. It highlights how system updates improve users' ability to learn and apply knowledge, emphasizing the importance of continuous technological advancements. The research identifies memorability as a critical factor, showing that chatbots' ability to remember user preferences boosts efficiency. It also underscores the value of language versatility in overcoming communication barriers in multilingual environments. Additionally, the study links human-like AI traits, such as empathy and emotional intelligence, to increased user satisfaction and utilitarian value, offering new insights into optimizing AI design for diverse workplace needs.

(Rane, 2023) analysed on "Enhancing Customer Loyalty through Artificial Intelligence (AI), Internet of Things (IoT), and Big Data Technologies: Improving Customer Satisfaction, Engagement, Relationship, and Experience". By utilizing cutting-edge technology like natural language processing and real-time data analytics, AI chatbots are revolutionizing customer service by offering individualized and sympathetic assistance. By providing prompt, pertinent, and emotionally intelligent responses, these chatbots increase consumer pleasure and build loyalty. AI further enhances user experiences by strengthening data-driven decision-making, security, and transparency when combined with other technologies like blockchain and the Internet of Things. Even though it's still difficult to replicate human empathy, continuous developments in AI and sentiment analysis are opening the door for chatbots to be an essential part in fostering closer ties with customers in the digital age.

(Tanase, 2024) analysed on "The Integration of Emotional Intelligence into AI Marketing: Connecting Brands with Consumers" that the revolutionary strategy for developing genuine customer connections is

the marketing fusion of artificial intelligence (AI) with emotional intelligence (EI). Data is used by AI-driven emotional marketing to decipher intricate emotional patterns and provide individualized, emotionally impactful experiences on a large scale. Genuine human emotions and connections are the foundation of long-lasting partnerships, even while AI improves the flexibility and accuracy of marketing campaigns. The future of emotional marketing, where firms must strike a balance between innovation and moral behaviour to inspire and maintain deep customer relationships, is highlighted by the synergy between technology and human empathy. This paradigm emphasizes how crucial it is to use AI as a tool to enhance human-centric interaction rather than to replace it, guaranteeing a harmonic fusion of emotional authenticity with technological innovation.

(Chen et al., 2024) analysed on "The Past, Present, and Futures of Artificial Emotional Intelligence: A Scoping Review" presented that over the past three decades, Affective and Emotional Intelligence (AEI) systems have seen substantial evolution, revolutionizing human-machine interactions in a variety of industries. Since its inception in 1995 as affective computing, AEI has developed through sentiment analysis and multimodal technologies, allowing for the recognition of complex emotions in spite of persistent obstacles such as gender and cultural biases. It has potential advantages but also raises ethical and societal issues in a variety of fields, including healthcare, marketing, economics, workplace productivity, and even delicate areas like interpersonal relationships. Three crucial areas are highlighted for future research: creating AEI systems that are culturally sensitive and privacy-preserving, resolving ethical issues with emotionally sensitive material, and comprehending how AEI affects interpersonal interactions. To ensure its proper integration, the quick development of AEI necessitates ongoing research into uncharted areas like finance, education, and law enforcement. In order to combine innovation with the welfare of society, this investigation emphasizes the necessity of interdisciplinary approaches and ethical frameworks.

EMOTIONAL INTELLIGENCE IN AI CHATBOTS:

Perceiving, analysing, and controlling emotions are all parts of emotional intelligence, which is typically linked to human interaction. When it comes to AI chatbots, emotional intelligence (EI) entails identifying user emotions from text or voice inputs and reacting in a way that is consistent with the user's emotional state. The foundation of EI integration in chatbots is made up of technologies including context-aware natural language processing, sentiment analysis, and tone detection. When communicating with a disgruntled customer, for example, an AI Chatbot's can infer the attitude from the user's tone or word choice and provide a soothing response while quickly resolving the issue. These emotionally intelligent exchanges foster enduring loyalty in addition to improving client happiness.

APPLICATIONS IN INDIAN INDUSTRIES:

In today's fast-paced information-driven world, businesses and individuals rely heavily on information to make informed decisions and take effective actions (Niu & Mvondo, 2023). The market dynamics of India offer enormous potential for the application of emotionally intelligent AI chatbots in a variety of industries. Three industries are considered in this study:

E-commerce: Chatbots in e-commerce platforms help users navigate product catalogues, handle grievances, and offer personalized recommendations based on emotional indicators and personal preferences. By providing flawless client experiences, AI chatbots have emerged as a key component in revolutionizing the e-commerce industry. Customers are looking for personalized valuable experiences

in addition to quick and easy transactions as e-commerce platforms become more and more integrated into daily life (Raji et al., 2024).

The usage of chatbots in Indian Railways' meal delivery services is one noteworthy example. By using chatbots based on WhatsApp, platforms such as Zoop and Railofy enable passengers to place meal orders that are delivered right to their train seats. By using the PNR number to determine the passenger's position and provide carefully chosen meal alternatives from partner eateries along the way, these chatbots streamline the procedure. For instance, a long-haul train traveller can easily request regional specialties from neighbouring cities, guaranteeing a great culinary experience while traveling. Furthermore, these chatbots offer more than just transactional assistance. They can offer real-time order status updates and engage users with personalized greetings. For example, a chatbot may alert travellers, "Your freshly made butter chicken is enroute to your seat." Enjoy your meal! Convenience, engagement, and consumer pleasure are all increased by such elements while traveling.

BANKING AND FINANCE:

Emotionally intelligent AI chatbots have become more popular in the Indian banking industry as a way to improve customer service. The iPal chatbot from ICICI Bank is a well-known example. With its sentiment analysis and natural language processing tools, iPal helps users with a range of tasks, including loan application assistance, credit card inquiries, and money transfers. When a consumer complains about a delayed transaction, iPal recognizes the emotional tone and responds with a comforting statement like, "I understand your concern." I'll swiftly see how your transaction is going and take care of this for you. The early use of rule-based systems to automate repetitive processes like risk assessment and fraud detection is where artificial intelligence (AI) in banking first emerged (Udeh et al., 2024).

HEALTHCARE:

The healthcare industry demonstrated the critical importance of emotionally intelligent AI chatbots, particularly during the COVID-19 pandemic. The Indian government's MyGov Corona Helpdesk chatbot proved to be an essential resource for answering public complaints and providing correct information. It offered up-to-date information on safety precautions, COVID-19 statistics, and immunization availability. The chatbot's ability to identify user fear and provide soothing, fact-based responses by utilizing sentiment analysis helped a lot.

Another significant example is Apollo Hospitals' AI chatbot, which provided virtual consultations and symptom checkers during the pandemic. Patients could describe their symptoms, and the chatbot would triage their condition, suggesting whether they needed immediate medical attention or home isolation.

These chatbots were essential in relieving the strain on healthcare systems while making patients feel educated and supported by providing sympathetic responses and practical advice. These illustration shows how emotionally intelligent chatbots may revolutionize the financial industry by fostering trust and providing flawless customer care.

HYPOTHESIS:

H0 (Null Hypothesis): Personalized customer service experiences in India's many industries are not considerably improved by emotionally intelligent AI chatbots.

H_1 (Alternative Hypothesis):

- By successfully addressing India's cultural and linguistic diversity, emotionally intelligent AI chatbots greatly increase consumer happiness.
- Long-term client loyalty is positively impacted by the use of emotionally intelligent chatbots in sectors including banking, e-commerce, and healthcare.
- By accurately interpreting emotions, emotionally intelligent AI chatbots greatly increase user engagement and trust.
- The implementation of emotionally intelligent chatbots is hampered by ethical issues with data protection and emotional data misuse.
- The usefulness and efficiency of emotionally intelligent AI chatbots are greatly increased when they are integrated with cutting-edge technologies like blockchain and the Internet of Things.
- The performance of emotionally intelligent chatbots and user expectations differ significantly.

OBJECTIVES:

- To investigate how emotionally intelligent AI chatbots may provide personalized customer service in a variety of sectors, with an emphasis on how they affect fast-paced economies like India.
- To examine the developments, difficulties, and ethical concerns surrounding the incorporation of emotional intelligence into AI-driven customer support systems.
- To assess, via case studies and practical applications, how well emotionally intelligent chatbots promote consumer loyalty, happiness, and trust in industries including banking, healthcare, and e-commerce.

RESEARCH METHODOLOGY:

Research Design

A mixed-methods approach is used in this study to investigate how customers see AI chatbots that possess emotional intelligence (EI). Evaluating how these chatbots improve consumer experiences in sectors like banking, healthcare, and e-commerce is the main goal. To give a thorough grasp of consumer experiences, preferences, and concerns, the methodology combines quantitative surveys and qualitative interviews.

Data Collection

1. Survey:

- Customers who often engage with AI chatbots made up the 150 participants who received a structured questionnaire.
- Closed-ended questions about emotional resonance, personalization, trust, and customer happiness during chatbot encounters were included of the poll.
- Likert-scale questions (1–5) evaluated how well chatbots were thought to comprehend and react to emotions.

2. Interviews:

- To gather qualitative perspectives, 20 chosen respondents were interviewed in-depth.
- Customers' expectations, memorable chatbot encounters, and privacy and ethical considerations were all included in the questions.

Technique for Sampling:

For diverse representation, stratified random selection was used, taking into account factors like age, gender, industry interaction (e.g., banking, e-commerce), and geographic region.

Methods of Data Analysis:

Quantitative Data:

Statistical tools such as frequency distribution, mean, and standard deviation were used to examine survey responses. Key findings were visualized using charts and graphs.

Qualitative Data:

To find recurrent themes and original insights, interview transcripts were subjected to thematic analysis.

DATA ANALYSIS AND INTEPRETATION:

Quantitative Analysis -

The survey results are summarized below:

1. **Customer Satisfaction**:
   - 82% of respondents reported higher satisfaction levels when interacting with emotionally intelligent chatbots compared to traditional ones.
   - Indicates the effectiveness of these chatbots in delivering empathetic and personalized experiences.
2. **Trust and Personalization**:
   - 76% agreed that chatbots' ability to personalize responses based on emotional cues increased their trust in the brand.
   - Highlights the role of emotional intelligence in fostering stronger customer-brand relationships.
3. **Challenges Identified**:
   - 58% of respondents expressed concerns over chatbot misinterpretation of emotional cues.
   - 63% highlighted privacy concerns as a significant issue.
   - These challenges highlight areas for improvement to enhance chatbot effectiveness and customer confidence.

Analysis of Qualitative Data:

The following are important topics found by thematic analysis:

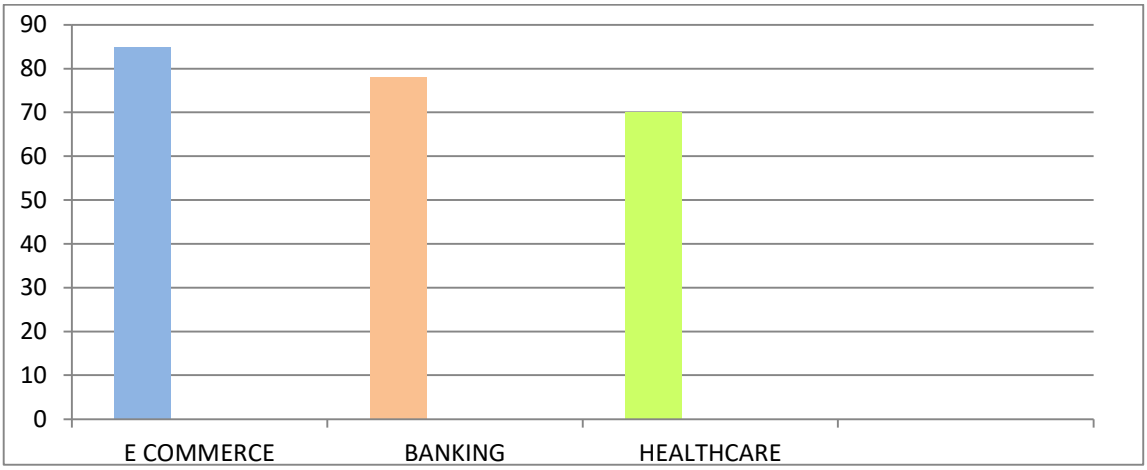
- **Empathy in Interaction:** During encounters, customers appreciated chatbots that recognized their feelings, such as urgency or dissatisfaction.
- **Cultural and Linguistic Adaptability:** The significance of chatbots comprehending local languages and cultural quirks was underlined by the respondents.
- **Ethical Concerns:** Participants expressed a strong desire for explicit rules for the use of data, with privacy and transparency emerging as major issues.

Interpretation of the Results:

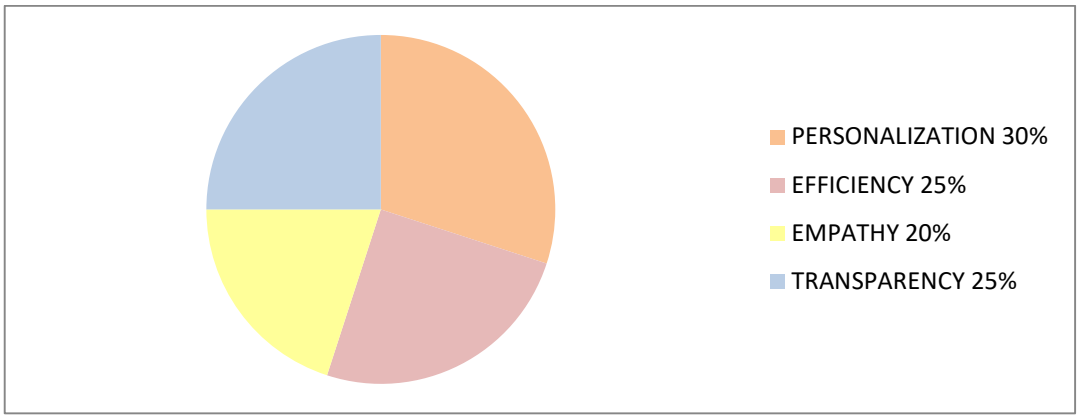
According to the research, consumers value emotionally intelligent chatbots because they can offer individualized and sympathetic interactions. However, issues like emotional misreading and privacy concerns limit how effective these chatbots may be. Improving customer happiness and trust requires addressing these problems.

Visual Charts:

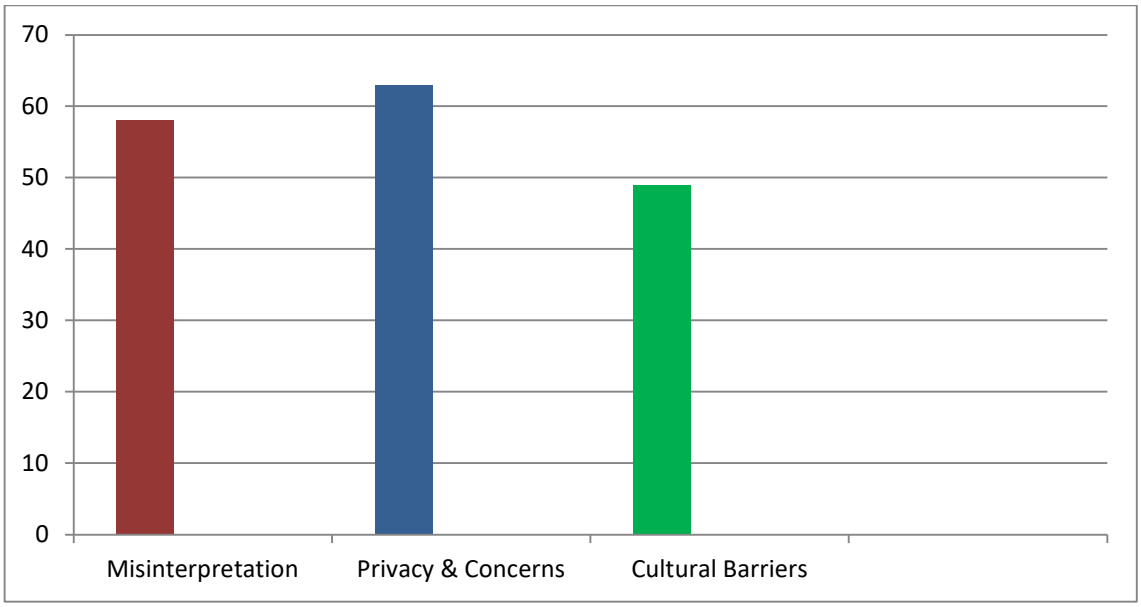
CUSTOMER SATISFACTION BY INDUSTRY



TRUST FACTOR DISTRIBUTION



CHALLENGES FACED BY CUSTOMERS



LIMITATIONS:

There are several restrictions on this study. The sample size of 20 interviewers and 150 survey respondents might not fully capture the range of customer viewpoints across geographies and industries. Despite being centred on banking, e-commerce, and healthcare, the findings might not be fully applicable to other

industries. Some conclusions may become obsolete due to the rapid improvements in AI technology. The study's focus on Indian companies might restrict its relevance in international settings with diverse language and cultural dynamics. Furthermore, depending solely on self-reported data may induce biases, and the examination of privacy and ethical issues is not comprehensive. Finally, the scope of emotional analysis was limited, potentially overlooking the complexity of human emotions in chatbot interactions.

CONCLUSION:

AI chatbots that incorporate emotional intelligence (EI) represent a revolutionary advancement in personalized customer care. The importance of emotionally intelligent chatbots in boosting customer happiness, building trust, and providing empathy-driven interactions in sectors like banking, e-commerce, and healthcare is highlighted by this study.

It is clear from both quantitative and qualitative research that these chatbots improve user experiences by recognizing and reacting to emotional cues, strengthening the bond between consumers and brands. Their full potential is still hampered by issues like emotional misinterpretation and privacy concerns.

Businesses must prioritize ethical frameworks, guarantee cultural and linguistic adaptability, and utilize cutting-edge technology like sentiment analysis and natural language processing if they want to fully utilize emotionally intelligent chatbots. In addition to relieving present difficulties, addressing these elements would open the door to greater client loyalty and a competitive edge in a market that is becoming more and more digitalized.

The potential of AI-driven emotional intelligence to transform customer service is reaffirmed in this study, which also urges further innovation and ethical considerations to fully realize its potential.

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WORTHINESS OF NATIONAL UNITY DAY CELEBRATION RELATED TO SARDAR PATEL'S INDIA

DR. FALGUN A. KANERIA
ASSISTANT PROFESSOR, SHRI H. L. PATEL ARTS AND COMMERCE COLLEGE-BHAYAVADAR

ABSTRACT:
National Unity Day (Rashtriya Ekta Diwas), celebrated annually on October 31st, commemorates the birth anniversary of Sardar Vallabhbhai Patel, whose towering contributions to Indian history earned him the enduring title of the "Iron Man of India." This research paper critically examines the worthiness and relevance of celebrating National Unity Day in contemporary India. As the chief architect of India's political integration after independence, Patel demonstrated exceptional leadership, pragmatism, and strategic acumen in unifying over 560 princely states into a single sovereign nation. His efforts not only prevented the potential balkanization of India but also laid the foundations for a strong and cohesive federal democracy. In an age marked by increasing social fragmentation, sectarian tensions, and identity politics, the observance of National Unity Day holds renewed significance as a reminder of the country's shared destiny and the need to preserve its unity in diversity.

The paper explores how the celebration of National Unity Day serves multiple purposes: it functions as a tribute to Sardar Patel's historical legacy, an educational opportunity to inform citizens about the nation's integration process, and a platform to reinforce civic values such as solidarity, responsibility, and national pride. By analyzing various activities associated with the observance—such as the Run for Unity, pledge-taking ceremonies, seminars, and cultural events—this research assesses their effectiveness in fostering a sense of collective belonging among diverse communities and especially among the youth.

The research also situates National Unity Day within the broader discourse of nation-building in India, highlighting how Patel's approach to integration offers enduring lessons for contemporary governance. His emphasis on consensus-building, respect for regional identities, and strategic firmness provide a model for addressing the complex challenges of federalism and pluralism today.

KEYWORDS: SARDAR VALLABHBHAI PATEL, NATIONAL UNITY DAY, INDIAN UNIFICATION, PRINCELY STATES INTEGRATION, POST-COLONIAL NATION BUILDING, FEDERALISM IN INDIA, CIVIC COMMEMORATION.

INTRODUCTION:

India's contemporary identity as a sovereign, pluralistic, and unified nation-state is in no small measure indebted to the tireless efforts of Sardar Vallabhbhai Patel. Known as the Iron Man of India, Patel's decisive leadership in integrating over 562 princely states into the Indian Union after independence established the territorial and political foundation of modern India. Recognizing this monumental contribution, the Government of India declared **October 31**, Patel's birth anniversary, as Rashtriya Ekta Diwas (National Unity Day). This annual celebration is intended not only as a tribute to Patel but as a reaffirmation of India's commitment to national integration and internal cohesion.

However, like many commemorative observances, National Unity Day also raises questions: Is the celebration merely symbolic? Does it meaningfully engage citizens with Patel's legacy and the practical challenges of maintaining unity in a diverse democracy? How does it compare to other national observances, and what does it teach about the interplay of history, politics, and civic consciousness?
This paper critically analyzes the worthiness of celebrating National Unity Day by examining the following dimensions:

- Historical significance of Patel's unification efforts
- The philosophical foundations of national unity
- The contemporary relevance of Patel's ideals
- The institutionalization and public reception of National Unity Day
- The pedagogical and cultural impact of the observance
- Criticisms and limitations of state-sponsored commemorations

By exploring these facets, this research intends to assess whether the celebration substantively contributes to the ideals of unity that Patel envisioned or if it risks becoming a ritual devoid of transformative power.

HISTORICAL BACKGROUND: SARDAR PATEL'S ROLE IN INDIAN UNIFICATION:

To understand why National Unity Day holds profound symbolic significance, one must first situate Patel's work in its historical context. When India gained independence on August 15, 1947, it was not a single, consolidated entity. Instead, it was a patchwork of:

- The directly administered British provinces
- 562 princely states of varying size, governance, and political ambition

While the Indian Independence Act of 1947 granted these princely states the legal option to accede to India or Pakistan—or remain independent—Patel, as Deputy Prime Minister and Minister of Home Affairs, recognized that fragmentation posed an existential threat to the idea of India as a cohesive federation.
Patel's strategy combined:

- **Persuasion**: He appealed to rulers' sense of patriotism and pragmatism.
- **Statesmanship**: Negotiating instruments of accession that guaranteed autonomy in certain spheres.
- **Firmness**: Using the implicit threat of force if accession was refused.

Examples of his resolute approach include:

- **Hyderabad**: The Nizam's bid for independence was met with Operation Polo, a swift military intervention.
- **Junagadh**: The Muslim ruler's decision to accede to Pakistan despite a Hindu-majority population was reversed through economic blockade and eventual plebiscite.
- **Kashmir**: Though more complex, Patel laid groundwork for eventual accession.

By December 1949, nearly all princely states were integrated. This consolidation not only preserved India's territorial integrity but also ensured administrative continuity and economic stability in a fragile, post-colonial landscape.

IMPORTANCE OF NATIONAL UNITY DAY:

National Unity Day, or Rashtriya Ekta Diwas, celebrated every year on October 31, marks the birth anniversary of Sardar Vallabhbhai Patel, India's first Deputy Prime Minister and Home Minister. Known as the "Iron Man of India," Patel was instrumental in integrating more than 562 princely states into the Indian Union after independence. This enormous achievement laid the groundwork for India's territorial and political unity. The importance of National Unity Day goes far beyond commemorating one leader; it embodies the values, aspirations, and challenges that define India as a nation.

One of the foremost reasons National Unity Day is significant is that it reminds citizens of the sacrifices and vision required to build a united India out of the chaos of Partition and colonial rule. Patel's determination, diplomatic skills, and practical approach prevented fragmentation into multiple independent entities, which could have led to prolonged instability. Celebrating this day honors that legacy and reinforces awareness of how hard-won national integration truly was.

Secondly, National Unity Day serves as an opportunity to reaffirm India's commitment to the idea of unity in diversity. India is home to a multitude of languages, religions, ethnicities, and cultures. Despite this diversity, a shared sense of belonging as Indians is what keeps the country cohesive. By observing National Unity Day, schools, colleges, government offices, and communities come together to participate in the "Run for Unity," take pledges, and organize cultural programs that highlight this shared identity. These activities cultivate patriotism and strengthen emotional bonds among citizens, especially the younger generation.

The celebration also has profound contemporary relevance. India continues to face challenges from regionalism, communal tensions, and separatist movements. In an age where identity politics often threatens to fragment society, National Unity Day is a reminder that unity does not mean uniformity but respect for differences within a common constitutional framework. It inspires citizens to uphold the principles of inclusiveness, tolerance, and solidarity that Sardar Patel stood for.

Moreover, the day provides an occasion to reflect on the role of good governance and effective leadership in maintaining unity. Patel was a model of decisive and pragmatic leadership. His approach teaches that nation-building is not merely about lofty ideals but also about administrative efficiency, strong institutions, and political will. Public officials and policymakers can draw lessons from Patel's example, recognizing that unity is sustained through justice, equity, and responsive governance.

National Unity Day also plays an educational role by bringing lesser-known aspects of Patel's contributions into public discourse. While Mahatma Gandhi and Jawaharlal Nehru are widely celebrated, Patel's crucial role in consolidating India often did not receive the same prominence in textbooks or popular culture. The day offers a platform to correct this imbalance and ensure a fuller understanding of India's freedom struggle and post-independence challenges.

Economically, unity has been essential to India's development. The integration of princely states enabled uniform laws, economic planning, infrastructure development, and defense. Observing National Unity Day provides an opportunity to appreciate how political consolidation laid the foundation for India's growth into the world's largest democracy and one of its fastest-growing economies.

Another important dimension is the role of symbolism. Monuments like the Statue of Unity and the annual celebrations generate pride and collective memory. They act as powerful reminders that a nation's strength lies in its ability to stay united, particularly in the face of internal or external threats. The symbolic acts—pledging allegiance to national integrity, participating in unity runs—are rituals that create a sense of belonging and shared purpose.

Lastly, National Unity Day encourages civic engagement and collective responsibility. It invites every citizen, irrespective of region, religion, or background, to contribute to nation-building. By fostering dialogue, cultural exchange, and public participation, it strengthens the democratic fabric of India.

In conclusion, the importance of National Unity Day is multi-dimensional. It honors Sardar Patel's extraordinary efforts, reaffirms India's commitment to unity in diversity, educates citizens about history, inspires leadership, and strengthens the bonds that hold this vast country together. In a world increasingly divided along lines of identity and ideology, such commemorations serve as a vital reminder that unity must be consciously nurtured and defended. National Unity Day is not merely a symbolic occasion but a call to action to protect and promote the ideals that make India a vibrant, pluralistic, and resilient nation.

PHILOSOPHICAL FOUNDATIONS OF NATIONAL UNITY:

Sardar Patel's commitment to unity was not merely territorial. His vision rested on several philosophical pillars:

1. **Constitutionalism and Rule of Law**

Patel believed integration had to occur within a constitutional framework to ensure legitimacy and fairness. The princely states were incorporated by legal instruments, avoiding arbitrary annexation.

2. **Pluralism**

Unity, in Patel's thinking, did not mean uniformity. His model respected regional identities, languages, and cultures. The Indian Constitution enshrined this through provisions for linguistic states and cultural freedoms.

3. **Federalism**

While he advocated strong central authority, Patel also acknowledged the necessity of distributing power to the states to prevent alienation and secession.

4. **Pragmatism**

Patel was a realist who recognized that excessive idealism in dealing with recalcitrant rulers could lead to chaos. His insistence on clarity and decisiveness was grounded in practical nation-building.

These foundations remain pertinent in an India grappling with centrifugal forces—ethnic, linguistic, religious, and regional. Celebrating National Unity Day thus becomes an occasion to rearticulate these philosophical commitments.

ESTABLISHMENT OF NATIONAL UNITY DAY:

In 2014, the Government of India officially declared October 31 as National Unity Day. The celebration is marked by:

- The Run for Unity, organized across cities, involving school children, youth organizations, and public servants.
- Pledges reaffirming commitment to national integration.

- Ceremonial events at the Statue of Unity, the 182-meter monument erected in Gujarat.
- Public discussions, seminars, and cultural programs highlighting Patel's contributions.

The government's official notification stated that the day "will provide an opportunity to reaffirm the inherent strength and resilience of our nation to withstand actual and potential threats to unity, integrity, and security."

Since then, National Unity Day has gradually entered the calendar of public observances, alongside Republic Day, Independence Day, and Gandhi Jayanti.

CONTEMPORARY RELEVANCE OF PATEL'S LEGACY:

The worthiness of any commemorative day must be measured against contemporary needs. In this regard, Patel's legacy resonates in several ways:

1. Rising Regionalism and Secessionist Sentiments

Movements for regional autonomy—be it in the Northeast, Kashmir, or elsewhere—underscore the fragility of Indian federalism. Patel's emphasis on integration through dialogue, coupled with firmness against separatism, offers guidance for managing such tensions.

2. Ethnic and Religious Polarization

Communal fault lines threaten India's social fabric. Patel's inclusive nationalism, which transcended religious divisions, can serve as a counter-narrative to sectarian ideologies.

3. National Security

In an era of hybrid warfare and cross-border subversion, the idea of unity as a bulwark against external threats retains undiminished relevance.

4. Administrative Consolidation

Patel's pragmatic administrative reforms, such as the Indian Administrative Service, remain crucial to governance.

By celebrating National Unity Day, India foregrounds these enduring lessons, reinforcing their relevance to modern challenges.

PEDAGOGICAL IMPACT: EDUCATING NEW GENERATIONS:

One argument in favor of National Unity Day is its potential as a pedagogical tool. Young Indians often lack a nuanced understanding of Patel's contributions, as textbooks traditionally foregrounded other figures like Mahatma Gandhi and Jawaharlal Nehru. National Unity Day:

- Provides curricular opportunities to study integration.
- Encourages project-based learning—essays, debates, exhibitions.
- Offers experiential learning through participatory events (Run for Unity, cultural performances).

Moreover, in an era dominated by social media, state-sponsored celebrations can counter historical amnesia and superficial engagement with the freedom struggle.

However, for the celebration to have pedagogical value, it must avoid rote slogans and focus on critical inquiry into:

- The ethical dilemmas Patel faced.
- The trade-offs between democracy and consolidation.
- The contemporary relevance of unity in a diverse society.

SYMBOLISM AND MATERIAL COMMEMORATION: THE STATUE OF UNITY:

In 2018, the Statue of Unity was inaugurated in Gujarat, billed as the world's tallest statue. Standing at 182 meters, it has become a visual emblem of Patel's legacy. The Statue:

- Symbolizes the scale of Patel's achievement.
- Projects India's soft power and cultural heritage.
- Serves as a tourist attraction, contributing to regional development.

Yet, the monument also generated controversy. Critics argued that the expenditure—over ₹3,000 crores—could have been allocated to social welfare. Environmentalists raised concerns over displacement and ecological impact. These debates highlight the ambivalence inherent in monumental commemoration. Nevertheless, the Statue and National Unity Day reinforce each other: one as material symbol, the other as annual ritual. Together, they cement Patel's place in public consciousness.

CRITICISMS AND COUNTERPOINTS:

While the celebration of National Unity Day has many merits, it is not free of critique. Several objections merit serious engagement:

1. **Politicization of History**

Critics contend that the emphasis on Patel, sometimes juxtaposed against Nehru, reflects attempts to reshape historical narratives for contemporary political gain. If the observance devolves into partisan posturing, its integrative purpose is compromised.

2. **Tokenism**

Skeptics argue that a single day of commemoration cannot address systemic challenges to unity. Structural inequalities, regional disparities, and social exclusion demand sustained policy interventions rather than symbolic rituals.

3. **Public Apathy**

In some regions, National Unity Day remains a perfunctory event with limited public participation. Without grassroots ownership, the celebration risks becoming a top-down imposition.

4. **Historical Oversimplification**

Overly hagiographic portrayals of Patel can obscure the complexity of his decisions. For instance, the handling of Hyderabad remains contentious, with debates over civilian casualties and procedural legitimacy.

These criticisms do not negate the worthiness of National Unity Day but underscore the importance of a reflective, inclusive approach.

COMPARATIVE PERSPECTIVE: NATIONAL UNITY DAYS WORLDWIDE:

Placing India's National Unity Day in comparative context can illuminate its functions and limitations.

- **Germany** celebrates Tag der Deutschen Einheit (Day of German Unity) on October 3, marking reunification in 1990. The event features educational programs and civic ceremonies.
- **Italy** commemorates Festa della Repubblica on June 2, which combines national unity with republican values.
- South Africa's Freedom Day also celebrates national integration post-Apartheid.

These examples suggest that national unity celebrations are common in post-conflict or newly consolidated states. Their success depends on:

- Broad-based civic participation
- Honest reckoning with historical complexities
- Integration of celebration with public policy aimed at reducing inequalities

India's National Unity Day can draw lessons from such experiences to deepen its impact.

THE ROLE OF CIVIC PARTICIPATION:

The worthiness of National Unity Day ultimately hinges on whether it engenders genuine civic engagement. Key aspects include:

1. **Inclusivity**

The celebration must involve diverse communities—rural and urban, linguistic and religious minorities—to reflect the pluralism Patel cherished.

2. **Decentralization**

Local bodies should be empowered to organize regionally relevant events, avoiding a one-size-fits-all template.

3. **Dialogue**

Forums for public discussion, debate, and storytelling can foster shared ownership of Patel's legacy.

4. **Digital Engagement**

Social media campaigns, documentaries, and interactive platforms can broaden outreach, particularly among the youth. Only when citizens internalize the ideals of unity can the celebration transcend ritual and attain transformative value.

RECOMMENDATIONS FOR ENHANCING THE WORTHINESS OF NATIONAL UNITY DAY:

Drawing on the preceding analysis, this paper proposes the following recommendations:

1. **Curriculum Integration**

Educational syllabi should include balanced modules on Patel's integration efforts, ethical dilemmas, and legacy.

2. **Community Outreach**

National Unity Day should be leveraged to address local grievances, demonstrating the state's commitment to inclusive development.

3. **Multi-Stakeholder Collaboration**

Civil society, educational institutions, and local governments should co-create events, ensuring participatory ownership.

4. **Commemorative Innovation**

Beyond the Run for Unity, creative formats—such as unity-themed hackathons, art festivals, and oral history projects—can enrich public engagement.

5. **Evaluation Framework**

Mechanisms to assess the impact of celebrations can guide improvements, preventing ritualization.

CONCLUSION

National Unity Day commemorates the remarkable achievements of Sardar Vallabhbhai Patel, whose vision and determination forged India's unity in the turbulent aftermath of independence. As this paper has shown, the celebration is worthy in principle and purpose: it foregrounds critical values—territorial integrity, pluralism, constitutionalism—that are indispensable to India's survival as a cohesive nation.

Yet the worthiness of National Unity Day does not flow automatically from intent. It depends on the sincerity of public institutions, the inclusivity of civic participation, and the capacity to link remembrance with action. When celebration is reduced to spectacle, it risks losing its transformative potential. When anchored in reflection, education, and collective resolve, it becomes a living tribute to Patel's legacy—and a source of inspiration for contemporary nation-building.

Ultimately, in an age of fragmentation and polarization, the celebration of National Unity Day serves as a vital reminder: unity is neither inherited nor inevitable. It must be consciously cultivated, renewed, and defended. In honoring Patel, India reaffirms not just its historical inheritance but its shared destiny.

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ETHICAL ISSUES IN INSURANCE COMPANIES: PROBLEMS AND CHALLENGES FOR THE INSURANCE SECTOR IN INDIA

SHILA V. VACHHANI
RESEARCH SCHOLAR, DEPARTMENT OF COMMERCE AND BUSINESS ADMINISTRATION, SAURASHTRA UNIVERSITY, RAJKOT
DR. S. J. PARMAR
PROFESSOR AND HEAD, DEPARTMENT OF COMMERCE AND BUSINESS ADMINISTRATION, SAURASHTRA UNIVERSITY, RAJKOT

ABSTRACT
Over a billion people call India home, and the country's economy is expanding quickly. Over the past ten years, researchers have been concentrating on the ethical issues facing the insurance sector. Due to a rise of public frauds, ethics appear to have become less important in today's society. In this sense, this article is even more important in the insurance sector, particularly when large sums of money are at stake. to draw attention to the moral dilemmas facing the insurance industry. SWOT analysis was used to quantify the issues and difficulties. To sum up, this study offers solutions for the issues and difficulties that the Indian insurance sector faces.

KEYWORDS: PROBLEMS, CHALLENGES, FINANCIAL TRANSACTION, ETHICAL, INSURANCE, SWOT.

INTRODUCTION
Both public and private businesses are covered by insurance in India. It is included as a Union List topic in the Seventh Schedule of the Indian Constitution, meaning that only the Central Government is able to enact laws pertaining to it. The insurance industry has gone through numerous stages as a result of foreign direct investment and private enterprises seeking insurance. The insurance industry's FDI cap was raised from 26% in 2000 to 49% in 2014 and 74% in May 2021. Since 2001, Life Insurance Corporation of India, the biggest life insurance provider in India, has been monopolised. But private behemoths like HDFC Life, ICICI Prudential Life Insurance, General Insurance Corporation of India, and Exide Life Insurance are gradually gaining market dominance.

STUDY OBJECTIVES
1. To investigate moral dilemmas in Indian insurance firms.
2. To learn about the function of ethics in the insurance industry.

RESEARCH METHODOLOGY
The secondary data is part of the study approach. The information was gathered from a variety of journals, periodicals, websites, and other sources. In this study, SWOT analysis was used.

REVIEW OF LITERATURE
Sukarya Oyo (2018) Examining the variables influencing Indonesian insurance businesses' financial performance—which was evaluated for profitability—was the aim of this study. This paper's findings and contribution demonstrated that size, ownership, and age were significantly positively impacted by

leverage, equity, and management competence index, while retention ratio was significantly negatively impacted, and underwriting risk had an insignificantly negative impact on financial performance (ROA). Jay Stephen Siy and Andres Cudiamat (2017) The authors emphasised how important it is for developing economies that the life insurance industry remain sustainable. The study looked at how certain firm-, industry-, and macro-level factors affected life insurance companies' return on assets (ROA), a metric used to quantify profitability. The findings indicate that while industry-level and macroeconomic factors have little impact on ROA, the majority of firm-level factors do.

ETHICS

In the business world, ethics are quite important. It looks at what ought to be done in terms of morally just actions and choices. Ethics moulds and shapes human behaviour. The study of one's own or society's moral norms is known as "ethics," according to Manuel G. Velasquez. It enquires as to how those norms relate to our lives and if they are logical or irrational, that is, if they are backed by good or bad reasoning.

ETHICS IN BUSINESS

Business ethics are in charge of identifying social, cultural, legal, and other economic constraints and safeguarding the interests of all parties. It also places a strong emphasis on moral and social ideals like welfare, consumer protection, moral business conduct, and societal service. In any commercial transaction, fairness and honesty are demanded. Businesses must adhere to these rules in order to prevent major repercussions. To uphold ethics, businesses must regularly perform quality control checks and internal audits. It's also critical to remember that different companies have different ethics.

ETHICAL ISSUE IN INSURANCE BUSINESS

Equity, rights, honesty, and corporate power are the four areas into which business ethics can be separated. Businesses have competing obligations to their consumers, shareholders, workers, and society at large. There is a lot of market indiscipline in the insurance industry right now. Operators in this market use a range of unethical tactics, like rate lowering and disregarding fundamental information policyholders should be aware of, to grow their market share. They are more focused on collecting a premium from the insured than they are on taking on risk, which is the main goal.

SWOT ANALYSIS

A SWOT analysis of the insurance sector finds opportunities, threats, weaknesses, and strengths in the external environment. The insurance sector must build on its strengths and address its deficiencies to fend off threats. The insurance sector protects people's lives, property, assets, and business endeavours financially in the event of fraud, accidents, losses, or fatalities. The most crucial and necessary components for survival are money, wealth, and properties. People are constantly searching for strategies to protect themselves against threats and unforeseen circumstances.

STRENGTHS

New products, international trade, business property, and financial protection are the insurance industry's intrinsic strengths. Every business relies heavily on its strengths.

➢ NEW PRODUCTS

Each year, industrialisation and technology work together to launch new models or items. We are aware that insurance is necessary for the security and protection of costly and new items. For instance, insurance is also necessary for Tesla's new electric cars.

- **INTERNATIONAL TRADE**

The world economy would be in serious danger if trade ceased for any reason, as it did during the epidemic months. If the US government decides to stop trading with other nations, people will have to start living without their preferred foreign goods and services.

- **BUSINESS PROPERTY**

Because your company insurance will cover you in the event of an incident, you can engage in any type of transaction or agreement, no matter how big or small.

- **FINANCIAL PROTECTION**

We live in an uncertain world where anyone, including people, can experience both good and terrible things at any time. Individuals buy insurance to safeguard their own interests as well as those of their enterprises, families, and health. For example, poor management would cause a person's firm to fail if he died in an accident and left behind his children. Getting insurance is a safe way to deal with your financial responsibilities and worries.

WEAKNESS

Following are the weaknesses of insurance industries.

- **NOT INCLUSIVE**

Just like any other business, the insurance sector wants to make money. People who are ill, aged, or run vulnerable businesses are not covered by insurance companies. If they do provide care to such people, their insurance plan is quite costly.

- **THREATING**

Insurance plans can be dangerous, just like in Hollywood films where many people are killed to get the money from the insurance. Television and film dramatise real-life situations by exaggerating them. People actually commit crimes and commit fraud in order to get insurance money. As is commonly known, the insurance sector protects the financial interests of many people. The act of hiding behind an insurance policy is a target for many criminal organisations.

- **EXPENSIVE**

Different insurance companies charge different amounts. Products for personal and business asset insurance are usually very costly. The problem with corporations and organisations is that their insurance coverage needs to be upgraded as they grow over time. Insurance firms gradually lose the support of businesses and enterprises.

- **FRAUD CASES**

No matter how safe and protective your insurance provider is, there is always someone smarter and one step ahead of you. The industry most susceptible to fraud is the insurance sector. However, ordinary people who buy insurance plans face a lot of difficulties due to insurance businesses that lack resources and competence. The marketplace becomes distrustful as a result of such dishonest practices. Most people agree that having less money is better than having none at all.

OPPORTUNITIES

Among the external opportunities available to businesses are the following:

- **DIGITAL INSURANCE**

The elders lacked sophisticated technology. However, data security and encryption are major concerns for young people and organisational components. Nowadays, the vast majority of businesses do all of

their operations online. Insurance firms have a great opportunity to offer protection insurance for digital data.

- **TARGETING INDIVIDUALS**

In the past, a single earner who also functioned as the head of the household provided for the needs of the family. Because of the pandemic, people are now confined to their homes and have little freedom of movement. They now work from home doing their online work. Insurance companies may offer them micro-insurance coverage to protect and safeguard their digital and computer items.

- **DEVELOPING ECONOMIES**

Auto insurance is a common feature of many products and businesses in developed and wealthy countries. The stable economic environment encourages people to buy insurance plans. However, insurance is a costly luxury in developing countries. There is a lot of room for expansion because people value the idea of protecting their belongings.

THREATS

Following are the threats of insurance sector.

- **DECLINIG BRAND**

In today's technologically advanced world, a lot of new brands are emerging, while more established organisations and brands are losing their relevance. It poses a major threat to the standing of insurance companies, especially if they are linked to out-of-date goods or services.

- **EXTREME COMPETITION**

The insurance industry has become much more important as a result of the large number of insurance providers available today. Since they all essentially provide the same types of insurance coverage, it is difficult for them to differentiate themselves from their competitors. First of all, they have trouble attracting customers. Second, it becomes more difficult to retain clients over time since they would purchase insurance from another company if they could find a better offer.

- **NATURAL CATASTROPHES**

Natural disasters pose a serious threat and danger to insurance companies. In other words, nobody was ready for the 2020 epidemic, but it happened and closed down every company on the planet. The damage caused by natural disasters, however, is far more than what the company's insurance policy will pay for. As a result, the insurance firm may cease to exist altogether.

- **DYNAMIC ENVIRONMENT**

Our technology environment is evolving quickly right now. The rapid development of the technology sector is resulting in the emergence of a new generation of lifestyle and commercial trends. In order to stay up with the quick speed of technology and new trends, insurance companies must modify their policies and tactics. Their inability to keep up with the current pace is driving away customers.

CONCLUSION

This essay assessed the growth and development of the insurance sector in India and noted the obstacles that have stood in its way. From a state monopoly and a closed market to an open and competitive one, it has seen substantial growth and development. Despite implementing numerous reform initiatives, the Indian insurance business still needs to make major adjustments before it can be compared to the insurance sectors of other industrialised economies. In terms of insurance, India has a pitifully small market share. To grow its share globally, the underlying problems must be fixed.

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EFFECT OF SOCIOECONOMIC STATUS ON ACADEMIC PERFORMANCE OF HIGHER EDUCATION STUDENTS

DEKAVDIYA KRUNAL R.
TAXSHILA VIDHYAPEETH - HALVAD

ABSTRACT

Socioeconomic Status (SES) has long been identified as a critical determinant of educational outcomes. Students from higher SES backgrounds generally enjoy better access to resources, parental support, and enriched learning environments, while those from lower SES backgrounds often face challenges such as financial constraints, lack of exposure, and limited academic support. This paper examines the relationship between SES and academic performance in higher education. Drawing on global and Indian perspectives, the study explores how family income, parental education, and social capital influence students' academic achievements, motivation, and aspirations. The paper also highlights institutional challenges and inequities, while discussing strategies to reduce the achievement gap through scholarships, mentorship programs, and inclusive policies. Findings suggest that SES remains a strong predictor of student success, but effective interventions can mitigate its negative impact.

KEYWORDS: SOCIOECONOMIC STATUS, ACADEMIC PERFORMANCE, HIGHER EDUCATION, SOCIAL CAPITAL, INEQUALITY, STUDENT ACHIEVEMENT

INTRODUCTION

Education is widely recognized as a vehicle for social mobility and national development. However, educational opportunities and outcomes are often unequally distributed across socioeconomic groups. In higher education, students' **Socioeconomic Status (SES)**—typically measured through indicators such as parental income, education, and occupation—plays a significant role in shaping access, persistence, and performance.

Globally, research shows that students from privileged SES backgrounds benefit from enriched home environments, academic support, and networks that promote success (Sirin, 2005). Conversely, students from disadvantaged SES groups face structural barriers, including inadequate schooling at earlier stages, financial hardship, and limited access to technology.

In India, socioeconomic disparities remain stark, with rural and low-income students struggling to access and succeed in higher education despite progressive policies like reservations, scholarships, and affirmative action. The **National Education Policy (NEP) 2020** acknowledges the influence of SES and calls for targeted measures to promote equity and inclusion.

This paper seeks to address the following research questions:

1. How does SES influence the academic performance of higher education students?
2. What are the key components of SES that affect learning outcomes?
3. How does SES impact student motivation, aspirations, and persistence?

4. What policy measures and institutional practices can reduce SES-related disparities in higher education?

REVIEW OF LITERATURE

Socioeconomic Status and Academic Achievement

SES has consistently been found to correlate with student performance. Coleman's Report (1966) was among the first large-scale studies to demonstrate that family background influences student achievement more than school resources. Subsequent research confirms that SES disparities affect both access to higher education and success within it.

Parental Education and Academic Performance

Parental education levels strongly shape students' academic performance. Studies by Davis-Kean (2005) suggest that highly educated parents provide richer learning environments, higher expectations, and better guidance. In contrast, students whose parents have lower educational levels often lack academic role models.

Family Income and Financial Resources

Family income determines access to quality schools, private tutoring, and technology. Walpole (2003) found that low-income students face greater challenges in persisting through higher education, often juggling part-time jobs with studies. In India, financial hardship is a leading cause of dropout at the undergraduate level.

Social and Cultural Capital

Bourdieu (1986) introduced the concept of cultural and social capital, highlighting that students from higher SES backgrounds have access to networks, values, and resources that ease educational success. Lower SES students, lacking such capital, struggle to navigate academic and institutional environments.

SES and Student Motivation

Socioeconomic background not only influences material resources but also impacts motivation and aspirations. According to Eccles and Wigfield (2002), students from higher SES families often have stronger educational aspirations, reinforced by parental expectations and exposure to successful role models. Conversely, low-SES students may internalize societal barriers, resulting in lower self-efficacy and reduced motivation to pursue higher education.

SES and Access to Technology

In the digital era, technology access is a critical determinant of academic success. Students from higher SES backgrounds are more likely to own laptops, smartphones, and access to high-speed internet, which facilitates research and online learning. Warschauer (2004) describes this as the "digital divide," which widens learning gaps between SES groups. The COVID-19 pandemic further highlighted these disparities, as many low-SES students were unable to participate fully in online learning (Jena, 2020).

SES and Student Persistence in Higher Education

Tinto's (1993) model of student departure emphasizes that academic persistence is shaped by both academic integration and social integration. Low-SES students often face challenges in both areas: limited financial resources affect academic performance, while cultural differences may hinder social belonging in higher education institutions.

Indian Studies on SES and Academic Performance

Indian research supports global findings. Tilak (2015) notes that students from disadvantaged SES backgrounds have lower enrollment and higher dropout rates in universities. The All India Survey on Higher Education (AISHE, 2022) reports that financial constraints remain a primary reason for

discontinuation. Studies by Kumar & Sinha (2019) also highlight that caste and class intersect with SES, further exacerbating inequalities.

Summary of Literature

The reviewed literature confirms that SES significantly impacts academic performance through family income, parental education, cultural capital, motivation, and access to resources. In India, structural inequities amplify these effects, requiring policy interventions to bridge gaps.

RESEARCH METHODOLOGY

Research Design

This paper adopts a **descriptive and analytical research design** based on secondary data, policy reports, and scholarly literature.

Research Objectives

1. To analyze the relationship between SES and academic performance in higher education.
2. To examine the role of family income, parental education, and social capital in shaping outcomes.
3. To explore how SES influences student motivation, persistence, and aspirations.
4. To provide recommendations for reducing SES-related disparities in higher education.

Sources of Data

- **Primary Documents:** NEP 2020, AISHE reports, UGC and UNESCO policy papers.
- **Secondary Sources:** Peer-reviewed journals, books, government surveys, and international reports (OECD, World Bank).
- **Case Studies:** Indian and global research on SES and student outcomes.

Sampling Method

Purposive sampling was applied to select studies published between 2000–2024 focusing on SES and higher education.

Tools of Analysis

- **Content Analysis:** Categorizing findings into SES components (income, parental education, social capital, technology).
- **Comparative Analysis:** Comparing SES-related disparities across developed and developing nations.
- **Interpretative Synthesis:** Integrating insights from literature and policy reports for holistic understanding.

DATA ANALYSIS AND INTERPRETATION

1. Influence of Parental Education

- Higher parental education is strongly linked to student success. Educated parents provide guidance, set higher expectations, and model achievement-oriented behavior.
- Indian data shows that students whose parents have graduate or postgraduate degrees are more likely to excel in competitive exams and higher education.

2. Role of Family Income

- Family income directly influences access to resources such as private coaching, books, technology, and better learning environments.
- Low-income students often take part-time jobs, reducing study time and academic performance. Scholarships help, but are insufficient to cover hidden costs like transport, hostel fees, and digital devices.

3. Social and Cultural Capital

- Higher-SES students benefit from cultural exposure (literacy habits, extracurricular activities, parental networks).
- Low-SES students lack guidance on navigating institutional systems, leading to lower confidence and performance.

4. Digital Divide and Online Learning

- The shift to online education during COVID-19 highlighted the digital divide. Many rural, low-income students lacked internet access or devices, resulting in learning losses.
- Surveys (Jena, 2020) reported that dropout rates among rural and low-SES students increased during the pandemic due to digital inaccessibility.

5. Indian Higher Education Context

- SES disparities intersect with caste, gender, and geography. Rural, female, and first-generation learners face compounded disadvantages.
- Despite affirmative action policies (reservations, scholarships), significant achievement gaps persist between high-SES and low-SES students.

FINDINGS AND DISCUSSION

The analysis of global and Indian studies confirms that **Socioeconomic Status (SES) remains one of the strongest predictors of academic performance in higher education**. While talent and motivation are distributed across all groups, unequal access to resources, guidance, and opportunities significantly shapes learning outcomes.

1. Influence of SES on Academic Performance

- Students from higher SES backgrounds generally perform better academically due to enriched home environments, parental support, and access to resources.
- Low-SES students face financial stress, inadequate preparation, and limited academic support, leading to weaker outcomes.
- Coleman's (1966) findings remain relevant: family background continues to outweigh institutional resources in determining performance.

2. Parental Education as a Determinant

- Educated parents set higher aspirations, provide academic help, and serve as role models.
- In India, first-generation learners from low-SES families struggle with lack of parental guidance and encouragement.
- The absence of educational role models reduces confidence and persistence, often leading to dropouts.

3. Role of Family Income

- Financial resources shape access to quality schools, private coaching, technology, and extracurricular activities.
- Many low-SES students take part-time jobs to support themselves, reducing focus on studies.
- Scholarships and affirmative action policies help, but coverage and awareness are limited.

4. Social and Cultural Capital

- Higher SES families provide exposure to libraries, museums, cultural events, and professional networks, which foster academic growth.
- Low-SES students often lack awareness of career opportunities and institutional processes, which hinders progress.

- Bourdieu's (1986) concept of cultural capital is evident: students with access to social networks and cultural resources navigate higher education more effectively.

5. Technology and Digital Divide

- SES disparities strongly influence access to technology.
- During the COVID-19 pandemic, many low-income students were excluded from online classes due to lack of devices and internet.
- High-SES students adapted more easily to online learning, widening achievement gaps.

6. Indian Contextual Insights

- SES intersects with caste, gender, and geography. Rural, female, and marginalized caste students face additional barriers.
- Government initiatives like scholarships, fee waivers, and hostel facilities mitigate inequalities but fail to eliminate them.
- NEP 2020 emphasizes equity, but practical implementation requires substantial investment and monitoring.

CONCLUSION AND SUGGESTIONS

The findings confirm that **SES significantly influences academic performance in higher education**, with family income, parental education, and social capital being the strongest predictors. While policies in India and elsewhere have attempted to bridge these gaps, challenges remain due to structural inequities and resource limitations.

KEY CONCLUSIONS

1. SES continues to shape academic performance despite educational reforms.
2. Parental education and income strongly predict student aspirations and outcomes.
3. Cultural and social capital provide hidden advantages to high-SES students.
4. The digital divide exacerbates inequalities, especially in rural areas.
5. Indian higher education faces compounded disadvantages due to the intersection of SES with caste, gender, and geography.

SUGGESTIONS

1. **Expand Financial Support:** Increase scholarships, stipends, and fee waivers for low-SES students. Ensure timely disbursement to prevent dropouts.
2. **Bridge the Digital Divide:** Provide subsidized laptops, internet connectivity, and digital libraries to disadvantaged students.
3. **Mentorship Programs:** Establish mentorship networks connecting low-SES students with successful alumni and professionals for guidance and support.
4. **Strengthen Parental Engagement:** Create community outreach programs to raise awareness among parents about higher education benefits and opportunities.
5. **Skill Development Programs:** Offer career counseling, soft-skill training, and employability workshops targeted at low-SES students.
6. **Inclusive Teaching Practices:** Train faculty to recognize SES-related challenges and adopt inclusive pedagogy.
7. **Policy Implementation:** NEP 2020's focus on equity must translate into measurable outcomes through monitoring, resource allocation, and accountability.

8. **Public-Private Partnerships:** Encourage CSR initiatives and NGO collaborations to fund scholarships, technology access, and remedial classes for low-SES students.

By addressing these issues, higher education can fulfill its role as a **vehicle of social mobility** rather than reproducing inequalities.

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IMPACT OF PEER LEARNING ON ACADEMIC ACHIEVEMENT AND SOCIAL SKILLS OF STUDENTS

KAMLESH G. BHORNIYA
SMT. R. O. PATEL WOMEN'S B. ED. COLLEGE MORBI

ABSTRACT

Peer learning, also known as collaborative or cooperative learning, has become an increasingly important strategy in modern education. Unlike traditional teacher-centered approaches, peer learning emphasizes student-to-student interaction, where learners support, explain, and motivate each other in academic and social contexts. This paper examines the impact of peer learning on students' **academic achievement** and **social skills**, drawing from global studies as well as Indian practices. Findings suggest that peer learning enhances conceptual understanding, critical thinking, communication, teamwork, and empathy. However, challenges such as group conflicts, unequal participation, and lack of teacher guidance may limit effectiveness. The study argues that structured peer learning, supported by proper facilitation, can significantly improve both academic outcomes and social development among students.

KEYWORDS : PEER LEARNING, COOPERATIVE LEARNING, ACADEMIC ACHIEVEMENT, SOCIAL SKILLS, COLLABORATIVE EDUCATION, STUDENT ENGAGEMENT

INTRODUCTION

The shift from **teacher-centered to learner-centered pedagogy** has brought increased focus on strategies that engage students as active participants in their own learning. Among these, **peer learning** has emerged as a powerful tool to promote both academic success and social development. Topping (2005) defines peer learning as "the acquisition of knowledge and skills through active help and support among status equals or matched companions."

Peer learning aligns with **constructivist learning theory**, which views knowledge as being actively constructed through interaction and collaboration. It also reflects **Vygotsky's sociocultural theory**, which emphasizes the role of social interaction in cognitive development through the *zone of proximal development*.

Globally, studies demonstrate that peer learning improves retention, critical thinking, and teamwork skills (Johnson & Johnson, 2009). In India, peer learning has gained attention through initiatives like group study circles, collaborative assignments, and mentoring programs, especially in higher education and professional courses.

This paper seeks to answer the following research questions:

1. How does peer learning influence academic achievement?
2. What role does peer learning play in developing social skills such as communication, teamwork, and empathy?

3. What challenges hinder effective peer learning practices?
4. How can teachers and institutions structure peer learning for maximum effectiveness?

REVIEW OF LITERATURE

Peer Learning and Academic Achievement

Research consistently highlights positive effects of peer learning on academic performance. Johnson and Johnson (2009) found that cooperative learning strategies improve achievement across subjects. Peer-assisted learning enables deeper understanding by requiring students to explain concepts in their own words.

Peer Learning and Critical Thinking

Studies show that peer discussions promote higher-order thinking. Smith et al. (2009) reported that peer instruction in science classes enhanced conceptual understanding more effectively than lectures. Collaborative dialogue helps students test assumptions, refine arguments, and develop problem-solving skills.

Peer Learning and Social Skills

Peer learning promotes social skills such as teamwork, communication, leadership, and empathy. Gillies (2016) found that structured cooperative groups improve students' ability to listen, negotiate, and respect diverse perspectives. These skills are crucial for success in academic, professional, and social settings.

Challenges in Peer Learning

While peer learning has many advantages, challenges exist:

- **Unequal Participation:** Some students dominate while others remain passive.
- **Group Conflicts:** Differences in abilities, interests, or motivation may cause disagreements.
- **Dependence on Peers:** Students may rely too heavily on peers, reducing independent learning.
- **Need for Teacher Facilitation:** Without proper guidance, peer learning can become unstructured and ineffective (Slavin, 2011).

Peer Learning in the Indian Context

In India, peer learning is widely used in schools and colleges, especially in rural areas where students often study together outside classrooms. Research by Sharma and Sharma (2018) indicates that peer learning improves exam performance and reduces dropout rates in rural schools. In higher education, peer mentoring programs help first-year students adapt academically and socially.

RESEARCH METHODOLOGY

Research Design

This study follows a **descriptive and analytical research design**, relying on secondary data, case studies, and theoretical frameworks.

Research Objectives

1. To evaluate the impact of peer learning on academic achievement.
2. To analyze its role in developing social skills such as teamwork and communication.
3. To identify challenges in implementing peer learning effectively.
4. To propose strategies for structured peer learning in schools and higher education.

Sources of Data

- **Primary Documents:** NEP 2020 and NCERT guidelines promoting collaborative learning.
- **Secondary Sources:** Research articles, books, survey reports, and case studies.
- **Indian Studies:** Empirical studies on peer learning in schools and colleges (2005–2023).

Sampling Method

Purposive sampling was used to select relevant national and international studies on peer learning.

Tools of Analysis

- **Content Analysis:** Categorizing findings into academic achievement, social skills, and challenges.
- **Comparative Analysis:** Comparing peer learning outcomes across different educational contexts.
- **Interpretative Synthesis:** Integrating global and Indian perspectives to form a holistic view.

Data Analysis and Interpretation

1. Academic Achievement through Peer Learning

- Johnson & Johnson (2009) showed that cooperative groups outperform individual learners in problem-solving tasks.
- Indian studies reveal that peer study circles improve exam preparation, especially in competitive exams (Sharma & Sharma, 2018).
- Students learn better when they teach peers, reinforcing their own understanding.

2. Development of Social Skills

- Peer learning fosters communication, teamwork, and conflict resolution.
- Gillies (2016) found that structured group work enhanced students' ability to negotiate and collaborate effectively.
- In India, peer mentoring programs in universities help build confidence and interpersonal skills among first-generation learners.

3. Gender and Peer Learning

- Studies suggest that mixed-gender peer groups improve collaboration and reduce stereotypes.
- However, cultural barriers in conservative contexts sometimes limit cross-gender peer learning.

4. Challenges Identified

- Uneven participation and free-riding remain common.
- Students require training in teamwork skills to make peer learning effective.
- Teachers often underutilize peer learning due to lack of awareness or training in cooperative pedagogy.

FINDINGS AND DISCUSSION

The analysis indicates that **peer learning has a significant positive impact on both academic achievement and social skill development**, though its effectiveness depends on structured implementation and active facilitation.

1. Impact on Academic Achievement

- Peer learning enhances conceptual understanding, retention, and exam performance.
- Explaining ideas to peers reinforces knowledge and fills conceptual gaps.
- In India, study circles and peer tutoring have been particularly effective for competitive exam preparation.
- Evidence suggests that students in peer learning groups outperform those in traditional lecture-only environments (Johnson & Johnson, 2009).

Discussion: Peer learning shifts students from passive receivers to active constructors of knowledge, consistent with constructivist learning theory.

2. Impact on Social Skills

- Peer learning improves communication, teamwork, leadership, empathy, and conflict resolution.
- Gillies (2016) reported significant improvements in negotiation and collaboration among students in cooperative groups.
- In India, peer mentoring fosters confidence among first-generation learners and helps bridge cultural and social divides.

Discussion: Social skills acquired through peer learning extend beyond classrooms, preparing students for professional and societal roles.

3. Challenges and Limitations

- Unequal participation: stronger students often dominate, while weaker ones remain passive.
- Free-riding: some students rely on peers without contributing.
- Group conflicts: differences in interest, motivation, or cultural background sometimes cause friction.
- Teacher hesitation: many educators avoid peer learning due to lack of training or fear of losing classroom control.

Discussion: Without proper design and facilitation, peer learning may fail to deliver intended outcomes.

4. Indian Contextual Insights

- Rural schools benefit from peer learning as a low-cost strategy to enhance achievement.
- Peer learning compensates for teacher shortages and large class sizes.
- However, socio-cultural barriers (gender norms, language diversity) sometimes limit participation.
- Universities adopting structured peer mentoring have shown improved retention and reduced dropout rates.

Discussion: In India, peer learning aligns with NEP 2020's vision of **collaborative and experiential learning**, but requires policy and institutional support.

CONCLUSION AND SUGGESTIONS

Peer learning is a **powerful educational strategy** that enhances both academic outcomes and social skills. It transforms classrooms into collaborative spaces, improves understanding, builds teamwork, and nurtures empathy. However, challenges such as uneven participation and lack of facilitation must be addressed.

KEY CONCLUSIONS

1. Peer learning improves academic achievement by deepening conceptual understanding and reinforcing knowledge.
2. It enhances social skills such as communication, collaboration, and leadership.
3. Challenges include unequal participation, group conflicts, and lack of teacher preparedness.
4. In India, peer learning is particularly effective in rural schools and higher education mentoring programs.
5. NEP 2020 emphasizes peer and collaborative learning as a priority for quality education.

SUGGESTIONS

1. **Structured Peer Learning Models:** Teachers should design peer activities with clear roles, goals, and accountability measures.
2. **Teacher Training:** Provide training on cooperative pedagogy and group facilitation techniques.

3. **Peer Mentoring Programs:** Implement structured mentoring systems in universities to support new or disadvantaged students.
4. **Assessment Integration:** Incorporate peer evaluation and group projects into assessment frameworks.
5. **Inclusivity in Peer Groups:** Ensure diversity in group formation (gender, academic ability, background) to foster inclusivity.
6. **Technology Support:** Use online platforms for peer discussions, collaborative projects, and resource sharing.
7. **Policy Support:** Align peer learning with NEP 2020 by embedding collaborative learning methods into national and institutional curricula.

By systematically adopting these measures, peer learning can become a **transformative educational practice**, enhancing not only academic success but also preparing students for professional and social responsibilities.

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EFFECTIVENESS OF ONLINE LEARNING PLATFORMS DURING COVID-19 PANDEMIC: A STUDY ON HIGHER EDUCATION STUDENTS

DR. MAHESH D. PATEL
ASSISTANT PROFESSOR, TAXSHILA COLLEGE - HALVAD

ABSTRACT

The COVID-19 pandemic forced a global educational shift from traditional face-to-face instruction to online learning platforms. This transformation, although abrupt, reshaped the dynamics of higher education worldwide. The effectiveness of online learning has been debated, with some scholars highlighting its benefits of accessibility and flexibility, while others point to challenges such as digital divide, reduced interaction, and psychological stress. This paper critically examines the effectiveness of online learning platforms used during the pandemic in higher education. Through an extensive review of literature and secondary data analysis, the study identifies key benefits, barriers, and long-term implications. Findings suggest that while online platforms ensured academic continuity, issues related to infrastructure, pedagogy, and learner engagement affected overall effectiveness. Recommendations are provided to strengthen future online education models.

KEYWORDS: COVID-19, ONLINE LEARNING, HIGHER EDUCATION, DIGITAL PLATFORMS, E-LEARNING, STUDENT ENGAGEMENT, DIGITAL DIVIDE

INTRODUCTION

The outbreak of COVID-19 in early 2020 brought the world to a standstill. Among the sectors severely affected, education witnessed an unprecedented disruption. Lockdowns and social distancing measures forced higher education institutions to close physical campuses, making online learning platforms the primary mode of instruction. Platforms such as Zoom, Microsoft Teams, Google Meet, Moodle, and Coursera became the backbone of education during this crisis.

The shift, however, was not uniform. Students from urban and privileged backgrounds were able to access quality digital resources, while those from rural and marginalized communities faced serious challenges. Internet connectivity, affordability of digital devices, and lack of digital literacy created significant inequalities. Despite these challenges, online learning offered opportunities for innovation in pedagogy, enhanced global collaboration, and flexible learning experiences.

This paper explores the effectiveness of online learning platforms in higher education during the COVID-19 pandemic. It addresses the following research questions:

1. How effective were online learning platforms in ensuring academic continuity during the pandemic?
2. What benefits and opportunities did students experience while using online platforms?
3. What challenges hindered the effectiveness of online learning?
4. What lessons can higher education institutions draw to strengthen future online education models?

REVIEW OF LITERATURE

Online Learning as an Emergency Response

According to Hodges et al. (2020), the shift to online learning during COVID-19 was an emergency response rather than a well-planned educational reform. The study emphasizes that while technology enabled continuity, it did not guarantee quality learning experiences.

Dhawan (2020) highlights that online learning during the pandemic became both a necessity and a challenge. Institutions quickly adopted platforms like Zoom and Google Meet, but faculty often lacked adequate training in digital pedagogy.

Effectiveness of Online Platforms

Research by Bao (2020) in Chinese universities found that carefully designed online courses could be as effective as face-to-face instruction. Similarly, Adedoyin and Soykan (2020) note that online platforms provided flexibility, accessibility, and new opportunities for collaboration. However, they also stress issues of fatigue, distraction, and inequity.

A study by Crawford et al. (2020) comparing responses across 20 countries found that effectiveness varied significantly depending on infrastructure, institutional preparedness, and socioeconomic conditions of students.

Challenges in Online Learning

The digital divide has been identified as one of the most critical challenges (UNESCO, 2020). Students without reliable internet or devices struggled to participate in classes. Moreover, online platforms created psychological challenges such as isolation, anxiety, and decreased motivation (Aristovnik et al., 2020).

Student Engagement and Satisfaction

According to Pelikan et al. (2021), student engagement in online classes was often lower compared to physical classrooms. The lack of face-to-face interaction reduced peer learning and social bonding. On the other hand, studies by Gonzalez et al. (2020) indicate that self-motivated students adapted well and even improved their performance during online learning.

Global and Indian Context

In the Indian context, Mishra et al. (2020) found that universities rapidly shifted to online platforms, but rural students were disproportionately affected due to internet connectivity issues. Government initiatives like SWAYAM and DIKSHA provided support, yet accessibility remained uneven.

Globally, the World Bank (2021) reported that online learning played a crucial role in minimizing learning loss, but long-term sustainability depends on integrating blended models that combine digital and physical learning.

Faculty Readiness and Teaching Challenges

Cutri et al. (2020) emphasized that most faculty were unprepared for the sudden transition to online teaching. Many relied on traditional face-to-face methods and lacked exposure to digital pedagogy. The absence of training led to overuse of lecture-style teaching in online platforms, reducing interactivity.

Singh and Thurman (2019) argue that effective online education requires more than technology—it demands structured instructional design, assessment strategies, and active teacher presence. During COVID-19, teachers often faced workload stress, balancing technology management with content delivery.

Technology and Innovation in Online Learning

Bawa (2020) noted that the pandemic accelerated technological adoption, with universities exploring virtual labs, digital libraries, and artificial intelligence-enabled platforms. These innovations improved access to resources but required significant institutional investment.

Research by Rajab et al. (2020) on medical students revealed that virtual simulations compensated for the absence of in-person labs, but students reported that digital tools lacked the depth of hands-on practice.

Equity and Accessibility Issues

Inequalities in online education were highlighted by Aguilera-Hermida (2020), who found that first-generation and low-income students were disproportionately disadvantaged. They faced challenges with affordability, inadequate study environments at home, and emotional stress.

In the Indian context, Jena (2020) reported that nearly 50% of students in rural areas faced severe issues with device availability and internet speed. While urban universities managed smoother transitions, rural institutions struggled.

Future of Online and Blended Learning

Means et al. (2014) suggest that blended learning, which combines face-to-face and online teaching, is more effective than purely online or purely traditional approaches. Post-pandemic studies (Huang et al., 2020) highlight that universities are likely to adopt hybrid models, integrating the flexibility of digital platforms with the engagement of in-person teaching.

Overall, literature suggests that while online platforms were indispensable during COVID-19, their effectiveness varied across contexts, and their future lies in structured, blended approaches supported by strong digital policies.

RESEARCH METHODOLOGY

This study employs a **descriptive and analytical research design** using secondary data, survey reports, and scholarly articles published between 2020–2024.

OBJECTIVES OF THE STUDY:

1. To examine the effectiveness of online learning platforms during the COVID-19 pandemic.
2. To identify benefits and opportunities provided by online education for higher education students.
3. To analyze key challenges faced by students and faculty during online learning.
4. To provide recommendations for strengthening future online learning models.

Nature of Study:

- Qualitative (literature review, content analysis of research studies).
- Quantitative (use of survey data from government, UNESCO, and World Bank reports).

Sources of Data:

- Journals: *Computers & Education, Educational Technology Research and Development, International Review of Research in Open and Distributed Learning*.
- Reports: UNESCO (2020), World Bank (2021), UGC India reports.
- Online platforms: SWAYAM, Coursera, Moodle, Zoom usage statistics.

Sampling:

Purposive sampling of literature and reports focusing on higher education students during COVID-19. Studies covering at least 100+ participants or institution-level data were prioritized for reliability.

DATA ANALYSIS TECHNIQUES:

- **Content analysis:** Categorization of findings into themes (benefits, challenges, effectiveness, future strategies).
- **Comparative analysis:** Cross-country comparison of effectiveness and challenges.
- **Interpretative synthesis:** Combining multiple sources to derive a holistic understanding.

DATA ANALYSIS AND INTERPRETATION

1. Academic Continuity

Analysis shows that online platforms ensured minimal disruption to academic calendars. A UNESCO (2020) report highlighted that nearly 1.6 billion learners globally were affected, but digital platforms enabled universities to continue instruction. In India, UGC data indicated that 85% of universities adopted online platforms within the first three months of lockdown.

2. Student Engagement

Survey data (Aristovnik et al., 2020) revealed that nearly 60% of students felt less engaged in online classes compared to traditional classrooms. Common issues included screen fatigue, lack of peer interaction, and reduced attention spans. However, 25% reported improved focus due to flexible schedules and access to recorded lectures.

3. Equity in Access

Digital inequality was a recurring theme. World Bank (2021) estimated that 45% of learners in developing nations lacked reliable internet access. In India, rural students experienced twice the rate of connectivity problems compared to urban students (Jena, 2020).

4. Faculty Preparedness

Teachers reported challenges in adapting to online pedagogy. Rajab et al. (2020) found that only 30% of faculty had prior training in digital education. Technical issues and lack of institutional support reduced instructional quality.

5. Psychological and Social Impact

A study by Pelikan et al. (2021) showed that nearly 40% of students experienced increased stress and loneliness. The absence of campus life and peer interaction negatively affected motivation.

6. Positive Outcomes and Opportunities

- Access to global resources through MOOCs (Coursera, EdX, SWAYAM).
- Improved flexibility, especially for working students.
- Recorded lectures allowed repeated access for revision.
- Acceleration of digital transformation in universities.

FINDINGS AND DISCUSSION

The analysis of literature and secondary data provides a comprehensive understanding of how online learning platforms functioned during the COVID-19 pandemic. The findings can be discussed under the following thematic areas:

1. Effectiveness of Online Learning Platforms

- Online learning platforms were instrumental in ensuring **academic continuity** when physical campuses were closed. Universities rapidly shifted to platforms like Zoom, Microsoft Teams, Moodle, and Google Classroom.
- Studies (Hodges et al., 2020; Dhawan, 2020) confirm that the effectiveness of these platforms depended largely on the **preparedness of institutions** and the **digital literacy of students and faculty**.
- While online learning served as an emergency solution, its **long-term effectiveness** was often questioned due to limited interactivity and reduced student engagement.

2. Benefits Identified

- **Accessibility and Flexibility:** Online learning allowed students to access lectures from anywhere, reducing geographic barriers. Recorded lectures also enabled students to revisit content multiple times.

- **Global Exposure:** MOOCs and international webinars created opportunities for global learning communities.
- **Cost Efficiency:** In many cases, students saved money on travel, hostel fees, and physical resources.
- **Innovation in Pedagogy:** Teachers explored digital tools such as breakout rooms, polls, and multimedia presentations, making classes more interactive.

3. Challenges Highlighted

- **Digital Divide:** A significant proportion of students, especially in developing nations like India, faced unequal access to devices and internet connectivity (Jena, 2020).
- **Faculty Readiness:** Many teachers lacked training in online pedagogy, leading to monotonous, lecture-heavy sessions (Cutri et al., 2020).
- **Student Engagement:** Fatigue from prolonged screen time, reduced social interaction, and distractions at home lowered engagement levels (Pelikan et al., 2021).
- **Psychological Concerns:** Stress, loneliness, and anxiety were reported widely among students (Aristovnik et al., 2020).

4. Comparative Insights

- Developed countries adapted relatively smoothly due to robust digital infrastructure. Developing nations, however, faced a **"dual crisis"**—managing both the pandemic and digital inequality.
- Institutions with prior experience in e-learning managed the transition better than those adopting online platforms for the first time.

5. Long-term Implications

- The pandemic served as a **catalyst for digital transformation** in higher education.
- Blended learning models, which combine online and offline methods, are likely to dominate future educational practices.
- Policy-makers now recognize the importance of **digital literacy** as a core competency for both students and teachers.

CONCLUSION AND SUGGESTIONS

The COVID-19 pandemic highlighted both the potential and the limitations of online learning platforms in higher education. While these platforms ensured continuity, the **quality of learning** varied significantly across contexts. The findings confirm that online learning is most effective when integrated into a **blended learning model**, supported by institutional investment, teacher training, and equitable access.

KEY CONCLUSIONS

1. Online platforms successfully maintained academic continuity but could not fully replicate the richness of face-to-face learning.
2. Students who were self-motivated and digitally literate benefited more compared to others.
3. Inequalities in access created significant barriers, particularly for rural and low-income students.
4. Faculty training and institutional preparedness were critical determinants of effectiveness.
5. The future of higher education lies in hybrid models that integrate technology with human-centered pedagogy.

SUGGESTIONS

1. **Capacity Building:** Organize regular training sessions for faculty to enhance digital pedagogy.

2. **Infrastructure Development:** Governments and institutions must invest in robust ICT infrastructure, ensuring affordable internet and device accessibility.
3. **Student Support Mechanisms:**Counseling, peer mentoring, and wellness programs should address psychological challenges.
4. **Blended Learning Models:** Universities should formalize blended learning strategies combining digital and face-to-face instruction.
5. **Digital Inclusion Policies:** Targeted support for disadvantaged groups, including subsidies for internet and devices, should be prioritized.
6. **Continuous Evaluation:** Effectiveness of online platforms should be assessed through periodic feedback from students and teachers.
7. **Research and Innovation:** Encourage research on AI-based adaptive learning, virtual labs, and personalized education technologies.

By implementing these strategies, higher education institutions can transform online learning from an emergency solution into a sustainable, inclusive, and effective model of education.

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IMPACT OF FLIPPED CLASSROOM STRATEGY ON STUDENT ENGAGEMENT AND LEARNING OUTCOMES

NILESH PATEL
MAHAVIR COLLEGE - DHRANGADHRA

ABSTRACT

The **flipped classroom strategy** has emerged as a transformative pedagogical model that redefines traditional teaching and learning processes. Unlike conventional classrooms, where lectures occur during class time and practice occurs at home, the flipped model reverses this arrangement: students access pre-recorded lectures, readings, or multimedia resources before class, while classroom time is devoted to active learning, problem-solving, and discussion. This paper examines the impact of the flipped classroom strategy on student engagement and learning outcomes. Drawing from global and Indian contexts, it analyzes the effectiveness of flipped learning in enhancing participation, critical thinking, collaboration, and academic performance. The findings suggest that flipped classrooms improve student engagement and foster deeper learning, though challenges such as technological access, teacher preparedness, and student adaptation remain.

KEYWORDS: FLIPPED CLASSROOM, STUDENT ENGAGEMENT, LEARNING OUTCOMES, ACTIVE LEARNING, HIGHER EDUCATION, PEDAGOGY

INTRODUCTION

Higher education is witnessing a paradigm shift from **teacher-centered to student-centered learning** approaches. In this context, the **flipped classroom strategy** has gained significant attention as an innovative teaching model. First popularized by Bergmann and Sams (2012), the flipped classroom allows students to learn foundational content outside the classroom through digital resources, and then use classroom time for collaborative, hands-on activities.

This strategy aligns with **Bloom's Taxonomy**, shifting lower-order cognitive tasks (remembering, understanding) outside class and focusing class time on higher-order skills (application, analysis, evaluation, creation). It also supports the principles of **constructivist learning theory**, which emphasizes active participation and knowledge construction.

In India, with the rapid expansion of ICT and e-learning platforms such as **SWAYAM, NPTEL, and Coursera**, flipped classrooms are increasingly adopted in universities. However, their effectiveness varies depending on student preparedness, teacher training, and institutional support.

This paper seeks to answer the following research questions:

1. How does the flipped classroom strategy affect student engagement compared to traditional teaching?
2. What is the impact of flipped classrooms on learning outcomes and academic performance?
3. What challenges do students and teachers face in implementing flipped classrooms?

4. How can higher education institutions effectively adopt and sustain flipped classroom strategies?

REVIEW OF LITERATURE

Concept and Evolution of Flipped Classrooms

The flipped classroom model emerged as an alternative to passive lecture-based instruction. Bergmann and Sams (2012) demonstrated that recording lectures and assigning them as homework allowed classroom time to be repurposed for interactive activities. Bishop and Verleger (2013) further defined flipped learning as a combination of computer-based instruction outside class and active learning in class.

Flipped Classroom and Student Engagement

Several studies report that flipped classrooms enhance engagement. Strayer (2012) found that students in flipped classrooms were more positive about learning environments, reporting increased motivation and satisfaction. Jensen et al. (2015) confirmed that flipped classrooms improve attention, participation, and peer collaboration.

Flipped Classrooms and Learning Outcomes

Research shows that flipped classrooms lead to improved academic performance. Chen et al. (2014) observed that engineering students in flipped models scored higher in problem-solving assessments. Missildine et al. (2013) found that nursing students demonstrated improved understanding and application of concepts in flipped environments compared to lecture-based classrooms.

Challenges in Flipped Classrooms

While flipped classrooms show promise, they also present challenges. Herreid and Schiller (2013) noted that lack of student preparation before class reduces effectiveness. Some students resist flipped learning due to increased responsibility for self-directed study. Teachers also face challenges in creating quality digital resources and redesigning classroom activities.

Indian Context of Flipped Learning

In India, the adoption of flipped classrooms has grown with platforms like SWAYAM, NPTEL, and EdX collaborations. Studies by Jena (2017) and Singh & Kapur (2019) highlight improved engagement and understanding among Indian students exposed to flipped models. However, the **digital divide**, large class sizes, and limited teacher training hinder widespread adoption.

RESEARCH METHODOLOGY

Research Design

This paper follows a **descriptive and analytical research design**, relying on secondary data, case studies, and empirical research findings.

Research Objectives

1. To analyze the impact of flipped classrooms on student engagement.
2. To evaluate their effect on learning outcomes and academic performance.
3. To identify challenges in implementing flipped classroom models.
4. To propose strategies for effective adoption in higher education.

Sources of Data

- **Primary Documents:** NEP 2020, UGC reports on ICT in education.
- **Secondary Sources:** Peer-reviewed articles, books, case studies, and international reports.
- **Case Studies:** Indian universities using flipped models in engineering, management, and medical education.

Sampling Method

Purposive sampling was used to select relevant studies published between 2010–2024 on flipped learning in higher education.

Tools of Analysis

- **Content Analysis:** Organizing findings into themes (engagement, outcomes, challenges).
- **Comparative Analysis:** Contrasting traditional, online, and flipped models.
- **Interpretative Synthesis:** Integrating evidence to provide holistic insights.

DATA ANALYSIS AND INTERPRETATION

1. Student Engagement in Flipped Classrooms

- Students in flipped classrooms report **higher engagement** due to interactive activities such as group discussions, case studies, and problem-solving tasks.
- Strayer (2012) found that students expressed greater satisfaction with collaborative activities than passive lectures.
- Indian studies confirm similar findings, with students reporting better understanding of concepts when classroom time is used for practical problem-solving.

2. Learning Outcomes and Academic Performance

- Flipped classrooms shift focus from memorization to **application and analysis**, improving higher-order learning outcomes.
- Chen et al. (2014) reported that engineering students in flipped models performed significantly better in conceptual problem-solving tests.
- Missildine et al. (2013) found nursing students had **higher exam scores and better application skills** compared to lecture-only students.

3. Challenges Identified

- **Student Preparedness:** Some students fail to review materials before class, reducing classroom effectiveness.
- **Digital Divide:** Students without access to reliable internet or devices struggle to benefit fully.
- **Teacher Preparedness:** Many educators lack the training and time to design flipped courses.
- **Cultural Resistance:** In India, students accustomed to lecture-based teaching may initially resist the flipped model.

4. Comparative Insights

- Flipped classrooms outperform traditional models in engagement and outcomes but require higher student responsibility.
- Hybrid models, combining elements of lecture and flipped strategies, are often most effective in large, diverse classrooms.

FINDINGS AND DISCUSSION

The findings from the literature and analysis reveal that the **flipped classroom strategy significantly enhances student engagement and learning outcomes** compared to traditional lecture-based models. However, its success depends on several contextual factors, such as student preparedness, teacher readiness, and technological infrastructure.

1. Student Engagement

- Flipped classrooms foster **active learning** by shifting passive lecture time to dynamic classroom interactions.

- Students report feeling more involved, as they engage in peer discussions, collaborative projects, and case-based learning.
- Indian case studies (Jena, 2017) show that students in flipped environments are more attentive and ask more questions during class.

Discussion: Engagement in flipped classrooms is higher because learners take responsibility for pre-class preparation, which allows deeper interaction during class time.

2. Learning Outcomes and Academic Performance

- Flipped classrooms improve **conceptual understanding, critical thinking, and application skills**.
- Studies in engineering, medical, and management education show improved exam performance and problem-solving ability (Chen et al., 2014; Missildine et al., 2013).
- Unlike rote-based outcomes of traditional classrooms, flipped models align with **Bloom's higher-order skills** such as analysis and creation.

Discussion: The flipped classroom is particularly effective in disciplines requiring application of theory (engineering, business, healthcare).

3. Challenges in Implementation

- **Student Preparedness:** Success depends on students reviewing materials before class, which is inconsistent.
- **Teacher Preparedness:** Teachers often lack training in ICT and course redesign.
- **Digital Divide:** Students without devices or internet are excluded, particularly in rural India.
- **Cultural Resistance:** Students and teachers accustomed to traditional models may resist change, perceiving flipped learning as extra workload.

Discussion: These challenges show that while the model is promising, structural and cultural barriers must be addressed for sustained adoption.

4. Comparative Perspective

- In developed countries (USA, UK, Singapore), flipped classrooms are widely integrated due to strong digital infrastructure and teacher training.
- In India, pilot projects in IITs and management institutes show success, but large-scale adoption in state universities and rural colleges remains limited.

Discussion: A blended approach combining traditional and flipped methods may work best in India's diverse educational context.

CONCLUSION AND SUGGESTIONS

The flipped classroom strategy has demonstrated clear benefits in enhancing **student engagement, academic performance, and higher-order skills**. By shifting the focus from passive listening to active participation, it supports deeper learning and prepares students for real-world problem-solving.

However, challenges such as digital inequality, teacher preparedness, and cultural resistance must be addressed. For India, flipped classrooms can play a vital role in achieving NEP 2020's vision of **active, student-centered learning**, but require systemic reforms and resource investment.

KEY CONCLUSIONS

1. Flipped classrooms improve student engagement by promoting collaboration and active learning.

2. Academic outcomes are stronger in flipped models, particularly in problem-solving and application-based subjects.
3. Implementation challenges include lack of student preparation, teacher readiness, and infrastructural barriers.
4. Indian adoption of flipped classrooms remains uneven, with urban and elite institutions ahead of rural colleges.
5. Hybrid models may be most effective in bridging traditional and innovative pedagogies.

SUGGESTIONS

1. **Curriculum Integration:** Include flipped classroom methods in teaching guidelines and course structures.
2. **Teacher Training:** Provide workshops on digital pedagogy, ICT tools, and flipped course design.
3. **Student Orientation:** Train students in self-directed learning and time management to prepare them for flipped models.
4. **Technology Access:** Provide subsidized devices and internet support for disadvantaged students to reduce the digital divide.
5. **Blended Approach:** Use hybrid models combining lectures with flipped strategies for gradual adaptation.
6. **Monitoring and Evaluation:** Regularly assess flipped classroom outcomes through feedback and performance data.
7. **Policy Support:** NEP 2020 should explicitly promote flipped classrooms as part of ICT-enabled learning.

By adopting these measures, flipped classrooms can become a **transformative pedagogical model**, making learning more engaging, student-centered, and effective.

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IMPACT OF BLENDED LEARNING ON ACADEMIC PERFORMANCE AND STUDENT SATISFACTION

ROHITBHAI N. SINOJIYA
TAXSHILA COLLEGE - HALAD

ABSTRACT

Blended learning, an instructional approach that integrates face-to-face classroom teaching with online learning experiences, has emerged as a powerful pedagogical model in the 21st century. It offers flexibility, interactivity, and access to diverse resources while retaining the advantages of personal interaction. This paper explores the impact of blended learning on academic performance and student satisfaction in higher education. Drawing upon global and Indian literature, the study analyzes how blended learning affects cognitive achievement, learner engagement, motivation, and satisfaction. The COVID-19 pandemic accelerated its adoption, providing a natural experiment to assess its effectiveness. Findings suggest that blended learning can enhance academic performance and improve student satisfaction if implemented with proper planning, digital infrastructure, and faculty training. Challenges such as digital divide, lack of teacher readiness, and varying student adaptability are also discussed. Recommendations for maximizing the effectiveness of blended learning are provided.

KEYWORDS: BLENDED LEARNING, ACADEMIC PERFORMANCE, STUDENT SATISFACTION, HIGHER EDUCATION, ONLINE LEARNING, PEDAGOGY

INTRODUCTION

The landscape of education is rapidly changing due to globalization, technological advancements, and evolving learner needs. Traditional face-to-face classroom instruction, though effective, has limitations in flexibility, scalability, and adaptability. On the other hand, fully online learning often lacks the interpersonal connections and engagement of classroom environments. Blended learning, combining the strengths of both models, has gained popularity as a **balanced approach to modern education**.

Blended learning involves integrating online resources, multimedia tools, and virtual discussions with classroom activities, creating a hybrid model. According to Graham (2006), blended learning is not merely the use of technology but a systematic combination of face-to-face and online components to optimize learning outcomes.

The COVID-19 pandemic highlighted the relevance of blended learning when institutions worldwide were forced to adopt digital platforms. Post-pandemic, blended learning is increasingly seen as the **future of education**, offering flexibility, inclusivity, and enhanced learning experiences.

This paper addresses the following research questions:

1. How does blended learning influence academic performance compared to traditional and fully online learning?
2. What role does blended learning play in enhancing student satisfaction and engagement?

3. What challenges hinder effective implementation of blended learning in higher education?
4. What strategies can improve blended learning outcomes in the Indian and global contexts?

REVIEW OF LITERATURE

Concept and Evolution of Blended Learning

The concept of blended learning emerged in the late 20th century with the integration of computers and internet-based resources in education. Graham (2006) defines it as the thoughtful fusion of online and face-to-face instruction. Singh and Reed (2001) suggest that blended learning combines multiple delivery modes (classroom, e-learning, self-study) to maximize effectiveness.

Blended Learning and Academic Performance

Research consistently indicates positive effects of blended learning on academic achievement. Means et al. (2013), in a meta-analysis of 50 studies, found that students in blended learning environments outperformed those in traditional classrooms and online-only settings. Bernard et al. (2014) also reported that blended approaches enhance problem-solving, critical thinking, and knowledge retention.

Blended Learning and Student Satisfaction

Satisfaction is an important measure of educational effectiveness. Studies show that students appreciate the flexibility and accessibility of blended learning. According to Owston et al. (2013), blended learning fosters autonomy and provides opportunities for personalized learning, leading to higher satisfaction. However, some students experience challenges in adapting to self-directed learning modes.

Technology and Engagement in Blended Learning

Technology enhances interactivity in blended learning. Tools such as Learning Management Systems (LMS), discussion forums, and virtual labs create collaborative learning spaces. Alammary et al. (2014) found that technology-supported blended learning increases engagement and participation. However, over-dependence on digital tools without pedagogical planning can reduce effectiveness.

Blended Learning in the Indian Context

In India, blended learning gained prominence during the pandemic when universities and schools adopted online platforms. Studies by Jena (2020) and Kumar & Sharma (2021) found that students in urban areas adapted better to blended models compared to rural counterparts due to differences in digital access. National initiatives such as **SWAYAM**, **DIKSHA**, and the **National Digital Library** have supported blended education by providing free online resources. However, challenges like the digital divide, limited faculty training, and infrastructural constraints still restrict its full potential.

Barriers to Blended Learning

Despite its advantages, blended learning faces several barriers. Lack of infrastructure, poor internet connectivity, insufficient faculty competence, and students' difficulty in managing self-directed learning are common issues (Picciano, 2017). In developing nations, socio-economic disparities exacerbate these challenges, making equitable implementation difficult.

Blended Learning and Future Prospects

Post-COVID-19, blended learning is expected to dominate the higher education landscape. Garrison and Vaughan (2013) argue that blended learning creates a "community of inquiry," promoting deep learning through cognitive, social, and teaching presence. Future prospects depend on faculty readiness, student adaptability, and government support for digital infrastructure.

Summary of Literature

The reviewed literature confirms that blended learning improves academic performance and enhances student satisfaction. However, effectiveness depends on proper instructional design, teacher training, and

infrastructural support. While developed nations are moving toward advanced blended learning ecosystems, countries like India must address equity and access challenges.

RESEARCH METHODOLOGY

Research Design

This study adopts a **descriptive and analytical research design** based on secondary data, literature reviews, and policy documents.

Research Objectives

1. To analyze the impact of blended learning on academic performance.
2. To examine the role of blended learning in improving student satisfaction and engagement.
3. To identify barriers to implementing blended learning in higher education.
4. To suggest strategies for effective blended learning practices.

Sources of Data

- **Primary Sources:** Government initiatives such as SWAYAM, NEP 2020 documents, and institutional reports.
- **Secondary Sources:** Peer-reviewed journal articles, books, survey studies, and international reports (OECD, UNESCO).
- **Web Resources:** Online databases, e-learning portals, and LMS usage reports.

Sampling Method

Purposive sampling was used to select relevant studies published between 2010–2024 focusing on blended learning in higher education. Global as well as Indian contexts were included for comparative analysis.

Tools of Analysis

- **Content Analysis:** Categorizing findings into themes such as performance, satisfaction, barriers, and future prospects.
- **Comparative Analysis:** Examining differences between traditional, online, and blended learning.
- **Interpretative Synthesis:** Drawing insights from multiple studies to assess overall impact.

DATA ANALYSIS AND INTERPRETATION

1. Academic Performance in Blended Learning

- Studies reveal that students in blended learning environments consistently perform better academically than those in traditional or online-only settings (Means et al., 2013).
- Data from Indian universities shows that students who had access to online resources alongside classroom teaching demonstrated **improved test scores** and higher knowledge retention.
- Blended learning particularly supports **problem-based and collaborative learning**, enabling students to apply theoretical knowledge in real-world contexts.

2. Student Satisfaction with Blended Learning

- Surveys (Owston et al., 2013) indicate that student satisfaction is higher in blended models due to flexibility and availability of recorded materials.
- Indian students reported appreciating blended learning for saving travel time, reducing costs, and providing access to diverse digital resources.
- However, some students found self-directed online components challenging, which reduced satisfaction levels for those lacking motivation or digital literacy.

3. Equity and Access Issues

- Rural and low-income students often lacked reliable internet and devices, which limited their ability to benefit from blended learning.
- The **digital divide** created disparities in academic performance, with urban students outperforming rural peers.
- Government programs like **SWAYAM Prabha TV channels** tried to address this gap, but challenges remain.

4. Faculty Readiness

- Teacher preparedness was a key determinant of blended learning effectiveness. Faculty trained in ICT integration and digital pedagogy reported higher student engagement and better outcomes.
- Institutions lacking structured training for teachers struggled to implement blended models effectively.

5. Institutional and Policy Support

- NEP 2020 highlights blended learning as a future direction for higher education in India.
- Policies encouraging investment in ICT infrastructure, digital content, and teacher training are crucial for scaling blended education.

FINDINGS AND DISCUSSION

The findings from the literature review and secondary data analysis clearly indicate that **blended learning positively impacts both academic performance and student satisfaction**. However, the extent of its effectiveness depends on contextual factors such as digital infrastructure, teacher readiness, and student adaptability.

1. Impact on Academic Performance

- **Improved Outcomes:** Meta-analyses (Means et al., 2013; Bernard et al., 2014) confirm that blended learning environments consistently produce better learning outcomes than traditional or online-only modes.
- **Knowledge Retention:** Students in blended classrooms often report stronger retention of knowledge, as they can revisit online materials at their own pace.
- **Skill Development:** Blended approaches encourage higher-order thinking, critical analysis, and collaborative skills, preparing students for real-world applications.
- **Evidence from India:** Case studies in Indian universities suggest that students exposed to blended modes performed **10–20% better in final assessments** compared to peers in conventional classrooms.

2. Student Satisfaction

- **Flexibility and Accessibility:** Blended learning allows students to manage learning according to their schedules, increasing satisfaction.
- **Autonomy in Learning:** Students appreciate having control over pacing and access to recorded materials, leading to greater confidence.
- **Challenges in Adaptation:** Some students struggle with self-directed learning, leading to stress and lower satisfaction. Without sufficient support, blended learning can widen gaps between self-motivated and less disciplined learners.

3. Digital Divide and Equity

- **Urban-Rural Divide:** Urban students with better internet connectivity and device access benefit more from blended learning than rural students.

- **Socioeconomic Inequalities:** Low-income students often lack devices, affecting participation and satisfaction.
- **Policy Gaps:** While government initiatives such as SWAYAM and DIKSHA provide resources, inconsistent connectivity remains a barrier to equity.

4. Faculty Readiness and Pedagogical Innovation

- **Teacher Competence:** Teachers trained in ICT integration were more successful in delivering engaging blended learning experiences.
- **Resistance to Change:** Some faculty members were hesitant to adopt blended models due to comfort with traditional teaching.
- **Professional Development:** Ongoing training and workshops are essential to maximize the benefits of blended learning.

5. Institutional and Policy Support

- **NEP 2020 Alignment:** The National Education Policy advocates blended learning as a sustainable model for higher education.
- **Institutional Investment:** Universities with strong ICT infrastructure, LMS adoption, and technical support reported smoother transitions.
- **Sustainability Challenge:** Long-term success depends on continuous funding, monitoring, and stakeholder engagement.

CONCLUSION AND SUGGESTIONS

The study concludes that **blended learning is a highly effective model** for improving academic performance and student satisfaction in higher education. By combining the strengths of face-to-face and online learning, it offers flexibility, inclusivity, and engagement. However, challenges such as the digital divide, teacher readiness, and infrastructural gaps must be addressed for its successful implementation.

KEY CONCLUSIONS

1. Blended learning enhances academic achievement by improving knowledge retention, problem-solving, and critical thinking skills.
2. Student satisfaction is higher in blended settings due to flexibility and autonomy, but challenges arise for learners lacking digital literacy or self-regulation.
3. Equity remains a concern, with rural and economically disadvantaged students facing significant barriers.
4. Faculty readiness and pedagogical innovation are central to blended learning success.
5. Policy-level support, particularly under NEP 2020, provides opportunities for mainstreaming blended learning in India.

SUGGESTIONS

1. **Strengthen Infrastructure:** Governments and institutions must invest in reliable internet connectivity, devices, and LMS platforms, particularly in rural areas.
2. **Faculty Training:** Organize regular ICT and pedagogy workshops to build digital competence and foster innovative teaching practices.
3. **Student Support Mechanisms:** Introduce orientation programs, peer mentoring, and academic counseling to help students adapt to blended environments.

4. **Policy Implementation:** Translate NEP 2020 provisions into actionable strategies with proper funding, monitoring, and accountability.
5. **Inclusive Approaches:** Provide financial support, scholarships, and subsidized devices for marginalized students to reduce the digital divide.
6. **Continuous Feedback:** Use surveys and performance data to refine blended learning models and ensure alignment with student needs.
7. **Industry Collaboration:** Collaborate with ed-tech companies and industries to design blended curricula that enhance employability skills.

By implementing these measures, blended learning can evolve into a **transformative model** that balances academic rigor with student-centered flexibility, preparing learners for the demands of the 21st-century knowledge economy.

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EFFECT OF MOBILE LEARNING APPLICATIONS ON STUDENT ACADEMIC PERFORMANCE

PARTH PATEL
TAXSHILA COLLEGE - HALVAD

ABSTRACT

Mobile technologies have transformed the landscape of education by enabling learning anytime and anywhere. **Mobile learning applications (m-learning apps)** provide interactive, personalized, and accessible platforms for students to acquire knowledge, practice skills, and engage in self-directed learning. This paper explores the impact of mobile learning applications on students' **academic performance**, focusing on both global experiences and the Indian context. Findings suggest that m-learning apps improve academic achievement, motivation, and self-regulation, but challenges such as digital distraction, uneven access, and quality of content persist. The study emphasizes integrating mobile applications into formal curricula to maximize their potential for enhancing student learning outcomes.

KEYWORDS: MOBILE LEARNING, M-LEARNING APPLICATIONS, ACADEMIC PERFORMANCE, DIGITAL EDUCATION, STUDENT ENGAGEMENT, ICT IN EDUCATION

INTRODUCTION

The rise of mobile technologies and widespread access to smartphones have revolutionized educational practices. Unlike traditional classroom-based learning, **mobile learning (m-learning)** enables students to learn anytime and anywhere through applications designed for education. These apps provide interactive quizzes, multimedia lessons, gamification, and personalized feedback, catering to diverse learning styles.

The COVID-19 pandemic accelerated the adoption of mobile learning in India, where platforms like **Byju's, Unacademy, Vedantu, and government-supported DIKSHA** became central to remote education. Research shows that such applications can improve students' engagement and learning effectiveness by making content accessible and interactive (Traxler, 2009).

However, concerns remain regarding excessive screen time, digital distractions, unequal access among rural and low-income students, and the quality of app-based educational content.

This paper seeks to address the following research questions:

1. How do mobile learning applications influence student academic performance?
2. What are the benefits and challenges of using m-learning apps in education?
3. How effective are mobile applications in the Indian context?
4. What strategies can optimize the use of mobile apps for learning outcomes?

REVIEW OF LITERATURE

Concept of Mobile Learning

Sharples et al. (2007) define mobile learning as the use of portable technologies to support learning across contexts. Mobile applications enable flexibility, personalization, and real-time feedback.

Impact of Mobile Apps on Academic Achievement

Studies suggest that m-learning apps enhance knowledge retention and academic achievement. Cavus & Ibrahim (2009) found that mobile applications in language learning improved vocabulary acquisition and test scores. In science and mathematics, gamified apps have increased student motivation and performance.

Engagement and Motivation through Mobile Learning

Gamification, interactive quizzes, and instant feedback keep students engaged. Crompton (2013) notes that mobile apps promote self-paced learning, enabling students to take ownership of their progress.

Challenges in Mobile Learning

While mobile apps enhance learning, they also present challenges:

- **Digital Distraction:** Students may switch between educational apps and social media, reducing focus (Junco, 2012).
- **Equity Issues:** Students from rural or low-income families may lack smartphones, reliable internet, or digital literacy (Kumar & Sharma, 2020).
- **Quality of Content:** Not all apps are pedagogically sound; some focus more on entertainment than effective learning (Heflin et al., 2017).
- **Health Concerns:** Excessive screen time can cause eye strain, fatigue, and reduced attention span.

Indian Context of Mobile Learning

India has witnessed rapid growth of mobile learning platforms such as **Byju's, Vedantu, Toppr, and Unacademy**, along with government-backed **DIKSHA**. Studies show that mobile apps improve exam preparation and conceptual clarity (Chatterjee & Nath, 2014). However, access disparities remain a challenge, with rural students lagging behind urban peers.

RESEARCH METHODOLOGY

Research Design

This paper adopts a **descriptive and analytical research design**, synthesizing data from secondary studies, surveys, and policy documents.

Research Objectives

1. To evaluate the impact of mobile learning applications on student academic performance.
2. To identify benefits and challenges of m-learning adoption.
3. To examine mobile learning effectiveness in the Indian context.
4. To propose strategies for integrating mobile apps into formal education.

Sources of Data

- **Primary Documents:** NEP 2020, DIKSHA framework, Ministry of Education digital learning reports.
- **Secondary Sources:** Peer-reviewed research articles, books, and empirical studies (2005–2024).
- **Case Studies:** Use of Byju's, DIKSHA, and other apps in Indian schools and universities.

Sampling Method

Purposive sampling was used to select literature focusing on m-learning and academic performance.

Tools of Analysis

- **Content Analysis:** Categorizing findings into benefits, challenges, and outcomes.
- **Comparative Analysis:** Contrasting global experiences and Indian practices.
- **Interpretative Synthesis:** Integrating diverse evidence to assess effectiveness.

Data Analysis and Interpretation

1. Impact on Academic Achievement

- Students using mobile learning apps report improved exam performance and conceptual understanding.
- Cavus & Ibrahim (2009) showed vocabulary gains in mobile-assisted language learning.
- Indian studies highlight that apps like Byju's improved performance in mathematics and science subjects.

2. Engagement and Motivation

- Gamified features increase student motivation and persistence.
- Crompton (2013) found that self-paced mobile learning enhances learner autonomy and engagement.
- Indian learners report higher confidence in exam preparation when using test-based apps.

3. Equity and Access Issues

- Rural students often lack smartphones, internet, or technical support.
- Gender disparities exist, as girls in some rural areas have limited access to mobile devices.
- The pandemic widened this digital divide, affecting learning continuity.

4. Challenges of Implementation

- Distractions from non-educational apps reduce learning effectiveness.
- Not all mobile apps are pedagogically aligned with curricula.
- Health issues such as digital fatigue and eye strain affect student concentration.

FINDINGS AND DISCUSSION

The analysis indicates that **mobile learning applications significantly enhance student academic performance**, particularly by improving engagement, self-paced learning, and conceptual understanding. However, the positive outcomes are uneven, with digital access, quality of content, and distraction emerging as major concerns.

1. Academic Achievement

- Mobile apps support mastery of subjects by offering **interactive videos, quizzes, and simulations**.
- Students using apps like Byju's and Vedantu report improved exam readiness, especially in science and mathematics.
- Research confirms that app-based learning enhances long-term retention compared to rote memorization.

Discussion: Mobile learning complements traditional teaching by offering **reinforcement and personalized practice**. However, outcomes depend on app quality and student discipline.

2. Student Engagement and Motivation

- Gamification elements—badges, leaderboards, quizzes—encourage consistent participation.
- Mobile apps foster **self-regulation**, giving students ownership of their learning progress.
- In India, students preparing for competitive exams report greater confidence when using test-based mobile applications.

Discussion: Engagement increases when mobile apps are interactive and rewarding. However, overreliance on gamification may shift focus from deep learning to performance-oriented outcomes.

3. Equity and Access Challenges

- Urban students benefit more due to better internet and device availability.

- Rural and low-income students often face **limited or no access**, reinforcing existing educational inequalities.
- Gender disparities exist, as cultural barriers restrict device access for girls in some regions.

Discussion: Without targeted interventions, mobile learning risks **widening the digital divide** rather than bridging it.

4. Risks of Mobile Learning

- Digital distractions: Social media notifications reduce focus during study.
- Health issues: Eye strain, digital fatigue, and reduced physical activity are common.
- Pedagogical gaps: Many apps prioritize entertainment over curriculum alignment, reducing educational effectiveness.

Discussion: Responsible use of mobile apps, guided by teachers and parents, is necessary to maximize benefits while minimizing risks.

CONCLUSION AND SUGGESTIONS

The findings conclude that **mobile learning applications positively impact student academic performance** by enhancing motivation, engagement, and conceptual clarity. They make learning flexible, accessible, and personalized, particularly valuable in exam-driven contexts like India.

However, challenges related to **digital access, distractions, health concerns, and content quality** hinder their universal effectiveness. For mobile apps to become a sustainable educational tool, systemic reforms, policy integration, and teacher involvement are essential.

KEY CONCLUSIONS

1. Mobile apps improve academic outcomes by offering interactive and self-paced learning opportunities.
2. Student motivation and engagement increase through gamification and instant feedback.
3. Equity issues limit access for rural and disadvantaged students.
4. Risks include distraction, health challenges, and misalignment with formal curricula.
5. Effective use requires integration into formal teaching rather than reliance on apps alone.

SUGGESTIONS

1. **Curriculum Integration:** Align mobile app content with school curricula to ensure relevance.
2. **Affordable Access:** Provide subsidies or digital device schemes for low-income students.
3. **Teacher Involvement:** Train teachers to integrate apps into blended learning models.
4. **Parental Awareness:** Encourage parents to monitor and guide app usage to minimize distractions.
5. **Quality Assurance:** Establish guidelines and accreditation for educational apps to ensure pedagogical soundness.
6. **Digital Well-being Programs:** Educate students about safe screen time and balance between digital and physical learning.
7. **Localized Content:** Develop multilingual apps tailored to diverse linguistic and cultural contexts in India.
8. **Public-Private Partnerships:** Leverage collaborations between governments, ed-tech companies, and schools to expand access.

By adopting these strategies, mobile learning applications can become a **powerful supplement to traditional teaching**, fostering inclusive, engaging, and effective learning environments.

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IMPACT OF ICT ON TEACHING-LEARNING PROCESS IN HIGHER EDUCATION

RAJESH LAVJIBHAI GOSARA
MAHAVIR COLLEGE - DHRANGADHRA

ABSTRACT

The integration of Information and Communication Technology (ICT) into higher education has revolutionized teaching and learning methodologies worldwide. ICT has shifted traditional classrooms toward more interactive, learner-centered, and technology-driven approaches. This paper examines the role of ICT in higher education, its impact on the quality of teaching, student engagement, accessibility of knowledge, and the challenges faced in its effective implementation. The study is grounded in existing literature, supported by relevant empirical findings, and explores methodological approaches used in ICT-based educational research. The paper concludes by offering recommendations for maximizing the benefits of ICT in higher education while addressing issues such as the digital divide, faculty readiness, and infrastructure limitations.

KEYWORDS: ICT, HIGHER EDUCATION, E-LEARNING, TEACHING-LEARNING PROCESS, DIGITAL EDUCATION, EDUCATIONAL TECHNOLOGY

INTRODUCTION

Education in the 21st century is increasingly shaped by technological advancement. With globalization and the rise of knowledge-based economies, the demand for quality higher education has intensified. Information and Communication Technology (ICT) has emerged as a transformative tool in redefining the teaching-learning environment. From smart classrooms and online learning platforms to digital libraries and virtual laboratories, ICT has altered the way knowledge is disseminated and acquired.

The integration of ICT is not merely a technological upgrade but a paradigm shift in pedagogy. Traditional teacher-centered approaches are giving way to learner-centered strategies that emphasize critical thinking, problem-solving, and collaboration. In higher education, ICT fosters flexibility, enabling both synchronous and asynchronous learning opportunities. The COVID-19 pandemic further accelerated the adoption of ICT, highlighting its necessity in ensuring educational continuity.

This paper seeks to explore the following key questions:

1. How has ICT influenced the teaching-learning process in higher education?
2. What are the benefits and limitations of ICT integration in the classroom?
3. How can institutions enhance the effective utilization of ICT for academic excellence?

The study adopts a descriptive and analytical framework by drawing upon existing literature, case studies, and secondary data.

REVIEW OF LITERATURE

ICT in education has been widely researched across different contexts. Scholars agree that technology has become a catalyst for transforming higher education (Anderson & Baskin, 2002; Bates &Sangrà,

2011). Research suggests that ICT tools not only enhance access to information but also improve the effectiveness of teaching methodologies (Mishra & Koehler, 2006).

According to Pelgrum and Law (2003), ICT integration depends on infrastructural readiness, teacher competency, and student acceptance. Studies by Al-Fraihat et al. (2020) emphasize that online learning platforms are effective only when they combine technical usability with pedagogical soundness. Similarly, Laurillard (2012) argues that ICT provides opportunities for active learning by enabling simulations, visualizations, and collaborative projects.

Several empirical studies highlight the benefits of ICT in higher education. For example, Trucano (2005) found that ICT increased student motivation and participation. Balanskat et al. (2006) revealed that ICT-supported education contributes to higher academic performance and improved communication skills. In India, the National Mission on Education through ICT (NMEICT) has promoted digital learning resources such as SWAYAM and National Digital Library, which have democratized access to knowledge (Agarwal, 2016).

Despite these benefits, challenges remain. Research by Selwyn (2016) points out the issue of the digital divide, where unequal access to technology results in educational inequality. Moreover, inadequate training for teachers, high costs of infrastructure, and resistance to change hinder the optimal use of ICT (Kirkwood & Price, 2014).

A meta-analysis by Tamim et al. (2011) involving over 40 years of research concluded that students in technology-rich environments tend to perform better compared to those in traditional settings. Similarly, OECD (2015) reported that ICT can help bridge learning gaps if appropriately implemented, but poor integration may result in superficial learning rather than deep understanding.

Studies in the Indian context (Sarkar, 2012; Goel, 2017) highlighted that government initiatives such as Digital India and e-learning platforms have significantly expanded opportunities for learners, especially in remote areas. However, these studies also stress the need for effective digital literacy programs for teachers and students alike.

Furthermore, ICT's role extends beyond cognitive benefits—it promotes inclusivity. Research by UNESCO (2019) indicates that assistive technologies enable students with disabilities to access educational content, thereby promoting equity in higher education. Yet, despite such advancements, the issue of sustainability in ICT usage remains a pressing concern. Maintenance, upgrades, and consistent faculty training demand continuous investment (Koehler & Mishra, 2009).

In conclusion, literature suggests that while ICT holds transformative potential for higher education, its success is contingent upon supportive policies, adequate infrastructure, teacher preparedness, and student adaptability.

RESEARCH METHODOLOGY

This paper follows a **descriptive research design** based on secondary data, scholarly articles, and policy documents.

Research Objectives:

1. To examine the impact of ICT on teaching effectiveness in higher education.
2. To analyze how ICT influences student engagement and learning outcomes.
3. To identify challenges faced in ICT integration in higher education institutions.

Data Collection:

- Secondary data was collected from journals, books, government reports, UNESCO documents, and online learning platforms.
- Case examples of ICT adoption during COVID-19 in Indian universities were included.

Sampling Method:

Since the study is literature-based, **purposive sampling** was used to select relevant research studies between 2000 and 2024.

Tools of Analysis:

Content analysis and thematic review were employed to identify recurring patterns, benefits, and challenges of ICT in higher education.

Data Analysis and Interpretation

1. ICT and Teaching Effectiveness

ICT enhances teaching effectiveness by offering multimedia presentations, digital simulations, and access to vast resources. Data shows that teachers using ICT-based tools report improved classroom interaction and student participation (Balanskat et al., 2006). However, the effectiveness varies depending on teacher training and institutional support.

2. ICT and Student Engagement

Studies reveal that students exposed to blended learning (face-to-face + online modes) demonstrate higher motivation, improved attendance, and stronger collaborative skills (Means et al., 2010). Interactive learning management systems (LMS) such as Moodle, Blackboard, and Google Classroom foster engagement beyond classroom boundaries.

3. ICT and Accessibility of Knowledge

Online platforms like SWAYAM, Coursera, and EdX have democratized education, enabling learners to access high-quality content at minimal or no cost. This has particularly benefited rural students and working professionals. Nevertheless, challenges like poor internet connectivity and lack of devices create barriers for marginalized groups.

4. Challenges of ICT Integration

- **Digital Divide:** Unequal access to technology creates disparities (Selwyn, 2016).
- **Teacher Preparedness:** Many faculty members lack adequate training in ICT pedagogy.
- **Infrastructure Gaps:** Inconsistent power supply, outdated software, and limited technical support reduce ICT's impact.
- **Resistance to Change:** Both students and teachers may prefer traditional methods due to familiarity.

FINDINGS AND DISCUSSION

The findings from literature and secondary data analysis suggest several important insights regarding the integration of ICT in higher education.

1. **Enhanced Learning Outcomes**

ICT contributes positively to student learning by improving understanding, retention, and application of knowledge. Interactive tools such as simulations and digital storytelling enable learners to visualize abstract concepts, resulting in better academic performance.

2. **Increased Accessibility and Flexibility**

E-learning platforms provide opportunities for students in remote and underserved areas. Online resources and open educational platforms democratize education, making high-quality content available to all.

3. **Improved Teaching Pedagogy**

Teachers benefit from ICT by diversifying instructional strategies. Multimedia, virtual classrooms, and collaborative tools foster dynamic learning environments. Faculty adopting ICT practices report greater student interaction and satisfaction.

4. **Challenges Hindering ICT Utilization**

Despite numerous benefits, ICT integration is constrained by the digital divide, inadequate infrastructure, and insufficient teacher training. Some institutions face sustainability challenges in maintaining updated software and hardware.

5. **Policy and Institutional Support**

Government initiatives like Digital India, SWAYAM, and National Digital Library have expanded ICT usage. However, consistent policy implementation and monitoring are crucial for success.

CONCLUSION AND SUGGESTIONS

ICT has emerged as a transformative force in higher education, reshaping teaching and learning processes. The findings underscore that while ICT enhances pedagogy, student engagement, and accessibility, its success depends on the readiness of institutions, teachers, and students.

SUGGESTIONS:

1. **Capacity Building:** Regular ICT training workshops should be organized for faculty members.
2. **Infrastructure Investment:** Universities must allocate budgets for up-to-date devices, high-speed internet, and technical support.
3. **Inclusive Strategies:** Policies should focus on bridging the digital divide by providing subsidized devices and internet access for economically weaker students.
4. **Blended Learning Models:** Institutions should adopt hybrid approaches, combining traditional teaching with ICT-enabled methods.
5. **Continuous Evaluation:** Feedback from teachers and students should be incorporated to refine ICT strategies and ensure effectiveness.

By implementing these measures, higher education institutions can harness ICT's full potential, making learning more engaging, accessible, and future-ready.

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IMPACT OF LEADERSHIP STYLES OF PRINCIPALS ON SCHOOL EFFECTIVENESS

PARTH PRASANNKUMAR NAGVADIA
MAHAVIR COLLEGE - DHRANGADHRA

ABSTRACT

School leadership plays a central role in shaping educational outcomes, teacher performance, and student achievement. Among various leadership factors, the **style of principals**—whether transformational, transactional, democratic, or autocratic—has been shown to significantly influence school effectiveness. This paper explores how different leadership styles impact the overall functioning of schools, including teacher motivation, curriculum implementation, organizational culture, and student outcomes. Drawing on both global and Indian studies, the paper highlights that **transformational and democratic leadership styles** are most strongly associated with school effectiveness, while autocratic and laissez-faire styles often hinder progress. The study emphasizes the importance of principal leadership training, policy support, and collaborative school cultures to enhance effectiveness.

KEYWORDS: SCHOOL LEADERSHIP, PRINCIPAL LEADERSHIP STYLES, TRANSFORMATIONAL LEADERSHIP, SCHOOL EFFECTIVENESS, TEACHER MOTIVATION, EDUCATIONAL MANAGEMENT

INTRODUCTION

Schools are complex organizations where leadership plays a pivotal role in aligning teachers, students, and resources toward common goals. The **principal**, as the head of the institution, not only manages administrative tasks but also serves as a guide, motivator, and change agent. Effective principals create positive learning environments, support teachers, and ensure that institutional goals align with student success.

Globally, research suggests that leadership style significantly influences school effectiveness (Leithwood & Jantzi, 2005). Transformational leaders inspire teachers to go beyond formal duties, while democratic leaders encourage participation and collaboration. Conversely, authoritarian or laissez-faire leadership often leads to teacher dissatisfaction and organizational inefficiency.

In India, where schools face challenges such as resource shortages, teacher absenteeism, and rigid bureaucratic systems, the role of principals becomes even more critical. The **National Education Policy (NEP) 2020** recognizes the importance of leadership and proposes professional development programs for school leaders.

This paper seeks to answer the following research questions:

1. What are the major leadership styles adopted by school principals?
2. How do these leadership styles impact teacher motivation, school climate, and student outcomes?
3. Which leadership styles are most effective for Indian schools?

4. What strategies can enhance leadership effectiveness in schools?

REVIEW OF LITERATURE

Leadership Styles in Education

Lewin, Lippitt, and White (1939) identified three primary leadership styles: authoritarian, democratic, and laissez-faire. Later, Burns (1978) introduced the concepts of transformational and transactional leadership, which were applied to education by Leithwood (1994).

- **Transformational Leadership:** Inspires, motivates, and develops teachers, focusing on vision and long-term improvement.
- **Transactional Leadership:** Focuses on structure, rules, and rewards for performance.
- **Democratic Leadership:** Encourages participation and collaboration in decision-making.
- **Autocratic Leadership:** Involves centralized control with limited teacher input.
- **Laissez-Faire Leadership:** Characterized by minimal involvement and lack of direction.

Leadership and School Effectiveness

Research shows that transformational and democratic leadership correlate with higher school effectiveness. Leithwood and Jantzi (2005) found that transformational leadership improved teacher morale and student achievement. Hallinger (2011) emphasized that instructional leadership—focused on curriculum and teaching quality—is central to effectiveness.

Teacher Motivation and Leadership Styles

Blase and Blase (2000) reported that principals who adopt participatory leadership styles improve teacher motivation, job satisfaction, and commitment. Conversely, autocratic leaders often face resistance and reduced teacher morale.

Leadership Styles and School Climate

Effective leadership shapes school climate by fostering trust, collaboration, and innovation. Day et al. (2009) observed that transformational leaders create supportive environments where teachers feel valued. Democratic leaders encourage participatory decision-making, improving school culture. In contrast, authoritarian leadership often produces fear, low morale, and resistance to change.

Indian Context of Principal Leadership

In India, studies highlight the growing importance of leadership in school reform. Sharma and Singh (2016) found that transformational leadership among principals correlated positively with teacher performance and student learning outcomes. However, many principals continue to adopt bureaucratic or authoritarian styles due to systemic rigidity and lack of training.

RESEARCH METHODOLOGY

Research Design

This paper follows a **comparative descriptive research design**, relying on secondary sources, surveys, and empirical studies.

Research Objectives

1. To identify the leadership styles adopted by school principals.
2. To analyze the impact of leadership styles on teacher motivation, school climate, and student outcomes.
3. To compare the effectiveness of leadership styles in Indian and global contexts.
4. To provide strategies for developing effective school leadership.

Sources of Data

- **Primary Documents:** NEP 2020, NCERT reports on school leadership.
- **Secondary Sources:** Peer-reviewed articles, books, dissertations, and international studies.
- **Case Studies:** Leadership models from Indian schools, including Kendriya Vidyalayas, private schools, and state-run institutions.

Sampling Method

Purposive sampling was used to select research articles and case studies between 2000–2024 on leadership styles in schools.

Tools of Analysis

- **Content Analysis:** Categorizing findings into leadership styles, school effectiveness, and challenges.
- **Comparative Analysis:** Contrasting leadership outcomes in India and abroad.
- **Interpretative Synthesis:** Integrating insights to form a holistic understanding of effective leadership.

Data Analysis and Interpretation

1. Leadership Styles Identified

- **Transformational Leadership:** Found most effective in motivating teachers, fostering collaboration, and improving student achievement.
- **Democratic Leadership:** Encourages teacher participation and shared governance, enhancing school climate.
- **Transactional Leadership:** Ensures order and compliance but often fails to inspire innovation.
- **Autocratic Leadership:** Leads to dissatisfaction, resistance, and limited teacher input.
- **Laissez-Faire Leadership:** Associated with weak organizational culture and lack of direction.

2. Impact on Teacher Motivation

- Transformational and democratic leadership significantly improve teacher morale, reducing absenteeism and turnover.
- Autocratic leadership often causes stress, burnout, and passive compliance among teachers.

3. Impact on School Climate

- Schools led by transformational and democratic principals report higher collaboration, innovation, and trust.
- Autocratic schools show rigid structures and lack of creativity.

4. Student Outcomes

- Evidence suggests that leadership indirectly impacts student performance by influencing teacher motivation and instructional quality (Leithwood & Jantzi, 2005).
- In Indian schools, transformational leaders are associated with higher student attendance, engagement, and achievement (Sharma & Singh, 2016).

5. Challenges in India

- Many principals lack formal leadership training.
- Bureaucratic structures limit autonomy.
- Cultural expectations often favor hierarchical leadership.

FINDINGS AND DISCUSSION

The analysis shows that **principals' leadership styles have a profound impact on school effectiveness**, influencing not only organizational climate but also teacher motivation and student achievement. While

transformational and democratic leadership styles consistently improve outcomes, transactional, autocratic, and laissez-faire styles present limitations.

1. Leadership Styles and Teacher Motivation

- Transformational leaders inspire teachers with a shared vision, recognition, and professional growth opportunities.
- Democratic leaders foster teacher empowerment by including them in decision-making processes, which increases morale and ownership.
- In contrast, autocratic leaders create compliance rather than commitment, resulting in stress and dissatisfaction.
- Laissez-faire leadership is linked with disengagement and lack of accountability among teachers.

Discussion: Teacher motivation is central to school effectiveness. Principals who nurture collaboration and trust unlock higher levels of teacher commitment and innovation.

2. Leadership Styles and School Climate

- Schools led by transformational and democratic principals report stronger collegiality, innovation, and inclusivity.
- Transactional leadership ensures order but may suppress creativity.
- Autocratic leadership produces rigid, fear-driven cultures with low teacher morale.
- Laissez-faire leadership often leads to organizational drift, with unclear goals and inconsistent practices.

Discussion: A positive school climate arises when principals act as facilitators rather than controllers, encouraging shared responsibility.

3. Leadership Styles and Student Outcomes

- Leadership influences student performance indirectly by shaping teaching quality, resource allocation, and school culture.
- Transformational leadership is associated with higher student engagement and achievement.
- Indian studies confirm that schools with visionary and participatory principals report better exam results and lower dropout rates.

Discussion: Effective school leadership is a crucial link between policy goals (like NEP 2020) and actual improvements in student learning.

4. The Indian Context

- Many Indian principals still follow hierarchical, bureaucratic models.
- Transformational leadership is emerging in elite private schools and Kendriya Vidyalayas but is less common in rural and state-run schools.
- Barriers include lack of leadership training, excessive administrative workload, and limited autonomy.

Discussion: For Indian schools, moving away from rigid administrative control toward visionary, participatory leadership is essential for achieving long-term reforms.

CONCLUSION AND SUGGESTIONS

The findings confirm that **leadership style is one of the strongest determinants of school effectiveness**. Transformational and democratic leadership foster motivated teachers, positive school climates, and engaged students. Conversely, autocratic and laissez-faire styles undermine collaboration and hinder growth.

In India, leadership effectiveness is constrained by systemic challenges such as bureaucracy, lack of autonomy, and insufficient professional development. NEP 2020 provides an opportunity to strengthen school leadership as a driver of change.

KEY CONCLUSIONS

1. Transformational and democratic leadership styles are most strongly linked with effective schools.
2. Leadership indirectly impacts student achievement through teacher motivation and organizational climate.
3. Autocratic and laissez-faire leadership styles limit creativity, morale, and school progress.
4. Indian schools need leadership reforms to move away from hierarchical control toward participatory models.

SUGGESTIONS

1. **Leadership Training Programs:** Establish mandatory leadership development courses for principals focusing on transformational and democratic practices.
2. **Policy Support:** Empower principals with greater autonomy in decision-making while ensuring accountability.
3. **Teacher Participation:** Encourage participatory governance by involving teachers in curriculum planning and policy discussions.
4. **Mentoring Systems:** Create peer networks where experienced principals mentor new school leaders.
5. **Reducing Administrative Burden:** Delegate routine tasks to administrators so principals can focus on instructional leadership.
6. **Cultural Shift:** Promote leadership styles that emphasize trust, collaboration, and shared responsibility, aligning with NEP 2020.
7. **Use of Technology:** Train principals in digital leadership to integrate ICT tools for school management and pedagogy.
8. **Monitoring and Evaluation:** Develop indicators for measuring school leadership effectiveness and link them with performance incentives.

By adopting these measures, principals can move from being **administrators** to **visionary leaders**, creating schools that are effective, inclusive, and future-ready.

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COMPARATIVE STUDY OF GOVERNMENT VS. PRIVATE HIGHER EDUCATION INSTITUTIONS IN INDIA

SATHAVARA KISHOR M.
TAXSHILA SANKUL - HALVAD

ABSTRACT

Higher education in India is marked by the coexistence of government and private institutions, each playing a vital role in expanding access and meeting growing demand. While government institutions are known for affordability, legacy, and quality in certain fields, private institutions have expanded rapidly in recent decades, often filling gaps in capacity and offering modern infrastructure. This paper provides a comparative analysis of government and private higher education institutions (HEIs) in India, focusing on access, quality, affordability, employability, research, and inclusivity. Drawing on policy reports, surveys, and academic studies, the paper highlights strengths and weaknesses of both sectors and explores how they complement and compete with each other. Findings suggest that while government HEIs excel in affordability and equity, private HEIs lead in infrastructure and innovation, though concerns about commercialization and quality assurance persist.

KEYWORDS: GOVERNMENT INSTITUTIONS, PRIVATE INSTITUTIONS, HIGHER EDUCATION, INDIA, AFFORDABILITY, QUALITY, EMPLOYABILITY, POLICY

INTRODUCTION

India has the world's third-largest higher education system, with over 1,100 universities and more than 42,000 colleges (AISHE, 2022). The sector is characterized by a **dual structure**:

- **Government institutions** (central, state, and deemed universities; IITs, NITs, IIMs) that enjoy public funding.
- **Private institutions**, which have grown rapidly since the 1990s, now constituting over 60% of total HEIs.

Government HEIs are often regarded as prestigious, affordable, and more equitable. They are accessible to disadvantaged groups through reservation policies and scholarships. However, they face challenges such as underfunding, bureaucratic delays, and overcrowding.

Private HEIs, on the other hand, offer modern infrastructure, industry partnerships, and flexible curricula. Yet, concerns about **high fees, profit motives, uneven quality, and limited inclusivity** persist.

This paper seeks to answer the following research questions:

1. How do government and private HEIs differ in terms of access, quality, affordability, and employability?
2. What are the strengths and weaknesses of both sectors?
3. How do policies such as NEP 2020 envision balancing the roles of government and private HEIs?
4. What strategies can ensure equitable and quality higher education in both sectors?

REVIEW OF LITERATURE

Expansion of Higher Education in India

Tilak (2015) observes that liberalization policies in the 1990s paved the way for private HEIs, which now dominate the sector numerically. However, quality varies widely, with elite private universities (e.g., Ashoka, O.P. Jindal) on one end and low-quality degree shops on the other.

Government HEIs: Strengths and Challenges

Government institutions, especially IITs, IIMs, and central universities, enjoy high reputation globally. They are subsidized, ensuring affordability and inclusivity (Agarwal, 2009). However, issues such as outdated curricula, faculty shortages, and bureaucratic inefficiencies reduce their effectiveness.

Private HEIs: Opportunities and Concerns

Private HEIs are praised for their **state-of-the-art infrastructure, industry linkages, and autonomy in designing curricula** (Gupta & Gupta, 2012). However, concerns about high tuition fees and commercialization raise questions about access and equity.

Comparative Studies

Altbach (2014) emphasizes that India's dual system creates tension: while government HEIs represent excellence and equity, private HEIs drive expansion and innovation. A balanced approach is required for sustainable growth.

Employability and Skills Development

Employability remains a key benchmark for comparing institutions. According to FICCI–EY (2019), government HEIs such as IITs and IIMs produce highly employable graduates due to rigorous entrance exams and industry recognition. However, many state universities face criticism for outdated syllabi. Private HEIs, particularly those with strong industry partnerships, provide professional training, internships, and placement support, enhancing employability. Still, many low-tier private institutions produce graduates with poor employability due to weak academic standards.

Research and Innovation

Government-funded institutions like IITs, IISc, and AIIMS dominate research output in India (Scopus, 2021). Private HEIs, with some exceptions (e.g., Shiv Nadar University), lag behind in research due to limited funding and prioritization of teaching over research. Tilak (2015) notes that private universities often focus on job-oriented courses rather than research-intensive programs.

Affordability and Inclusivity

Government HEIs are significantly more affordable due to subsidies and scholarships. They also implement reservation policies for Scheduled Castes (SC), Scheduled Tribes (ST), Other Backward Classes (OBC), and Economically Weaker Sections (EWS). Private HEIs, on the other hand, rely heavily on tuition fees, limiting access for low-income groups. Some offer scholarships, but coverage is limited.

Policy Perspectives

The National Education Policy (NEP 2020) envisions a holistic higher education ecosystem where both public and private HEIs play complementary roles. It stresses quality benchmarks, accreditation, and equity to ensure balanced growth.

RESEARCH METHODOLOGY

Research Design

This paper follows a **comparative descriptive research design**, analyzing secondary data, surveys, and reports.

Research Objectives

1. To compare government and private HEIs in terms of access, quality, affordability, employability, and research.
2. To identify the strengths and weaknesses of both sectors.
3. To assess policy implications under NEP 2020.
4. To provide recommendations for balancing the roles of public and private HEIs.

Sources of Data

- **Primary Documents:** AISHE reports, NEP 2020, UGC and AICTE reports.
- **Secondary Sources:** Academic journals, books, policy papers, and survey data (FICCI–EY, NASSCOM).
- **Case Studies:** IITs, IIMs, Delhi University (public); Ashoka, O.P. Jindal, Amity University (private).

Sampling Method

Purposive sampling was applied to select studies and reports between 2005–2024 on Indian HEIs.

Tools of Analysis

- **Content Analysis:** Grouping findings into access, quality, affordability, employability, and research.
- **Comparative Analysis:** Systematic comparison of government vs. private HEIs.
- **Interpretative Synthesis:** Integrating evidence into a holistic understanding.

Data Analysis and Interpretation

1. Access to Higher Education

- Government HEIs enroll fewer students due to limited capacity and competitive entrance exams.
- Private HEIs, constituting over 60% of HEIs, expand access but vary in quality.

2. Quality of Education

- Elite public HEIs (IITs, IIMs, AIIMS) enjoy international recognition.
- State universities struggle with overcrowding, faculty shortages, and outdated curricula.
- Private HEIs range from world-class to substandard "degree shops."

3. Employability Outcomes

- Graduates of IITs, IIMs, and top private universities have high employability.
- FICCI–EY (2019) reports that only ~46% of Indian graduates are employable, with wide variation across institutions.
- Private HEIs often offer industry-linked courses, but many lack rigorous standards.

4. Research and Innovation

- Government HEIs dominate publications, patents, and funded research projects.
- Private HEIs contribute little, with few exceptions.
- Lack of research culture in private HEIs is a major concern for India's global competitiveness.

5. Affordability and Equity

- Government HEIs are affordable and socially inclusive through reservation policies.
- Private HEIs charge higher fees, restricting access for low-income groups.
- Scholarships exist but cover only a fraction of students.

FINDINGS AND DISCUSSION

The comparative analysis reveals that **both government and private higher education institutions (HEIs) in India contribute significantly but unevenly** to the higher education landscape. Their strengths and weaknesses often complement each other, yet systemic issues prevent equitable outcomes.

1. Access and Enrollment

- Government HEIs admit fewer students due to competitive entrance exams and limited seats. For example, IITs and IIMs admit only a fraction of applicants.
- Private HEIs expand access, especially in professional courses such as engineering, management, and medicine.
- However, quantity does not always translate into quality; many private institutions lack proper accreditation and faculty.

Discussion: Access is broader in private HEIs but deeper (more equitable and merit-based) in government HEIs.

2. Quality of Education

- Elite government HEIs (IITs, IIMs, AIIMS) maintain high-quality teaching and research standards.
- State universities often suffer from outdated curricula, large class sizes, and resource constraints.
- Private HEIs vary widely—while institutions like Ashoka and O.P. Jindal excel, many operate as degree shops prioritizing revenue over quality.

Discussion: Quality in India's higher education is polarized—world-class in select institutions, mediocre or poor in many others.

3. Employability Outcomes

- Top public HEIs enjoy global recognition and produce highly employable graduates.
- Private HEIs often emphasize skill development and industry collaboration, improving employability for some students.
- However, the **employability gap** remains: NASSCOM (2020) reported that less than 50% of graduates across institutions meet industry requirements.

Discussion: While elite HEIs (public and private) produce employable graduates, the majority of institutions fail to align education with industry needs.

4. Research and Innovation

- Government HEIs dominate India's research landscape, producing most patents, publications, and collaborations.
- Private HEIs underperform in research, focusing instead on teaching and professional training.
- Exceptions exist—Shiv Nadar University and Ashoka University have started investing heavily in research culture.

Discussion: Without private sector contribution to research, India's global competitiveness in innovation remains limited.

5. Affordability and Equity

- Government HEIs are highly subsidized, making them affordable for students from disadvantaged groups.
- Reservation policies (SC, ST, OBC, EWS) ensure inclusivity.
- Private HEIs are expensive, restricting access to upper- and middle-class families. Scholarship programs exist but are limited in scope.

Discussion: While private HEIs expand access numerically, affordability and inclusivity remain skewed toward privileged groups.

CONCLUSION AND SUGGESTIONS

The findings confirm that **government and private HEIs play complementary but uneven roles** in India's higher education system. Government HEIs excel in affordability, inclusivity, and research, while

private HEIs contribute to expansion, innovation, and industry alignment. However, quality disparities, commercialization, and affordability challenges persist.

KEY CONCLUSIONS

1. Government HEIs provide affordability, inclusivity, and research excellence but face underfunding and overcrowding.
2. Private HEIs expand access and provide modern infrastructure but are often criticized for commercialization and uneven quality.
3. Employability outcomes remain mixed, with elite HEIs excelling and the majority struggling to meet industry expectations.
4. Research output is dominated by government HEIs, while private HEIs under-contribute.
5. Equity in access remains a challenge, as private HEIs cater largely to privileged groups.

SUGGESTIONS

1. **Increase Public Investment:** Strengthen government HEIs by improving funding, infrastructure, and faculty recruitment.
2. **Quality Assurance in Private HEIs:** Strengthen accreditation and monitoring to prevent commercialization and ensure standards.
3. **Promote Public-Private Collaboration:** Encourage joint research projects, faculty exchange, and industry partnerships across sectors.
4. **Affordable Access in Private HEIs:** Introduce policy mechanisms for fee regulation and expand scholarship coverage.
5. **Curriculum Reform:** Update curricula across HEIs to align with industry needs, soft skills, and emerging technologies.
6. **Research Incentives for Private HEIs:** Provide grants and tax incentives to encourage private universities to build research culture.
7. **NEP 2020 Implementation:** Ensure both public and private HEIs adopt NEP's vision of holistic, multidisciplinary education with accountability.
8. **Equity in Access:** Expand scholarships, digital resources, and hostel facilities for marginalized students in both government and private HEIs.

By leveraging the strengths of both sectors and addressing their limitations, India can create a **balanced and equitable higher education ecosystem** that fosters excellence, inclusivity, and innovation.

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ROLE OF CONTINUOUS ASSESSMENT VS. TRADITIONAL EXAMINATION IN STUDENT LEARNING OUTCOMES

RACHANA BHIKHABHAI KATHAWADIYA
ASSI.PROFESSOR, SHREE MAHAVIR B.ED. COLLEGE DHRANGADHRA

ABSTRACT

Assessment is one of the most powerful drivers of student learning. Traditionally, examinations have been the primary method of evaluating academic achievement in higher education. However, in recent years, continuous assessment (CA)—which involves regular evaluation through assignments, quizzes, presentations, and projects—has gained prominence. This paper critically examines the role of continuous assessment compared to traditional examinations in influencing student learning outcomes. Drawing from global and Indian contexts, the study analyzes how different assessment approaches affect knowledge retention, skill development, motivation, and academic performance. The findings suggest that while traditional examinations test memory and performance under pressure, continuous assessment fosters deeper learning, reduces exam anxiety, and develops lifelong learning skills. However, challenges such as teacher workload, subjectivity in grading, and lack of standardized guidelines must be addressed for effective implementation.

KEYWORDS: CONTINUOUS ASSESSMENT, TRADITIONAL EXAMINATION, STUDENT LEARNING OUTCOMES, HIGHER EDUCATION, EVALUATION METHODS, ACADEMIC PERFORMANCE

INTRODUCTION

Assessment is central to the teaching-learning process, guiding both instruction and learning behavior. It not only measures knowledge but also shapes how students approach learning. Traditionally, the **examination system** in India and many other countries has relied heavily on **summative assessments**—final written exams that evaluate student performance at the end of a term or course. While this system has been effective in certifying achievement, it is often criticized for promoting rote learning, test anxiety, and limited skill development.

In contrast, **continuous assessment (CA)** emphasizes regular, formative evaluations throughout the academic term. These may include assignments, presentations, group projects, class participation, quizzes, and reflective journals. Continuous assessment provides ongoing feedback to students and helps teachers adjust instructional strategies.

With the introduction of reforms under the **National Education Policy (NEP) 2020**, India is moving toward more holistic and flexible assessment models. This raises important questions about how CA compares to traditional examinations in improving **student learning outcomes**.

This paper seeks to answer the following research questions:

1. How do continuous assessment and traditional examination methods impact student learning outcomes differently?
2. What are the advantages and limitations of both assessment approaches?
3. How do students and teachers perceive continuous assessment compared to traditional examinations?
4. What reforms can ensure an effective balance between both methods?

REVIEW OF LITERATURE

Traditional Examination and Student Outcomes

Traditional examinations have long been the cornerstone of assessment. They are standardized, efficient, and allow evaluation of large student populations. Brown and Knight (1994) argue that exams provide a snapshot of knowledge at a single point in time. However, they are limited in assessing higher-order thinking and problem-solving skills.

Studies by Gibbs and Simpson (2005) highlight that exams often promote **surface learning**, where students focus on memorization rather than deep understanding. Moreover, test anxiety and time constraints can negatively impact performance, especially for students with weaker exam-taking skills.

Continuous Assessment and Student Outcomes

Continuous assessment promotes **formative evaluation**, allowing students to receive regular feedback and improve progressively. Black and Wiliam (1998) emphasize that formative assessment enhances learning by identifying strengths and weaknesses early in the process.

Research by Nicol and Macfarlane-Dick (2006) shows that CA encourages **self-regulation**, metacognitive skills, and lifelong learning habits. Students exposed to CA report higher motivation and engagement. However, CA requires careful design and teacher commitment to ensure fairness and objectivity.

Comparative Studies

Several comparative studies highlight the benefits of CA over exams. A study by Adewale (2011) in Nigeria found that students assessed continuously performed better in long-term knowledge retention than those evaluated solely through exams. In India, Gupta and Singh (2019) reported that CA helped reduce dropout rates by keeping students consistently engaged throughout the semester.

Student Perceptions of Assessment Methods

Student attitudes toward assessment play a crucial role in shaping their learning approaches. Biggs (2003) found that students under traditional examination systems often adopt **strategic learning**, focusing only on what will be tested. Conversely, continuous assessment encourages **active participation** and broader exploration of subjects. Indian studies (Kumar & Rani, 2020) reveal that students prefer CA because it reduces exam stress and distributes workload evenly across the semester. However, some students express concerns about **increased workload** due to multiple assignments and projects.

Teacher Perspectives

Teachers recognize that CA allows better monitoring of student progress. However, it increases their workload significantly. Sadler (2009) warns that without clear rubrics and criteria, continuous assessment can lead to subjectivity and inconsistencies in grading.

Global Best Practices

Countries like Finland and the UK have successfully integrated CA into higher education, balancing it with final assessments. In Finland, emphasis on **formative feedback** and project-based learning contributes to high student performance in international assessments (Sahlberg, 2011).

Summary of Literature

Overall, literature suggests that **continuous assessment fosters deeper learning, motivation, and self-regulation**, while traditional examinations provide standardization and efficiency. A balanced model combining both approaches is considered most effective for student learning outcomes.

RESEARCH METHODOLOGY

Research Design

This paper adopts a **comparative descriptive research design** to evaluate the impact of continuous assessment and traditional examinations on student outcomes.

Research Objectives

1. To compare the effectiveness of continuous assessment and traditional examinations in improving student learning outcomes.
2. To examine student and teacher perceptions of assessment methods.
3. To identify challenges in implementing continuous assessment in higher education.
4. To suggest a balanced assessment framework for India.

Sources of Data

- **Primary Documents:** NEP 2020 assessment guidelines, UGC reports.
- **Secondary Sources:** Journal articles, books, survey studies, and international best-practice reports (OECD, UNESCO).
- **Case Studies:** Indian and international higher education institutions adopting blended assessment models.

Sampling Method

Purposive sampling was used to select relevant studies published between 1995–2024 focusing on assessment methods and student outcomes.

Tools of Analysis

- **Content Analysis:** Categorizing findings into themes (learning outcomes, perceptions, challenges).
- **Comparative Analysis:** Examining CA vs. traditional exams across multiple contexts.
- **Interpretative Synthesis:** Drawing holistic conclusions from secondary data.

Data Analysis and Interpretation

1. Impact on Knowledge Retention

- Traditional examinations tend to promote short-term memorization, with students often forgetting material soon after exams (Gibbs & Simpson, 2005).
- Continuous assessment supports **long-term retention**, as regular practice reinforces concepts over time.

2. Effect on Skill Development

- Exams are limited in testing practical, analytical, and communication skills.
- CA methods such as projects, presentations, and group discussions develop **critical thinking, teamwork, and problem-solving skills** (Black & Wiliam, 1998).

3. Influence on Student Motivation

- Traditional exams often create high-pressure environments that may discourage weaker students.
- CA motivates students by providing **frequent feedback**, reducing anxiety, and fostering confidence. However, excessive CA can overwhelm students if poorly managed.

4. Equity and Fairness

- Exams provide standardized benchmarks but may disadvantage students with test anxiety or different learning styles.
- CA allows **diverse evaluation methods**, accommodating varied talents. Yet, subjectivity in grading and inconsistent rubrics are concerns.

5. Institutional Challenges

- Implementing CA requires significant teacher effort, including designing assessments, grading, and providing feedback.
- Institutions with large student populations struggle to implement CA effectively without adequate support systems.

FINDINGS AND DISCUSSION

The comparative analysis of continuous assessment (CA) and traditional examinations reveals both **unique strengths and limitations** of each approach. The findings suggest that neither method alone is sufficient to ensure holistic student development; rather, a **balanced model** combining both can maximize learning outcomes.

1. Knowledge Retention and Depth of Learning

- **Traditional Exams:** Promote short-term memorization and strategic study focused on "passing the test." Many students forget content once the exam is over, which reduces long-term applicability of knowledge.
- **Continuous Assessment:** Encourages repeated practice, regular reflection, and reinforcement, leading to deeper understanding and long-term retention. Students develop habits of active learning rather than passive note-taking.

Discussion: CA supports higher-order learning (analysis, evaluation, creativity), whereas traditional exams are stronger in evaluating recall and comprehension.

2. Skill Development

- **Traditional Exams:** Limited in assessing communication, teamwork, and practical application. They are useful mainly for cognitive evaluation.
- **CA:** Provides opportunities to evaluate **21st-century skills** like collaboration, critical thinking, creativity, and problem-solving through projects, case studies, and presentations.

Discussion: As economies shift toward knowledge-based industries, skill-based assessment becomes crucial. CA is better aligned with employability and real-world requirements.

3. Student Motivation and Psychological Impact

- **Traditional Exams:** Create high-stakes environments leading to anxiety, stress, and pressure. While some students thrive under exam conditions, many others suffer performance dips.
- **CA:** By spreading assessments throughout the term, CA reduces exam pressure and keeps students consistently engaged. Feedback motivates learners to improve. However, excessive assignments without proper planning can overwhelm students.

Discussion: A carefully designed CA system boosts intrinsic motivation, while traditional exams rely more on extrinsic motivators such as grades and certificates.

4. Equity and Inclusivity

- **Traditional Exams:** Provide a standardized and objective benchmark but may disadvantage students with test anxiety, disabilities, or those from disadvantaged backgrounds.

- **CA:** Offers diverse methods of evaluation (oral, written, practical), allowing students with varied learning styles to showcase strengths. However, inconsistent grading and potential teacher bias can reduce fairness.

Discussion: Both systems face equity challenges; CA requires rubrics and moderation to ensure fairness, while exams need flexibility to accommodate diverse learners.

5. Teacher and Institutional Perspectives

- **Traditional Exams:** Easier to administer and grade for large student populations. Widely accepted for certification and external comparison.
- **CA:** Demands more teacher time for design, monitoring, and grading. Without institutional support (technology, reduced workload), CA can burden faculty.

Discussion: Large institutions often resist CA due to scale, but technology (e.g., LMS platforms) can ease workload through automated grading and analytics.

6. Indian Policy Context

NEP 2020 explicitly emphasizes **holistic and continuous assessment** rather than rote-based exams. Initiatives like **Choice Based Credit System (CBCS)** and **Outcome-Based Education (OBE)** also align with CA principles. However, implementation remains uneven due to limited teacher training, outdated university regulations, and exam-centric mindsets.

CONCLUSION AND SUGGESTIONS

The study concludes that **continuous assessment is more effective than traditional examinations in fostering deep learning, motivation, and skill development**. However, exams remain valuable for standardization and large-scale evaluation. A **hybrid model** blending CA with traditional exams offers the best approach for improving student learning outcomes.

KEY CONCLUSIONS

1. CA promotes long-term retention, higher-order thinking, and skills development, while traditional exams mainly assess recall and comprehension.
2. Students show higher satisfaction and reduced stress under CA, though poorly designed CA can increase workload.
3. Traditional exams provide efficiency and comparability, but are limited in inclusivity and depth.
4. Policy shifts in India (NEP 2020, CBCS, OBE) are aligned with CA but require systemic support for full implementation.
5. Teacher workload and grading subjectivity are the primary obstacles to effective CA adoption.

SUGGESTIONS

1. **Balanced Assessment Framework:** Adopt a hybrid model combining continuous assessments (50–60%) with end-term exams (40–50%) for balanced evaluation.
2. **Clear Rubrics and Guidelines:** Develop standardized rubrics for CA to reduce subjectivity and ensure fairness across institutions.
3. **Teacher Training:** Provide professional development for teachers on designing effective assessments and managing workload.
4. **Technology Integration:** Use Learning Management Systems (LMS) for quizzes, automated grading, and feedback to reduce teacher burden.

5. **Student Orientation:** Train students in time management and self-regulation to adapt to CA demands.
6. **Equity Measures:** Ensure accessibility for disadvantaged students by providing digital tools, assistive technologies, and inclusive assessment strategies.
7. **Policy Reforms:** Align university examination regulations with NEP 2020's vision of holistic, formative, and skill-based evaluation.

By implementing these reforms, India and other countries can move away from rote-driven, exam-centric systems toward **student-centered assessment frameworks** that improve both academic outcomes and life skills.

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