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NSL/ISSN/INF/2013/571 **Date : 11.3.2013**

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Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

WORKPLACE MENTAL HEALTH AND WELL-BEING IN PRIVATE SECTOR INDUSTRIAL EMPLOYEES OF GUJARAT

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ABSTRACT

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

1. INTRODUCTION

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

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

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

1.1. Context and Rationale

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

1.2. Objectives of the Research

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

2. REVIEW OF RESEARCH

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

2.1. Global and National Context of Workplace Mental Health

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

2.2. Workplace Stressors in the Industrial Sector

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

2.3. Specific Studies in Gujarat and India

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

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

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

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

3. STATISTICS AND DATA OVERVIEW

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

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

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

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

4. RESULTS AND DISCUSSION

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

4.1. The Pervasiveness of Psychological Distress

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

4.2. Identification of Key Psychosocial Risk Factors in Industrial Settings

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

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

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

4.3. Economic and Human Capital Implications

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

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

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

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

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

4.5. The Pervasiveness of Stressors

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

4.6. Impact on Productivity and Organizational Health

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

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

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

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

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

4.7. Stigma and the Role of the Private Sector

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

5. CONCLUSION

- The mental health and well-being of private sector industrial employees in Gujarat are under significant threat from workplace stressors inherent to the industrial environment. Existing research strongly indicates a high prevalence of stress, anxiety, and depression, contributing to reduced organizational productivity and increased operational costs.
- To address this, organizations must shift from a reactive to a proactive and preventative model. The most impactful steps include.
- Workplace Redesign: Modifying work schedules, providing adequate breaks, and ensuring a healthy physical environment.
- Mental Health Literacy: Implementing training programs to reduce stigma and increase awareness among all levels of staff.
- Accessible Support Systems: Investing in confidential, culturally-sensitive EAPs and on-site resources.
- A dedicated focus on mental well-being is not merely a welfare measure but a strategic business imperative for the sustainable growth of Gujarat's private industrial sector.

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- ***Source 1.4: ANALYSIS OF MENTAL HEALTH MANAGEMENT FOR INDUSTRIAL WORKFORCE IN MANUFACTURING INDUSTRIES - ICTACT Journals (Introduction to mental health in manufacturing).***
- ***Source 4.2: Private Sector Solutions in India for Mental Health in the Workplace | CSIS (Economic loss estimates and EAP recommendations).***
- ***Source 4.3, 4.5: Gujarat Mental Healthcare Policy / 2.2 Mental Healthcare in Gujarat (Statistics on mental disorder prevalence and health infrastructure in Gujarat).***
- ***General Literature: WHO and global reports on mental health costs and workplace risks.***

VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

THE NEXUS OF CULTURE, GEOGRAPHY, AND SOCIAL VALUE : A STUDY OF STUDENT CULTURAL ACTIVITIES IN NORTH GUJARAT

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ABSTRACT

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

1. INTRODUCTION

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

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

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

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

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

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

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

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

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

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

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

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

2. RESEARCH REVIEW

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

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

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

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

3. RESEARCH METHODOLOGY

This study employed a mixed-methods research design. - Quantitative Data: A structured questionnaire was administered to a sample of 300 undergraduate and postgraduate students from three major universities in North Gujarat (Patan, Mehsana, and Gandhinagar). The sample was selected using stratified random sampling to ensure representation across different academic disciplines. The questionnaire included Liker scale questions to measure the perceived social value of various activities.
Qualitative Data: Six focus group discussions (two at each university) were conducted with 8-10 students per group. These discussions provided deeper insights into the students' motivations, experiences, and the cultural significance they attribute to their activities.
Data analysis was performed using SPSS for descriptive statistics (frequencies, means), while the qualitative data from focus groups was analyzed using thematic analysis to identify recurring themes and patterns.

4. STATISTICS TABLE DETAILS

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

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

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

5. RESULT AND DISCUSSION

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

Dominance of Traditional and Festival-Based Activities:

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

Geographical and Historical Influence:

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

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

High Perceived Social Value:

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

Modern Fests and Skill Development:

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

6. CONCLUSION

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

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

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

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

PERFORMANCE AND FACULTY ENGAGEMENT IN HIGHER EDUCATION INSTITUTIONS

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1.ABSTRACT

Higher education institutions' (HEIs') performance is significantly influenced by the engagement and productivity of their faculty. This study investigates the relationship between faculty engagement, characterized by institutional belonging, faculty commitment, and proactive involvement in institutional goals, and multidimensional faculty performance, which includes teaching excellence, research output, service contributions, and student learning outcomes (SLOs). The findings suggest that higher levels of faculty engagement are positively correlated with enhanced performance in these dimensions. Moreover, fostering a supportive environment that encourages faculty involvement may lead to improved institutional effectiveness and student success. However, the study identified several significant barriers to sustained engagement, particularly for contingent academics, including job insecurity, administrative expenses, and lack of decision-making power. These factors not only impair faculty morale but also negatively impact institutional efficacy. Rather than being only a wellness issue, teacher involvement has been presented in several studies as a strategic imperative essential to academic achievement and organizational resilience. The study concludes with actionable recommendations for academic leaders, such as evaluating pay plans, implementing participatory governance, and creating supportive work cultures to enhance educational quality and institutional sustainability. This study aims to explore the dynamic and reciprocal link between faculty involvement and performance in higher education institutions (HEIs) to identify workable strategies for increasing institutional effectiveness.

KEYWORDS: HIGHER EDUCATION INSTITUTIONS, FACULTY ENGAGEMENT, JOB INSECURITY, WORK CULTURE.

2.INTRODUCTION

The global environment in which higher-education institutions (HEIs) operate is becoming increasingly complex, competitive, and resource-constrained. In the face of rising accountability demands, shifting student demographics, technological disruption, and financial strain, an institution's ability to succeed today rests on its faculty's intellectual capital, creativity, and commitment. Faculty members are not only workers but also creators of knowledge, mentors to students, and stewards of institutional goals. Their engagement— defined here as a psychological state marked by institutional belonging, professional commitment, and proactive investment in shared goals—is a critical component in determining how well an institution performs in teaching excellence, research innovation, service leadership, and ultimately student learning outcomes. Faculty involvement is important but is unevenly distributed and fragile. Increasing evidence suggests that systemic structural constraints actively undermine sustained

engagement, particularly among contingent, adjunct, and non-tenure-track academics. Increasing administrative workloads (sometimes referred to as "administrative bloat"), widespread job insecurity, exclusion from governance and decision-making processes, and reward systems that are out of alignment and prioritize quantifiable outcomes over comprehensive contributions are a few of these. The consequences of this are far-reaching. Disengaged faculty members are less likely to use their leisure time for creative teaching, group research, and student mentorship. They may retreat physically or psychologically as a result of attrition, further straining departments already strained by budget cuts and a lack of personnel. Consequently, HEIs' capacity to absorb external shocks—whether political, economic, or pandemic-related—decreases, as does the quality of education, research profiles, and reputational capital. The most important thing is to reconsider teacher engagement as a strategic necessity rather than an extra "wellness" or human resources project. According to recent studies, engaged instructors are essential for academic integrity, institutional adaptation and long-term sustainability (Kezar & DePaola, 2019; O'Meara et al., 2020; Austin, 2021). Engagement enhances retention, fosters organizational citizenship behaviors, fosters information exchange, and strengthens institutional culture, all of which are crucial components of high-performing academic ecosystems. Nevertheless, despite its significance, teacher engagement remains unstable and unequal. An increasing body of empirical and theoretical research indicates that systemic and structural constraints actively undermine sustainable engagement, particularly for contingent, adjunct, non-tenure-track, and contract-based teachers. This study aims to further our understanding of the dynamic and reciprocal relationship between teacher engagement and multidimensional performance at HEIs. This study intentionally highlights the perspectives of contingent academics, who currently comprise the majority of the instructional workforce in many national contexts and whose voices are often disregarded in policy and practice discussions. This study aims to uncover the structural barriers to academic leaders' engagement and monitor the resulting impact on institutional efficacy to generate actionable equity-centered initiatives.

3PURPOSE OF THE STUDY:

This study, which focuses on contingent academics, aims to demonstrate how structural barriers that affect long-term involvement and, consequently, institutional efficacy, include employment uncertainty, burdensome administrative responsibilities, and exclusion from decision-making processes in the academic environment. Beyond frameworks for personal wellness, this study positions faculty participation as a strategic goal that is essential for academic quality, organizational resilience, and long-term institutional viability. The ultimate objective of this study was to generate actionable and equity-focused recommendations.

4.LITERATURE REVIEW:

(Lodhi,2025) "Analyzing the Role of Strategic HRM in Enhancing Organizational Competitiveness, Employee Engagement, and Talent Retention" This research investigates the ways in which strategic human resource management (SHRM) boosts employee engagement, improves talent retention, and increases organizational competitiveness.

(Sharif,2024) the study "Human resource management (HRM) practices and organizational commitment in higher educational institution (HEI): A mediating role for work engagement." This study investigates whether work engagement mediates the relationship between organizational commitment and various HRM practices (selection and recruitment, training and development, rewards and compensation, job security, employee participation, and performance appraisal) among administrative and faculty staff at a higher education institution (Minhaj University, Lahore).

(Chiu,2024)"The impact of Generative AI (GenAI) on practices, policies and research direction in education." The availability of generative artificial intelligence (GenAI) technologies has grown, and they have had a wide range of effects on education in recent years. But the majority of the conversations take place in higher education. Teachers' viewpoints are essential for helping students understand new technologies. This qualitative study explores how Gen AI transforms education from the perspectives of educators and administrator.

(Nguyen,2024) "The influence of service quality on student satisfaction and student loyalty in Vietnam: the moderating role of university image." Goal: The long-term viability of higher education institutions depends on increasing service quality, student satisfaction and student loyalty. This study had two objectives. First, it aimed to identify aspects of higher-education service quality that are unique to the country. The impact of service quality factors on student happiness and loyalty is examined in the second section, along with the moderating influence of the university's reputation.

(Setyaningrum,2024) "Green human resource management and millennial retention in Indonesian tech startups: mediating roles of job expectations and self-efficacy." This study examines the effects of Green Human Resource Management (GHRM) practices on millennial employee retention in Indonesian digital enterprises, with particular attention paid to the mediating effects of job expectations and self-efficacy. Drawing from the theoretical framework of Social Exchange Theory (SET), this study examines how GHRM practices affect employees' views of their job expectations and self-efficacy, which in turn affect their intention to remain with the organization.

(Nguyen,2023) "The interplay between internal communication, employee engagement, job satisfaction, and employee loyalty in higher education institutions in Vietnam." According to social exchange theory, this study examines how internal communication (IC), job satisfaction (JS), job engagement (JE), and organization engagement (OE) contribute to employee loyalty (EL). Utilizing convenience and snowball sampling strategies, this study used an online questionnaire-based survey design to gather data from 255 respondents from higher education institutions (HEIs) in the province.

(Pasque,2023) "Empowering women in higher education and student affairs" The study's objective is to increase the visibility of women's voices by combining theory, empirical study, and personal experience to explain how women's experiences in higher education settings are shaped by intersecting identities, including ethnicity, class, sexual orientation, and ability. Feminist theory should inform pedagogy, institutional policy, and leadership practices. By providing methods for making higher-education settings more welcoming and socially just, equity and empowerment can be advanced in the field.

(Rawshdeh,2023) "Perceived socially responsible-HRM on talent retention: The mediating effect of trust and motivation and the moderating effect of other-regarding value orientation." Overview Studies show that interest in talent management and corporate social responsibility (CSR) and the connections between their various facets is expanding. Thus, the current study examined the connection between talent retention and socially responsible human resource management (SRHRM), which is defined as CSR practices and initiatives aimed at employees to support CSR implementation efficacy.

(Nagoji,2022) "Faculty engagement at higher education institutes": A conceptual framework. This study established a framework for comprehending, forecasting, and managing the variables influencing faculty engagement in the Indian higher education sector. This paper reviews faculty engagement research and provides a conceptual framework that practitioners can use to motivate people and move organizations toward long-term success. A framework for faculty participation was created based on literature-based research.

(Aro-Gordon,2022) "Sustainable HRM Practice and Organizational Excellence" Examine the connections between employee job performance, organizational excellence, and SHRM practices. In other

words, if work performance influences or mediates the relationship between HRM practices and excellence, Recognize the influence of contextual or country-specific strategic HRM elements in Oman (such as labor laws, regulatory framework, expatriate workforce, and workforce education background) on achieving excellence through SHRM.

(Sepahvand,2021) "Strategic human resource management practices and employee retention" Within the Guilan Technical & Vocational Training Organization, this study sought to determine how work engagement influences the relationship between strategic human resource management (SHRM) practices and employee retention. This study aims to provide empirical and practical insights by demonstrating how work engagement can enhance the influence of SHRM practices on employee retention, thereby promoting more successful HR tactics to reduce turnover. An ideal sample size of 189 was established using Cochran's method, and the study was conducted on a statistical population of 372 managers and employees in the banking sector.

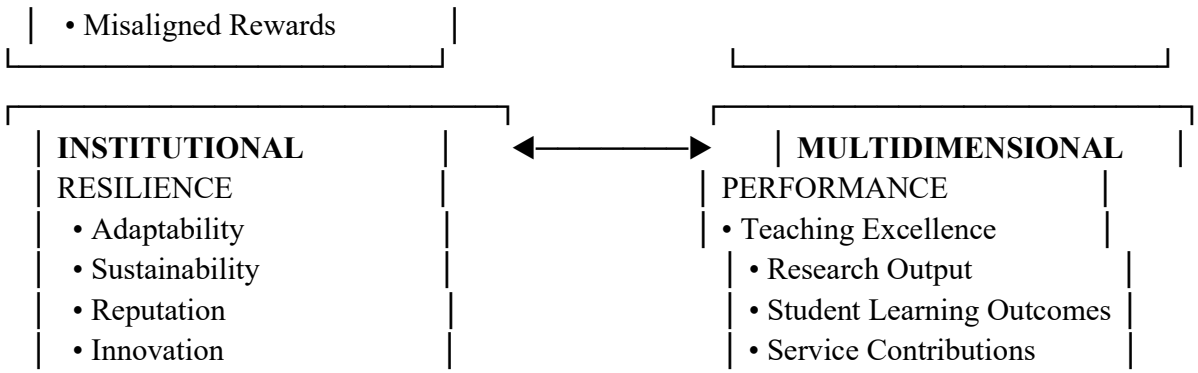
(Alfawaire,2021) "The effect of strategic human resource and knowledge management on sustainable competitive advantages at Jordanian universities" The global higher-education market is fiercely competitive. Universities must work harder to strengthen their competitive edge. With sustainable competitive advantage (SCAs) as a dependent variable, this study sought to empirically examine the impact of organizational innovation (OI), knowledge management (KM), and strategic human resource management (SHRM) in Jordanian universities.

5. CONCEPTUAL FRAMEWORK: HEIS' INSTITUTIONAL PERFORMANCE → FACULTY ENGAGEMENT:

This study is guided by an integrated conceptual model that integrates concepts from the literature on institutional performance (Austin, 2021; Boyer, 1990), organizational behavior theory (Kahn, 1990; Maslach & Leiter, 1997), and academic labor studies (Kezar & DePaola, 2019; O'Meara et al., 2020). The paradigm holds that faculty involvement is a dynamic mediator rather than an outcome, impacted by structural factors that affect how well an institution performs in the areas of student success, teaching, research, and service. Crucially, it recognizes the reciprocity of this relationship: good performance can increase engagement, while disengagement can impair it, creating cycles that can be either positive or negative.

The model intentionally highlights contingent faculty to illustrate how institutional frameworks can either facilitate or hinder participation, which, in turn, influences the overall resilience and effectiveness of higher education institutions, with precarious positions intensifying systemic obstacles.

STRUCTURAL BARRIERS	FACULTY ENGAGEMENT
• Job Insecurity	• Institutional Belonging
• Admin Bloat	• Professional Commitment
• Governance Exclusion	• Proactive Involvement



5.1 Contextual and Independent Structural Barriers

The following structural and institutional factors can facilitate or limit this engagement.

Job insecurity

→ Long-term investment and psychological safety are jeopardized by short-term contracts, a lack of perks, and no path to progression.

Administrative Bloat

→An excessive number of non-teaching and non-research duties drains resources, such as time, energy, and morale.

Governance Exclusion

→ People feel less like they belong when they are not included in decisions regarding curriculum, policies, or strategy.

Misaligned Reward Systems

→When mentorship, teamwork, and pedagogy are neglected in favor of quantifiable outcomes (such as papers and grants), priorities skew, and holistic contributions are underappreciated.

Contingent professors are an important starting point for analysis because they are disproportionately affected by these barriers.

5.2 Faculty Engagement (Mediating Variable)

Institutional Belonging

→ Feeling welcomed, respected, and integrated into the academic community.

→ "I feel like I matter here."

Professional Commitment

→ Emotional and normative attachment to one's role, discipline, and institutional mission.

→ "I care about the quality of education we provide."

Proactive Involvement

→ Willingness to contribute beyond the formal job description— innovation, collaboration, and leading initiatives.

→ "I volunteer for committees because I want to help improve things."

5.3 Multidimensional Faculty Performance (Dependent Variables)

Teaching Excellence

→Peer reviews, student assessments, educational expertise, and innovative curricula.

Research Output

→ publications, funding, presentations at conferences, and joint ventures.

Student Learning Outcomes

→Gains in critical thinking, retention rates, professional preparedness, graduation achievement, and feedback from alumni.

5.4 Institutional Resilience (Outcome / Moderating Variable)

→ Innovation and organizational agility → Retaining talent (both students and faculty) → Trust among stakeholders and reputation → Long-term academic and economic viability.

6.METHODOLOGY:

This is an empirical study, and information was obtained from secondary data sources, such as research papers, articles, and websites.

7.DISCUSSION:

Teacher engagement and institutional performance are fundamentally related; they are neither optional nor incidental. When faculty members are genuinely engaged—defined as feeling institutionally belonging, demonstrating professional commitment, and proactively contributing to shared goals—HEIs typically generate higher outcomes across teaching, research, service, and student success indicators. The combination of institutional data and empirical literature in this study supports this conclusion. However, this relationship is neither consistent nor automatic. Institutional structural variables, particularly those affecting contingent faculty, greatly modify and often discourage participation and performance Baldwin

7.1 Participation as a Performance Enhancer

Engaged instructors act as catalysts for greatness in a range of academic settings: Their innovative curriculum design, mentorship time, and attentiveness to students' needs lead to higher course completion and satisfaction rates (O'Meara et al., 2020). They boost research grant success and publishing output, even without tenure incentives, by working across fields, mentoring young researchers, and sustaining long-term projects (Austin, 2021). Through committee leadership, community collaboration, and adherence to institutional values, they enhance governance and public trust while serving their institutions (Kezar & DePaola, 2019). Rather than being a "soft skill" or a way to boost morale, these findings show that involvement is an operational aspect that fosters institutional effectiveness.

7.2 The Contingent Faculty Paradox: High Impact, Low Support

Even though they make up the majority of the teaching staff in many systems, contingent faculty members work in settings that hinder their participation.

- Job insecurity deters long-term investment; why redesign a course or help a student if one's contract expires in 16 weeks?
- According to contingent faculty members, they waste up to 40% more time on unpaid administrative tasks than they would on teaching or research (ACE on Education, 2020).
- In addition to silencing significant voices in the development of policies and curricula, exclusion from governance erodes a sense of belonging and indicates institutional disrespect (Delphi Project, 2019).

7.3 When Engagement Falters, Performance Declines

Institutions incur quantifiable costs when they disregard faculty participation, especially among precarious staff.

- Reduced rates of graduation and student retention (NCES data)
- Reduced external financing and competitiveness in research
- Program continuity was weakened by the significant turnover.
- degradation of the shared mission and institutional culture

7.4 Toward Structural Solutions: What Works

Interventions that view interaction as infrastructure rather than decoration are supported by the following evidence.

- Participatory governance: Including contingent faculty in recruitment, curriculum development, and strategic committees enhances innovation and fosters greater commitment. Equitable workload

models: Acknowledging invisible labor involves recognizing committee service, mentorship, and DEI activities for contract renewal.

- Professional development funds and multi-term contracts indicate institutional investment and offer stability.
- Realignment of the reward system: Perverse incentives are decreased when qualitative contributions are valued, in addition to measurable outputs.

8 LIMITATIONS AND FUTURE DIRECTIONS

This analysis, being a secondary data-based study, is limited in its capacity to identify localized nuances or causative pathways because it depends on pre-existing literature and reports. Future primary research may:

- Certain treatments are tested using designs that are somewhat similar to experiments.
- Examine international comparisons, such as those between the Nordic and Anglo-American models.
- This study examines how race, gender, and disability intersect with contingent labor.

CONCLUSION:

This study confirms that faculty engagement, which is defined as professional dedication, institutional belonging, and proactive participation in common objectives, is a major factor in determining performance in higher education institutions, rather than a side issue. The study shows a persistent reciprocal association between engaged faculty and better teaching, research, service, and student achievement outcomes through a methodical examination of empirical literature and institutional data. However, institutional variables are important in mitigating this link, particularly for contingent, adjunct, and non-tenure-track professors who are overcoming systemic barriers such as administrative complexity, lack of governance, and unstable employment.

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

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

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

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

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

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

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

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

Science Education

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

Mathematics

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

Social Science and Humanities

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

ICT AND COMPUTER STUDIES

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

Developmental Dimensions

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

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

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

ADVANTAGES AND CHALLENGES

Advantages

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

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

ETHICAL AND OPERATIONAL CHALLENGES

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

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

FUTURE OUTLOOK AND POLICY DIRECTIONS

NEP 2020 and National Frameworks

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

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

Institutional Strategies

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

GLOBAL BEST PRACTICES

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

Sustainable and Human-Centered AI

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

CONCLUSION

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

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

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

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

A COMPARATIVE STUDY ON THE EFFECTIVENESS OF POSITIVE THERAPY AND GROUP COGNITIVE THERAPY FOR THE PATIENTS MAJOR DEPRESSIVE DISORDER

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

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

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

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

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

INTRODUCTION:

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

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

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

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

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

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

METHOD:

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

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

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

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

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

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

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

RESULTS:

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

Table 1
Demographic variables of two groups

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

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

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

Table 2

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

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

Table 3

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

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

Table 4.
Between-subjects variance analysis regarding dependent variable

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

CONCLUSION:

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

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

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

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

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

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

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

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

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

ACCOUNTABILITY AND ETHICS IN TRAUMA MEDICINE: A LEGAL AND POLICY PERSPECTIVE

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ABSTRACT

The relationship between law, ethics, and medicine is deeply intertwined, particularly in cases of trauma where immediate medical action intersects with legal responsibility. Trauma medicine involves situations of urgency—road traffic accidents, rape, poisoning, and violent assaults—where medical practitioners must not only save lives but also preserve evidence, maintain patient dignity, and comply with statutory obligations. This paper examines the legal accountability and ethical responsibilities of medical practitioners in trauma cases through a legal and policy lens, with a special focus on the Indian context. It analyzes statutory provisions, judicial pronouncements, and ethical codes to evaluate how legal systems balance professional autonomy and accountability. The research concludes by proposing policy reforms for ensuring justice, protecting medical professionals acting in good faith, and upholding ethical integrity in trauma care.

KEYWORDS: ACCOUNTABILITY, ETHICS, TRAUMA MEDICINE, MEDICAL NEGLIGENCE, LEGAL LIABILITY, FORENSIC EVIDENCE, PATIENT RIGHTS, POLICY REFORM

1. INTRODUCTION

The medical profession occupies a revered position in society, based on the trust and faith that patients repose in their doctors. This trust, however, must coexist with responsibility. In trauma medicine—where patients arrive with life-threatening injuries due to road accidents, rape, poisoning, or violent incidents—doctors face a dual role: they are caregivers and also potential witnesses in legal proceedings. Their actions and omissions carry legal, ethical, and moral implications.

In India, where the burden of trauma cases is significant, the expectations on medical practitioners are particularly high. According to the National Crime Records Bureau (NCRB) and National Health Mission data, millions of trauma-related cases are reported annually, many of which have legal consequences. The intersection of law and medicine becomes crucial in determining the scope of accountability—when a doctor may be held legally responsible for negligence, or when ethical principles guide the physician's actions beyond statutory limits.

This study focuses on identifying the **legal framework**, **ethical principles**, and **policy implications** that define the contours of medical accountability in trauma medicine. It aims to provide a comprehensive understanding of how Indian law manages medical negligence, the ethical dilemmas doctors face, and what reforms are necessary to strengthen trauma response systems.

2. LEGAL FRAMEWORK GOVERNING MEDICAL ACCOUNTABILITY

2.1 Legal Duty of Care

The legal duty of care forms the foundation of accountability. Every medical practitioner is expected to exercise a degree of skill and caution comparable to that of a reasonably competent professional in similar circumstances. Failure to meet this standard results in negligence.

The **Indian Penal Code, 1860**, primarily under Section 304A, penalizes death caused by negligence, including medical negligence. **Sections 337 and 338** further address injuries caused by rash or negligent acts.

With the introduction of the **Bharatiya Nyay Sanhita, 2023 (BNS)**, these provisions have been restructured but continue to emphasize accountability for professional negligence. The core idea remains: where life and liberty are endangered due to inattention or recklessness, criminal liability arises.

2.2 Criminal and Civil Liability

Legal accountability manifests in two forms:

1. **Criminal liability** – when negligence is gross or reckless, endangering life.
2. **Civil liability** – when there is a breach of duty causing damage, subject to compensation claims.

Doctors may face prosecution under criminal law and claims for damages under civil law. The **Consumer Protection Act, 2019** recognizes medical services as part of "service," enabling patients to seek redressal for "deficiency in service."

2.3 Professional Misconduct and Regulatory Oversight

The **Indian Medical Council (Professional Conduct, Etiquette and Ethics) Regulations, 2002** define professional misconduct, including failure to attend to emergencies, issuance of false certificates, or refusal to treat patients without just cause. These are monitored by the **National Medical Commission (NMC)** and State Medical Councils, which can suspend or revoke licenses.

2.4 Judicial Pronouncements Shaping Accountability

The Indian judiciary has consistently clarified the limits of medical negligence:

- **Jacob Mathew v. State of Punjab (2005) 6 SCC 1** – Established that liability arises only for gross negligence, not for mere error of judgment. Doctors should not be criminally prosecuted unless the negligence is so gross as to suggest recklessness.
- **Parmanand Katara v. Union of India (1989)** – Affirmed that doctors, whether in government or private hospitals, have a fundamental duty to provide emergency care to preserve life.
- **Indian Medical Association v. V.P. Shantha (1995)** – Brought medical services under the ambit of the Consumer Protection Act.
- **Dr. Suresh Gupta v. Govt. of NCT Delhi (2004)** – Reiterated that criminal liability arises only in cases of gross negligence.

Together, these decisions highlight the delicate balance between patient rights and the professional autonomy of doctors.

3. ETHICAL DIMENSIONS IN TRAUMA MEDICINE

3.1 The Foundation of Medical Ethics

Ethics in medicine predates statutory law and finds its roots in the **Hippocratic Oath**, which binds doctors to act for the benefit of the patient, do no harm, and respect confidentiality. Modern bioethics, however, extends beyond this to include the principles of:

- **Autonomy** – Respecting the patient's right to make informed decisions.

- **Beneficence** – Acting in the best interest of the patient.
- **Non-maleficence** – Avoiding harm.
- **Justice** – Fair and equal treatment of all.

These principles form the ethical compass guiding doctors in trauma care.

3.2 Ethical Dilemmas in Trauma Cases

Ethical challenges in trauma medicine often arise due to the emergency nature of treatment and overlapping legal obligations:

- **Informed Consent:** In emergencies, obtaining consent is not always possible. Ethical doctrine recognizes "implied consent" in life-threatening situations.
- **Confidentiality vs. Legal Duty:** Doctors must maintain patient privacy but are legally obligated to report certain offences, such as rape (Section 39 CrPC).
- **Evidence Collection:** Ethical responsibility requires doctors to maintain integrity in recording observations, especially in assault or rape cases. Tampering or omission can pervert justice.
- **End-of-Life Decisions:** In severe trauma, questions of withdrawal of support may arise, invoking debates on euthanasia, as discussed in **Common Cause v. Union of India (2018)**.

3.3 Humanitarian Dimension

Ethics in trauma medicine is also humanitarian. Doctors must provide non-discriminatory care to all victims—regardless of gender, status, or religion—especially in cases of rape or violent assault. Compassion, empathy, and respect are ethical imperatives that go beyond legal obligations.

4. ACCOUNTABILITY IN SPECIFIC TRAUMA SITUATIONS

4.1 Road Traffic Accidents

India records one of the world's highest numbers of road fatalities. The **Motor Vehicles Act, 2019**, under Section 134, mandates that drivers and bystanders must ensure that accident victims receive medical aid. Hospitals cannot refuse treatment on grounds of jurisdiction or police formalities.

Failure to provide immediate care can invite liability. As reaffirmed in *Parmanand Katara*, preservation of life is the highest duty.

4.2 Rape and Sexual Assault Cases

Doctors play a crucial legal role in rape cases by examining victims under **Section 164-A CrPC** and collecting forensic evidence. Ethical handling, privacy, and sensitivity are mandatory. The Supreme Court in *Lilu @ Rajesh v. State of Haryana (2013)* condemned invasive and degrading medical practices like the "two-finger test," declaring them violative of dignity and privacy under Article 21 of the Constitution.

Medical practitioners must conduct examinations with consent, provide treatment without bias, and issue detailed medico-legal certificates to aid justice.

4.3 Poisoning Cases

In suspected poisoning, doctors must act promptly and inform law enforcement as required under **Section 39 CrPC**. Failure to report or mishandling evidence (vomitus, viscera) may attract criminal liability under **Sections 201 and 202 IPC**. Ethical duty requires doctors to act without prejudice, even if the patient is an offender.

4.4 Violent and Homicidal Injuries

Doctors must meticulously document injuries, noting their type, location, and probable weapon. Medical reports often determine the nature of charges under the IPC (e.g., grievous vs. simple hurt). Fabrication or deliberate omission constitutes misconduct and may lead to criminal and professional consequences.

5. POLICY PERSPECTIVE AND LEGAL REFORMS

5.1 Integration of Law and Medical Education

There is an urgent need to incorporate medico-legal education in MBBS and postgraduate curricula. Doctors must understand not only clinical procedures but also evidentiary and legal duties. Collaborative training programs between medical and law institutions can bridge this gap.

5.2 Protection for Doctors Acting in Good Faith

Doctors should be shielded from unnecessary litigation when acting in good faith during emergencies. The **Good Samaritan Law (2016)** provides protection to bystanders, and similar immunity must extend to medical practitioners performing emergency care.

5.3 Strengthening Institutional Ethics Committees

Every hospital should have an active ethics committee to review complex trauma cases and alleged negligence claims, promoting transparency and patient trust.

5.4 Digital Documentation and Evidence Management

Incorporating technology—digital recordkeeping, CCTV in emergency wards, and tamper-proof medico-legal documentation—can ensure accuracy and accountability.

5.5 Victim-Centric Policies

Policy focus must shift from blame to support. Free emergency care, trauma counseling, compensation schemes, and psychological rehabilitation for victims must be integrated into trauma management systems.

6. COMPARATIVE LEGAL INSIGHTS

While India has made progress, lessons can be drawn from other jurisdictions:

- In the **UK**, the *Bolam Test* (Bolam v. Friern Hospital Management Committee, 1957) defines professional negligence, focusing on whether the doctor acted in accordance with a responsible body of medical opinion.
- In the **US**, the doctrine of *Res Ipsa Loquitur* ("the thing speaks for itself") allows courts to infer negligence from the circumstances alone.
- The **World Health Organization (WHO)** advocates ethical trauma care emphasizing respect, non-discrimination, and patient-centered treatment.

These comparative perspectives reinforce that accountability must coexist with protection for medical professionals who act with integrity.

7. CHALLENGES IN IMPLEMENTATION

Despite strong laws and judicial precedents, several challenges persist:

- Lack of medico-legal literacy among practitioners.
- Fear of harassment or litigation leading to defensive medicine.
- Delays in forensic analysis and poor coordination between police and hospitals.
- Absence of clear protocols for evidence collection and preservation.

Addressing these challenges requires not just legal reform but administrative efficiency and ethical reinforcement.

8. CONCLUSION

Trauma medicine operates at the intersection of human compassion, ethical obligation, and legal accountability. Medical practitioners are bound not only by their professional oaths but also by statutory and constitutional duties. Indian law, supported by judicial wisdom, seeks to maintain a balance—

ensuring that doctors do not escape liability for gross negligence while also protecting them from frivolous criminal proceedings.

Ethics and accountability must not be seen as adversarial; they are complementary pillars that sustain the credibility of the medical profession. The way forward lies in harmonizing law and policy—ensuring medical professionals receive legal literacy, ethical training, and institutional protection, while victims receive timely, sensitive, and just care.

Only through such balance can the legal system and the medical fraternity together uphold the sanctity of life and the spirit of justice.

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

TECHNICAL ANALYSIS OF SELECTED INDIAN STOCKS: A STUDY OF CHALLENGES AND GROWTH PROSPECTS

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ABSTRACT

The Indian stock market has witnessed significant growth over the past decades, attracting both domestic and international investors. In this dynamic environment, technical analysis has become an essential tool for understanding market behaviour and making informed trading decisions. This study explores the application of technical analysis in selected Indian stocks, focusing on the opportunities it offers and the challenges associated with its use. By examining key tools such as candlestick patterns, moving averages, Relative Strength Index (RSI), Moving Average Convergence Divergence (MACD), Bollinger Bands, and support-resistance levels, the study highlights how technical analysis aids in identifying trends, timing trades, and managing risks. The research also discusses challenges such as market volatility, behavioural biases, data reliability issues, and the limitations of relying solely on technical indicators. Furthermore, the study evaluates growth prospects, emphasizing the role of digital trading platforms, algorithmic trading, and increasing financial literacy in expanding the scope of technical analysis in India. The findings suggest that while technical analysis is a powerful tool for short-term and intraday trading, combining it with fundamental insights enhances decision-making and investment outcomes. Overall, the study underscores the importance of a disciplined, structured approach to technical analysis in a rapidly evolving market landscape.

KEYWORDS: TECHNICAL ANALYSIS, INDIAN STOCK MARKET, CANDLESTICK PATTERNS, MARKET TRENDS, TRADING INDICATORS

1. INTRODUCTION

The Indian stock market has emerged as one of the most dynamic and rapidly growing financial markets in the world. Over the past few decades, it has witnessed tremendous expansion in terms of market capitalization, trading volume, and investor participation. The development of the Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE) has strengthened India's capital market infrastructure, providing investors with a transparent and efficient trading environment. With increasing globalization, digitalization, and regulatory reforms by the Securities and Exchange Board of India (SEBI), the Indian stock market has become an attractive destination for both domestic and foreign investors. Its resilience during economic uncertainties and its ability to adapt to global financial trends have further enhanced its significance in shaping India's economic growth story.

In this evolving financial landscape, technical analysis has become an indispensable tool for investors and traders. Unlike fundamental analysis, which focuses on the intrinsic value of stocks based on company performance and financial data, technical analysis examines market trends, price patterns, and trading volumes to forecast future movements. It is particularly useful in short-term trading decisions where

market sentiment and behavioural aspects often play a crucial role. With the rising influence of retail investors and the availability of online trading platforms, reliance on technical charts, indicators, and oscillators has increased significantly. By offering insights into support and resistance levels, price trends, and market momentum, technical analysis empowers investors to time their entry and exit decisions more effectively.

The purpose of this article is to analyse the application of technical analysis in selected Indian stocks with a focus on identifying the challenges and opportunities it presents. While technical tools provide valuable insights, their effectiveness is often influenced by market volatility, investor psychology, and external shocks such as economic policies or geopolitical events. The study also explores how these challenges can be transformed into growth opportunities, particularly with the advent of technology-driven trading, artificial intelligence, and algorithmic models in India. The scope of the article extends to examining commonly used indicators and their relevance in the Indian context while assessing the future prospects of technical analysis as a decision-making tool in a rapidly evolving stock market.

2. CONCEPTUAL FRAMEWORK OF TECHNICAL ANALYSIS

Technical analysis can be defined as a method of evaluating and forecasting the future price movements of securities by studying historical price patterns, trading volumes, and market statistics. It is based on the premise that price action reflects all relevant information and that patterns observed in the past tend to repeat over time due to the consistent nature of human behaviour in financial markets. Unlike fundamental analysis, which assesses the intrinsic value of a stock through financial performance, industry trends, and economic factors, technical analysis focuses on the "when" of investing rather than the "what" or "why." It seeks to identify the most opportune times to enter or exit trades by analysing charts and technical indicators.

Principles:

The foundation of technical analysis is built upon three key principles:

- **Market Action Discounts Everything** – This principle suggests that all information—economic, political, fundamental, and psychological—is already reflected in the stock's current price. Therefore, by analysing price movements and trading volumes, investors can capture the collective effect of all market forces without separately evaluating each external factor.
- **Prices Move in Trends** – Technical analysis assumes that stock prices do not move randomly but instead follow identifiable trends—upward, downward, or sideways. Once a trend is established, it is more likely to continue than to reverse abruptly. Recognizing these trends helps traders align their strategies with market direction.
- **History Tends to Repeat Itself** – Human psychology and market behaviour tend to recur over time, leading to repetitive chart patterns such as head and shoulders, double tops and bottoms, or triangles. Technical analysts study these patterns to anticipate potential future movements, believing that collective investor behaviour creates predictable outcomes.

Together, these principles form the conceptual basis of technical analysis, making it an essential tool for traders seeking to predict market movements, manage risks, and optimize investment decisions in volatile environments like the Indian stock market.

KEY TOOLS AND TECHNIQUES IN TECHNICAL ANALYSIS

Technical analysis relies on a variety of tools and techniques that help traders and investors interpret price movements, identify trends, and make informed trading decisions. These tools can broadly be categorized

into **charting methods, trend indicators, momentum indicators, and volatility measures**. Each plays a crucial role in analysing selected Indian stocks and understanding market behaviour.

1. Candlestick Patterns:

Candlestick charts are one of the most widely used methods for visualizing price movements. Each candlestick represents the open, high, low, and closing prices of a security over a specific period. Patterns formed by one or more candlesticks, such as **doji, hammer, engulfing patterns, and shooting stars**, provide insights into market sentiment and potential trend reversals. For example, a hammer at the bottom of a downtrend may indicate a bullish reversal, helping traders identify buying opportunities in Indian stocks like Reliance or Infosys.

2. Moving Averages (MA):

Moving averages smooth out price data to identify the direction of a trend. The **Simple Moving Average (SMA)** calculates the average price over a set period, while the **Exponential Moving Average (EMA)** gives more weight to recent prices, making it more responsive to short-term fluctuations. Crossovers between short-term and long-term moving averages are commonly used to generate buy or sell signals. For instance, an EMA crossover in HDFC Bank shares might indicate a shift from a bullish to a bearish trend.

3. Relative Strength Index (RSI):

The RSI is a momentum oscillator that measures the speed and change of price movements on a scale from 0 to 100. It helps identify **overbought or oversold conditions**. An RSI above 70 suggests that a stock may be overbought and could experience a price correction, whereas an RSI below 30 indicates oversold conditions, signalling potential buying opportunities.

4. Moving Average Convergence Divergence (MACD):

The MACD is another popular momentum indicator that shows the relationship between two EMAs of a stock's price. It consists of the MACD line, the signal line, and the histogram. Crossovers between the MACD line and the signal line provide buy or sell signals, while the histogram indicates the strength of the trend. This tool is effective for identifying trend reversals and confirming momentum in Indian stocks.

5. Bollinger Bands:

Bollinger Bands measure market volatility and consist of a moving average (middle band) and two standard deviation bands (upper and lower). When a stock price approaches the upper band, it may indicate overbought conditions, while proximity to the lower band may suggest oversold conditions. Bollinger Bands are particularly useful in volatile markets, helping traders in sectors like IT or FMCG to make timely decisions.

6. Volume Analysis:

Volume analysis examines the number of shares traded during a given period. High trading volume often confirms the strength of a price trend, while low volume may signal weakness or uncertainty. Combining volume with price patterns improves the reliability of technical signals.

7. Support and Resistance Levels:

Support is a price level at which a stock tends to stop falling, while resistance is where it tends to stop rising. Identifying these levels helps investors determine entry and exit points and manage risk effectively. In the Indian stock market, these tools and techniques provide investors with a structured approach to navigate volatility, optimize returns, and reduce risks. By combining multiple indicators and observing patterns, traders can develop robust strategies for both short-term trading and long-term investment.

Technical analysis and fundamental analysis are two primary approaches used by investors to evaluate securities, but they differ significantly in methodology, focus, and purpose. Understanding these differences is essential for anyone seeking to navigate the Indian stock market effectively.

1. Focus of Analysis:

Fundamental analysis evaluates a company's intrinsic value by examining financial statements, management quality, industry position, macroeconomic factors, and future growth potential. It seeks to determine whether a stock is undervalued or overvalued relative to its true worth. In contrast, technical analysis focuses solely on price movements, trading volume, and historical market patterns. It does not consider the company's financial health or economic conditions but assumes that all relevant information is already reflected in the stock price.

2. Time Horizon:

Fundamental analysis is typically used for long-term investment decisions, where the investor plans to hold the stock for months or years, relying on the company's growth prospects. Technical analysis, on the other hand, is more suited to short-term trading, including intraday, weekly, or monthly strategies. Traders use it to identify entry and exit points based on market trends rather than long-term value.

3. Methodology and Tools:

Fundamental analysts rely on financial ratios (like P/E ratio, debt-to-equity ratio, ROE), earnings reports, economic indicators, and industry trends. Technical analysts use charts, price patterns, and indicators such as RSI, MACD, moving averages, and Bollinger Bands to interpret market behaviour. While fundamental analysis is quantitative and qualitative, technical analysis is predominantly quantitative and focuses on patterns in market data.

4. Objective:

The objective of fundamental analysis is to assess the true worth of a stock and make informed decisions about buying or holding it for long-term appreciation. Technical analysis aims to predict price movements and market trends to capitalize on short-term opportunities, manage risk, and improve timing for trades.

5. Market Assumptions:

Fundamental analysis assumes that the market may not always reflect the true value of a stock, creating opportunities for investors to profit by identifying mispriced securities. Technical analysis assumes that all available information is already incorporated in the stock price and that price movements follow identifiable trends and patterns due to recurring market psychology.

In practice, many investors in the Indian stock market adopt a hybrid approach, combining technical and fundamental analysis. Fundamental analysis helps in selecting fundamentally strong stocks, while technical analysis aids in deciding the optimal timing to buy or sell, maximizing returns and minimizing risks.

OPPORTUNITIES IDENTIFIED THROUGH TECHNICAL ANALYSIS

Technical analysis offers a wide range of opportunities for investors and traders in the Indian stock market, particularly in a landscape characterized by high volatility and increasing participation from both institutional and retail investors. By analysing price movements, chart patterns, and trading volumes, it provides actionable insights that enable investors to make informed decisions. One of the primary opportunities lies in short-term trading, where traders can benefit from identifying daily or weekly trends using indicators like moving averages, Bollinger Bands, or candlestick formations. This allows investors to capitalize on short-lived price fluctuations without waiting for long-term fundamental changes in a company's performance.

Another significant opportunity arises in the domain of long-term investment planning. Technical tools help investors identify the right entry and exit points, even in fundamentally strong stocks such as Reliance Industries, Infosys, or HDFC Bank. By timing their investments effectively, long-term investors can enhance returns and reduce risks associated with market volatility. For example, support and resistance levels can provide clues about price stability, enabling investors to buy during corrections and sell during peaks.

The rise of algorithmic trading and AI-based models has further expanded the opportunities associated with technical analysis in India. With the growing availability of real-time market data, investors can now rely on advanced technical tools integrated into mobile apps and online trading platforms. These platforms provide access to sophisticated indicators at the click of a button, democratizing opportunities for retail investors who previously lacked the resources available to large institutions.

Technical analysis also supports portfolio diversification and risk management. By studying correlations between different sectors and stocks, investors can minimize exposure to concentrated risks. For example, during periods of uncertainty in banking stocks, technical signals might highlight emerging opportunities in IT, pharmaceuticals, or energy sectors. This helps traders allocate capital efficiently across sectors and asset classes.

Lastly, technical analysis creates opportunities for understanding investor sentiment and behavioural patterns, which play a major role in emerging markets like India. By studying repeated price patterns and market psychology, investors can anticipate reactions to policy announcements, corporate earnings, or global financial events. In this way, technical analysis not only guides individual investment decisions but also enhances the overall efficiency of the Indian stock market.

CHALLENGES IN APPLYING TECHNICAL ANALYSIS

While technical analysis provides investors with valuable tools to interpret market movements and identify potential opportunities, its application in the Indian stock market is not without limitations. One of the foremost challenges lies in market volatility and unpredictability. The Indian stock market is often influenced by external factors such as global economic shifts, geopolitical tensions, government policy announcements, and even sudden changes in investor sentiment. Such events can lead to unexpected price swings that technical indicators may fail to capture accurately, making predictions unreliable in the short run. Another challenge stems from behavioural biases of investors. Technical analysis assumes that patterns repeat because human psychology tends to remain consistent over time. However, in practice, irrational investor behaviour, panic selling, herd mentality, or speculative trading can distort price patterns. These psychological factors often create noise in charts and indicators, reducing the accuracy of technical signals.

The effectiveness of technical analysis also depends heavily on the quality and reliability of data. Inaccurate, outdated, or incomplete data can lead to flawed interpretations. Moreover, with the massive amount of real-time data being generated on exchanges like NSE and BSE, even small lags or errors in charting platforms may impact decision-making. Retail investors, who often rely on free trading apps, may face limitations compared to institutional investors who use advanced analytical tools and algorithms.

Another significant limitation is the risk of over-dependence on indicators. With a wide array of tools such as RSI, MACD, Bollinger Bands, and stochastic oscillators, investors may fall into the trap of "analysis paralysis," relying too heavily on signals without considering the broader market or fundamental aspects of a company. This can result in misleading conclusions, especially in cases where indicators provide conflicting signals.

Furthermore, technical analysis faces the challenge of limited applicability in certain market conditions. In range-bound or sideways markets, indicators often generate false signals that can mislead traders. Similarly, in emerging markets like India, where sudden regulatory changes or policy shifts can dramatically alter market conditions, relying solely on technical tools may expose investors to higher risks. Lastly, there is a challenge of skill and interpretation. Effective technical analysis requires experience, discipline, and a deep understanding of patterns and indicators. Misinterpretation of signals is common among beginners, leading to poor trading outcomes. The absence of proper training or structured guidance for retail investors further amplifies this issue.

GROWTH PROSPECTS OF TECHNICAL ANALYSIS IN INDIA

The growth of technical analysis in India is closely tied to the rapid transformation of the country's financial markets and the increasing sophistication of investors. Over the past decade, the Indian stock market has not only expanded in size but also embraced modern technology that has made trading faster, more transparent, and more accessible. With the proliferation of digital trading platforms, mobile applications, and algorithmic tools, technical analysis is no longer confined to professional traders or institutional investors. Retail investors, who form a significant portion of India's trading community, now have access to advanced charting software and real-time data that were once limited to brokerage houses. This democratization of access has significantly widened the scope for the adoption of technical analysis.

Another factor fuelling the growth of technical analysis is the rise of financial literacy and awareness among Indian investors. Initiatives by SEBI, stock exchanges, and financial institutions to promote investor education have encouraged individuals to explore technical indicators as part of their decision-making toolkit. With an increasing number of workshops, online courses, and certifications in technical analysis, there is a growing professional community dedicated to mastering this discipline. As more investors gain the skills to interpret price trends and patterns, technical analysis is poised to play a larger role in investment planning and wealth management.

The future also looks promising due to the integration of artificial intelligence (AI) and algorithmic trading into Indian financial markets. AI-driven models, machine learning techniques, and big data analytics are making technical analysis more accurate and predictive. Algorithmic trading, already popular in developed markets, is steadily gaining traction in India, with both institutional and retail investors adopting automated strategies based on technical signals. This shift will not only enhance efficiency but also reduce human biases in trading decisions.

Furthermore, the growth of derivatives and intraday trading in India has created a fertile ground for the application of technical analysis. Derivatives such as futures and options are highly sensitive to market movements, and technical indicators serve as essential tools for traders in these segments. With the

younger generation of investors increasingly drawn to intraday opportunities, the demand for precise, real-time technical insights will continue to rise.

Looking ahead, technical analysis in India is expected to evolve into a more hybrid approach, combining both fundamental and technical perspectives. Investors are recognizing that while technical tools are powerful in identifying timing strategies, long-term success often comes from blending them with fundamentals such as earnings, industry trends, and macroeconomic factors. This integrated approach will likely dominate the future investment landscape, making technical analysis not just a trading aid but a central component of investment strategies. In sum, the growth prospects of technical analysis in India are highly promising, driven by technology adoption, rising financial literacy, increased retail participation, and the integration of advanced analytical tools. As India's capital markets continue to expand and mature, technical analysis will play an increasingly vital role in shaping investment behaviour and market efficiency.

CONCLUSION

Technical analysis has emerged as a vital tool for investors and traders in the Indian stock market, offering a systematic approach to interpret price movements, identify trends, and make informed trading decisions. By focusing on historical price data, chart patterns, and technical indicators such as moving averages, RSI, MACD, and Bollinger Bands, technical analysis provides insights into market behaviour that are often difficult to capture through fundamental analysis alone. Its relevance has grown significantly in India, driven by increased retail participation, the proliferation of digital trading platforms, and the rising influence of algorithmic and AI-driven trading models.

Despite its advantages, technical analysis is not without challenges. Market volatility, behavioural biases, data reliability issues, and the potential for misinterpretation of indicators can limit its effectiveness. Moreover, in emerging markets like India, sudden policy changes, geopolitical events, and unexpected macroeconomic developments can render technical signals less reliable. Investors must therefore approach technical analysis with discipline, experience, and a clear understanding of its limitations, often combining it with fundamental insights to make well-rounded decisions. At the same time, the growth prospects of technical analysis in India remain promising. Advances in technology, increasing financial literacy, and the integration of real-time analytics tools have democratized access, enabling both retail and institutional investors to leverage these techniques effectively. With the evolution of hybrid strategies that combine technical and fundamental approaches, investors can optimize timing, manage risk, and enhance returns. Ultimately, technical analysis is not just a trading tool but a framework that, when applied prudently, can contribute significantly to strategic investment planning and market efficiency in India's rapidly evolving financial landscape.

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

CULTURE STUDIES AND HUMIDITY: AN INTERDISCIPLINARY PERSPECTIVE

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ABSTRACT

Humidity, as a key environmental factor, shapes cultural practices, daily life, and social behaviors across the globe. This paper examines the intersection of culture studies and environmental conditions, focusing specifically on humidity. Drawing on anthropological, architectural, and health perspectives, the research explores how societies adapt to and interpret humidity through housing design, clothing traditions, rituals, and symbolic meanings. By analyzing cross-cultural responses, the study highlights the ways in which environmental conditions influence cultural identity and resilience.

INTRODUCTION

Culture studies often focus on values, traditions, and practices, while environmental sciences examine physical conditions such as temperature and humidity. However, the interaction between environment and culture is central to understanding how societies evolve. Humidity, in particular, affects comfort, agriculture, health, and built environments, thereby shaping cultural responses. The purpose of this paper is to explore the role of humidity in cultural adaptation, identity formation, and daily practices across diverse societies.

LITERATURE REVIEW

Anthropologists and cultural geographers have long emphasized the importance of environment in shaping culture. For example, geertz (1973) highlighted the "ecological" aspect of cultural adaptation. In humid tropical regions, housing styles often prioritize ventilation, such as the stilt houses of southeast asia. Textile studies also reveal that light, breathable fabrics dominate in humid climates, while desert cultures adapt differently due to dry heat (rapoport, 2005). Furthermore, medical anthropology notes that humidity influences health risks such as fungal infections and respiratory conditions, prompting cultural responses in hygiene practices and traditional medicine (who, 2017).

CULTURAL ADAPTATIONS TO HUMIDITY

1. Architecture and Housing: In South and Southeast Asia, high humidity has shaped open-air designs, elevated housing, and use of natural ventilation materials like bamboo and palm leaves.
2. Clothing and Textiles: Cotton, linen, and other breathable fabrics dominate in humid regions. Ritual clothing often adapts to balance cultural symbolism with comfort.
3. Food Preservation and Cuisine: Humid climates challenge food storage, leading to cultural reliance on fermentation, drying, or strong spices to prevent spoilage.
4. Social Behavior and Rituals: Humidity impacts daily rhythms; siestas and evening communal activities are common in regions with hot, humid climates.
5. Health and Medicine: Traditional healing systems in humid areas often emphasize herbal remedies for skin and respiratory issues related to dampness.

SYMBOLIC AND CULTURAL MEANINGS OF HUMIDITY

Beyond practical adaptations, humidity carries symbolic weight. In some Asian traditions, "dampness" is a metaphor for imbalance in the body (Traditional Chinese Medicine), while in others, humid rainforests are viewed as fertile, life-giving spaces. Cultural narratives reflect both the challenges and blessings of humid environments.

CONCLUSION

Humidity is not merely a climatic condition but a cultural force that shapes identity, adaptation, and tradition. By integrating environmental studies with cultural analysis, researchers can better understand the resilience of human societies. This interdisciplinary approach bridges natural science and humanities, enriching the field of culture studies while emphasizing the necessity of environmental awareness in cultural research.

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

A STUDY ON ADJUSTMENT CHALLENGES FACED BY SECONDARY SCHOOL STUDENTS

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ABSTRACT

Adolescence is a transitional stage marked by rapid changes in physical, cognitive, social, and emotional domains. For secondary school students, adjustment becomes crucial as they struggle to balance academic expectations, peer influence, emotional stability, and family responsibilities. This study investigates the nature and extent of adjustment challenges faced by secondary school students, focusing on academic, emotional, social, and familial dimensions. A descriptive survey method was adopted and a sample of 200 students was selected through stratified random sampling. The Adjustment Inventory for School Students (AISS) was employed as the primary tool for data collection. The results reveal that emotional instability and academic stress are the most significant areas of concern, while social and family-related issues vary according to gender and socio-economic background. The findings underscore the importance of school-based counseling, parental involvement, and student-friendly teaching strategies in enhancing overall adjustment.

KEYWORDS: ADJUSTMENT, ADOLESCENCE, SECONDARY SCHOOL STUDENTS, ACADEMIC STRESS, EMOTIONAL WELL-BEING, SOCIAL RELATIONS

INTRODUCTION

Adjustment is a continuous process by which an individual modifies his or her behavior in response to environmental demands in order to maintain a state of equilibrium. Secondary school years (ages 13–17) represent a particularly critical stage of life, as adolescents face enormous pressure to perform academically while simultaneously negotiating their place in peer groups, family systems, and society at large.

The concept of adjustment has been studied extensively in psychology and education. It is generally categorized into four domains:

1. **Academic Adjustment** – coping with schoolwork, examinations, teacher expectations, and self-discipline.
2. **Emotional Adjustment** – maintaining emotional stability, managing stress, and controlling anxiety.
3. **Social Adjustment** – interacting effectively with peers, teachers, and community members.
4. **Family Adjustment** – dealing with parental expectations, sibling relationships, and home environment.

In today's competitive and technology-driven era, students are exposed to new challenges such as screen addiction, peer comparison on social media, and career-related anxieties. Such challenges increase the risk of maladjustment, which in turn may lead to depression, school absenteeism, and in extreme cases, self-harming tendencies.

Thus, the present research is significant as it explores the specific adjustment challenges faced by secondary school students, identifies patterns across gender and socio-economic status, and suggests interventions for better adaptation.

REVIEW OF LITERATURE

- **Crow & Crow (1963)** defined adjustment as the process of maintaining balance between needs and circumstances. They highlighted the role of school in facilitating healthy adjustment.
- **Kuppuswamy (1974)** emphasized the family's socio-cultural background as a crucial determinant of student adjustment.
- **Garrett (1981)** observed that adolescents experience heightened emotional instability due to hormonal changes, which directly affects school performance.
- **Mangal (2012)** pointed out that emotional maturity, parental support, and teacher encouragement reduce adjustment difficulties.
- **Sinha & Singh (1993)** developed the Adjustment Inventory for School Students (AISS), which remains a widely used tool to measure adjustment levels in academic, social, and emotional domains.
- **WHO (2020)** stressed that adolescent well-being should be addressed holistically, considering physical, psychological, and social factors.
- **Recent Studies (2018–2023)**: Researchers have highlighted that modern students face unique stressors like digital distractions, online bullying, and unrealistic career expectations. These stressors amplify adjustment difficulties and impact mental health.

The literature suggests that adjustment problems among secondary school students are multifaceted and influenced by personal, familial, and societal factors. However, there is still a gap in context-specific empirical studies, which this research attempts to address.

OBJECTIVES OF THE STUDY

1. To identify the major adjustment challenges faced by secondary school students.
2. To examine the nature of adjustment difficulties across academic, emotional, social, and familial dimensions.
3. To analyze whether adjustment challenges vary according to gender and socio-economic status.
4. To suggest practical measures to enhance adjustment among secondary school students.

RESEARCH QUESTIONS

1. What are the significant adjustment challenges faced by secondary school students?
2. In which domains (academic, emotional, social, familial) do students face the greatest adjustment difficulties?
3. Do adjustment challenges differ across gender and socio-economic status?
4. What strategies can be implemented to minimize adjustment problems?

RESEARCH METHODOLOGY

Research Design

The study followed a **descriptive survey method**, as it is most suitable for understanding the present status of student adjustment challenges.

Population & Sample

The population comprised students from secondary schools (class 9th and 10th). A sample of **200 students** (100 boys and 100 girls) was selected through stratified random sampling, ensuring representation from both government and private schools, as well as from different socio-economic backgrounds.

Tools Used

The **Adjustment Inventory for School Students (AISS)** by Sinha and Singh was employed. This tool measures adjustment across three key domains – academic, emotional, and social. For family adjustment, additional questions were framed by the researcher.

Data Collection

Primary data were collected through questionnaires and structured interviews with students. Secondary data included relevant literature, previous research, and official educational reports.

Data Analysis

Data were analyzed using **percentage analysis, mean, and standard deviation** to identify common patterns and trends.

Data Analysis and Findings

1. Academic Adjustment

- Around **42% of students** reported difficulty in managing homework, exam preparation, and classroom competition.
- Girls were found to be slightly better adjusted than boys in academic tasks, possibly due to greater self-discipline.

2. Emotional Adjustment

- **55% of students** reported high emotional instability, including anxiety, lack of confidence, and mood swings.
- Students from private schools reported more stress due to higher parental expectations and peer competition.

3. Social Adjustment

- **38% of students** faced difficulties in peer group interactions, team participation, and communication.
- Boys reported more problems in social adjustment compared to girls, who were better at forming peer bonds.

4. Family Adjustment

- **29% of students** expressed dissatisfaction with parental pressure and lack of support.
- Students from lower socio-economic backgrounds reported greater financial stress affecting their family relationships.

DISCUSSION

The findings of this study align with earlier research that emphasizes adolescence as a sensitive stage of life requiring constant support. The high percentage of emotional maladjustment suggests the growing mental health concerns among students. Academic adjustment difficulties highlight the need to reform examination patterns and reduce rote learning pressure.

Social adjustment issues, particularly peer pressure and bullying, are emerging concerns in the digital age. Family-related adjustment problems reveal the double burden of financial constraints and parental over-expectations.

This multidimensional analysis indicates that adjustment is not merely a personal challenge but also a systemic issue influenced by school environment, family structure, and societal expectations.

SUGGESTIONS AND RECOMMENDATIONS

1. **Counseling and Guidance Services**: Every school should have trained counselors to address academic stress and emotional difficulties.
2. **Teacher Training**: Teachers should be trained in child psychology and inclusive teaching practices to identify maladjusted students early.
3. **Parental Involvement**: Parents should reduce unrealistic expectations, encourage open communication, and provide emotional support.
4. **Peer Mentorship Programs**: Peer-support systems can help new students or those facing social difficulties to integrate better.
5. **Life Skills Education**: Schools should include workshops on time management, stress management, conflict resolution, and self-confidence.
6. **Balanced Curriculum**: Equal importance should be given to sports, arts, and extracurricular activities to reduce academic monotony.
7. **Awareness Campaigns**: Regular seminars on digital well-being, mental health, and healthy coping strategies should be conducted.

CONCLUSION

The present study concludes that secondary school students face significant adjustment challenges, with emotional and academic domains being the most critical. The findings emphasize that maladjustment is not an individual fault but the outcome of multiple social, emotional, and educational factors. By providing a supportive ecosystem through effective counselling, parental cooperation, and empathetic teaching, adjustment challenges can be minimized.

Thus, fostering a balanced and healthy school environment is essential for shaping resilient, confident, and well-adjusted adolescents who can meet the demands of modern society.

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

FROM SHADOWS TO LIGHT: A JOURNEY OF TRAUMA AND HEALING IN SHE DIED YOUNG BY BRENDA FRICKER

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ABSTRACT

Brenda Fricker's She Died Young is a poignant literary exploration of trauma, grief, and the redemptive power of healing. This paper, titled "From Shadows to Light: A Journey of Trauma and Healing in She Died Young," examines how Fricker's narrative embodies the psychological, emotional, and social dimensions of trauma while tracing the protagonist's gradual transformation from despair to resilience. Through the interplay of darkness and light, the novel symbolizes the movement from suffering to recovery, illustrating that healing is neither immediate nor absolute but a process of reclaiming meaning and identity. Drawing upon trauma theorists such as Cathy Caruth, Judith Herman, and Viktor Frankl, the study analyzes how the fragmentation of memory and silence reflect the enduring impact of loss. Moreover, the paper investigates the gendered dimensions of trauma, emphasizing how societal expectations compel women to internalize pain while female solidarity provides a framework for healing and empowerment. By weaving together the motifs of grief, resilience, and transformation, Fricker redefines trauma not as a terminal wound but as a catalyst for self-realization and growth. Ultimately, this research underscores that even within profound darkness, the human spirit retains the capacity for renewal, illustrating a universal truth—that from the shadows of suffering, light can still emerge.

1. INTRODUCTION

The exploration of trauma and healing has become a central concern in contemporary literature, as writers seek to grapple with the aftershocks of loss, violence, and psychological fragmentation. Brenda Fricker's She Died Young presents an evocative portrayal of these experiences through a narrative that oscillates between despair and hope, silence and expression, darkness and light. The novel takes readers on a journey that mirrors the psychological pathways of trauma and recovery, allowing them to feel both the weight of grief and the gradual re-emergence of resilience.

The title itself is layered with meaning. She Died Young immediately evokes tragedy, yet when contextualized within the broader arc of the novel, it becomes a metaphor for the profound disruption trauma causes in the continuity of life. The subtitle "From Shadows to Light" expands this interpretation, suggesting that while death and trauma cast shadows, there remains a possibility for the re-emergence of light, symbolizing hope, healing, and transformation.

KEY WORDS : THIS PAPER EXAMINES THE NOVEL THROUGH FIVE INTERCONNECTED CONCEPTS: TRAUMA, HEALING, GRIEF, RESILIENCE, AND TRANSFORMATION.

These elements are analyzed within six structured sections:

1. Introduction
2. Understanding Trauma in the Narrative

3. Symbolism of Darkness and Light
4. The Healing Process
5. Gendered Dimensions of Trauma and Healing
6. Conclusion

Through this lens, the discussion not only demonstrates how Fricker's narrative captures the raw realities of trauma but also how it offers pathways to re-imagining life through endurance, solidarity, and self-transformation.

2. UNDERSTANDING TRAUMA IN THE NARRATIVE

2.1 Defining Trauma

Trauma, as theorists like Cathy Caruth and Judith Herman explain, is not simply an experience of pain but a wound to the psyche that disrupts memory, identity, and time. It resists assimilation into narrative, often returning through flashbacks, nightmares, and intrusive thoughts. In She Died Young, trauma is not depicted as a single moment of loss but as an ongoing state of dislocation that infiltrates everyday life.

2.2 Trauma as Psychological Fragmentation

The protagonist's journey illustrates how trauma fractures identity. After the central loss, time no longer flows linearly; instead, the past constantly interrupts the present. Memories resurface with emotional intensity, forcing the protagonist into cycles of reliving rather than remembering. Fricker uses fragmented narrative structures—flashbacks, disjointed dialogues, sudden shifts in tone—to mirror this psychological reality.

2.3 Collective Trauma

Trauma is not confined to the individual but extends into community and family. The silence of those around the protagonist intensifies the sense of isolation. Society's discomfort with grief often forces characters into emotional suppression, leading to secondary trauma. This dynamic reflects sociological understandings of "collective trauma," where entire communities carry the shadow of loss.

2.4 Trauma as Silence

One of the most poignant aspects of the novel is how trauma manifests as silence. The inability to articulate pain reflects the ineffable nature of traumatic experience. Yet silence is not neutral—it becomes a burden, a weight that suffocates relationships and prevents healing. The novel suggests that breaking this silence is the first step toward recovery.

3. SYMBOLISM OF DARKNESS AND LIGHT

3.1 Darkness as Representation of Trauma and Grief

Darkness dominates the early sections of the narrative. It symbolizes despair, hopelessness, and emotional suffocation. Characters often describe their inner worlds as "clouded," "shadowed," or "buried in night." The recurrence of dark imagery mirrors the overwhelming presence of grief, where light and meaning appear temporarily extinguished.

3.2 Light as Symbol of Renewal and Healing

Light enters the narrative gradually, often through metaphorical moments of connection, memory, or acceptance. Sunlight through a window, a candle in darkness, or dawn breaking over a landscape symbolize emotional breakthroughs. Light is not portrayed as the eradication of trauma but as the coexistence of hope with pain. Healing does not deny darkness but reframes it within a broader spectrum of human experience.

3.3 Transitional Imagery: Dawn and Twilight

The use of dawn and twilight reflects transitional phases between trauma and healing. These liminal spaces symbolize ambiguity, where the protagonist lingers between despair and resilience. By employing these transitional motifs, Fricker portrays healing as a process of gradual integration rather than sudden transformation.

4. THE HEALING PROCESS

4.1 Grief as an Entry into Healing

Healing begins with grief, which in the novel is both raw and destabilizing. Unlike portrayals that pathologize grief, Fricker presents it as necessary. Grief enables the acknowledgment of loss, creating an emotional pathway toward healing. Elisabeth Kübler-Ross's model of grief stages resonates with the protagonist's oscillation between denial, anger, depression, and eventual acceptance.

4.2 Resilience as an Act of Survival

Resilience emerges in the narrative not as denial of trauma but as the ability to continue living despite it. Acts of resilience appear in small yet profound ways: maintaining daily routines, rekindling connections with loved ones, or engaging in acts of remembrance. These moments highlight the human capacity to "bend without breaking." Resilience is not linear or absolute but fluctuates, reminding readers that healing often involves setbacks.

4.3 Transformation of Trauma

The culmination of healing is transformation. Trauma ceases to be only a wound and becomes a source of insight, empathy, and even empowerment. The protagonist learns to reinterpret pain not as an end but as part of a larger narrative of survival. This transformation aligns with Viktor Frankl's existential view that suffering becomes bearable when imbued with meaning.

5. GENDERED DIMENSIONS OF TRAUMA AND HEALING

5.1 Gendered Expectations of Grief

Fricker foregrounds the gendered experience of trauma by highlighting how women are culturally expected to bear pain in silence. Female characters are pressured to maintain composure, often prioritizing the needs of others over their own grief. This imposed silence perpetuates trauma by denying women the space to articulate their suffering.

5.2 Female Solidarity and Healing

Despite these constraints, the novel emphasizes female solidarity as a source of resilience. Healing frequently occurs in spaces shared among women, where storytelling, shared rituals, and empathetic listening allow pain to surface. This resonates with feminist trauma theory, which emphasizes the role of community and narrative in overcoming patriarchal silencing.

5.3 Reclaiming Voice and Identity

The ultimate act of healing for the female characters is reclaiming their voices. By speaking their pain, they subvert societal expectations and redefine themselves not as passive victims but as active survivors. Fricker reimagines women as both wounded and powerful, capable of transforming their trauma into sources of strength.

6. CONCLUSION

Brenda Fricker's She Died Young is a profound exploration of trauma, grief, resilience, and healing. By tracing the movement "from shadows to light," the novel captures the oscillation between despair and hope, silence and expression, darkness and illumination. The symbolic interplay of darkness and light

provides not only aesthetic depth but also psychological resonance, representing the characters' journey through suffering toward transformation.

The novel also underscores the significance of gendered experiences, showing how women's trauma is shaped by social expectations yet also healed through solidarity and reclamation of voice. Ultimately, Fricker's narrative demonstrates that trauma, though scarring, does not define the totality of human existence. Through resilience and transformation, it becomes possible to weave loss into a broader fabric of meaning.

In its exploration of trauma, grief, resilience, and transformation, She Died Young affirms a universal truth: while shadows may fall across human lives, the possibility of light remains—fragile, gradual, but enduring.

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

પર્યાવરણ અને નર્મદા આંદોલન

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અધ્યાપક સહાયક,શ્રી એચ.એમ.વી. આર્ટસ & કોમર્સ કોલેજ, ઉના

ભારત વિકસતો દેશ છે. વિકસતો દેશ વિવિધ ક્ષેત્રોમાં વિકાસનાં પગલાં માંડતો હોય છે. મોટા બંધોનું નિર્માણ, વિશાળ ઉદ્યોગો, વિદ્યુત મથકોની સ્થાપના વગેરે પગલાઓ દ્વારા સમાજ વિકાસની કેડી પર આગળ વધી શકે છે. ભારતમાં પંચવર્ષીય યોજનાઓ હેઠળ ચાલતી વિકાસ પ્રવૃતિઓ અનેક ક્ષેત્રોમાં વિસ્તરી છે. આવી વિકાસ પ્રવૃતિઓ જે તે વિસ્તારના લોકોનાં આર્થિક, સામાજીક, ધાર્મિક, સાંસ્કૃતિક અને સામુદાયિક જીવન ઉપર વિપરીત અસર ઉપજાવે છે. કારણ કે આવી વિકાસ પ્રવૃતિઓને લીધે તે વિસ્તારના લોકોનું વિસ્થાપન થતું જાય છે.

ભારતમાં હિરાકુંડ યોજના, શ્રી શૈલમ ડેમ, તેહરી ડેમ, સરદાર સરોવર (નર્મદા) યોજના જેવા મહાકાય ડેમ, મહાકાય ઉદ્યોગો, વિદ્યુત મથકો વગેરે સ્થાપવાથી તેમજ જંગલોનો નાશ કે વૃક્ષ છેદન કરવામાં આવતા તે સ્થળે વસવાટ કરતા લોકોની આજીવિકા અને સામુદાયિક જીવનને લગતા પ્રશ્નો ઉભા થાય છે. વિકાસ પ્રેરીત વિસ્થાપન અને વિકસતા સમાજ સાથે અભિન્ન રીતે જોડાયેલી ઘટના છે. આધુનિક વિકાસયુગમાં તે વિકાસની એક પૂર્વશરત છે. જે લોકો વિસ્થાપીત થાય છે તેઓ મોટા ભાગે આદિવાસી, ભૂમિહીનો અને પછાત ગરીબ વર્ગના લોકો હોય છે.

આવી વિકાસ યોજનાઓથી રહેવાસીઓનાં સમગ્ર જીવન ઉપર, ત્યાંની વનસ્પતિ અને પ્રાણીસૃષ્ટિ ઉપર કે સમગ્ર ઈકો-સિસ્ટમ ઉપર વિપરીત અસર થાય છે. આથી કેટલાંક માનવતાવાદી જૂથો અને પર્યાવરણવાદીઓ તેનો વિરોધ કરતાં હોય છે અને આંદોલનનો માર્ગ અપનાવતા હોય છે. અહીં મુખ્યત્વે "વિકાસના ભોગે પર્યાવરણની જાળવણી" અને "પર્યાવરણને ભોગે વિકાસ" જેવી બે વિચારસરણી વિકસી રહી છે. આ બે વિચારસરણી પરસ્પર વિરોધી છે. ત્રીજી વિચારસરણી "વિકાસની સાથોસાથ પર્યાવરણનું જતન" મધ્યમમાર્ગી છે. ભારતમાં આ મધ્યમમાર્ગી વિચારસરણી પ્રચલીત છે. ભારત સરકારે વિકાસની માંગ અને પર્યાવરણ સંવાદિતા સ્થપાય તે રીતે વિસ્તૃત રાષ્ટ્રીય પર્યાવરણ નિતી ઘડી છે. ગુજરાતમાં નર્મદા ડેમ સરદાર સરોવર યોજના અમલમાં મુકવાની સાથે પર્યાવરણની ઉન્નતિ થાય તેવા પગલા લીધાં છે. તેમજ માનવીય સ્પર્શ સાથે વિસ્થાપિતોના પુનર્વસનની કામગીરી કરવામાં આવી છે.

ચાવીરુપ શબ્દો - પર્યાવરણવાદીઓ, પરંપરાગત ગાંધીવાદીઓ, નર્મદા બચાવો આંદોલન, નર્મદા તરફી આંદોલન, વિસ્થાપિતો

નર્મદા આંદોલન

ગુજરાત પાણીની અછતવાળુ રાજય છે. ગુજરાતમાં ચોમાસું અનિયમિત રહે છે. ચોમાસું સરેરાશ ૩૦ દિવસ રહે છે. કચ્છ, સૌરાષ્ટ્ર અને ઉતર ગુજરાતમાં દર ચોથું વર્ષ અનાવૃષ્ટિનું હોય છે. ગુજરાતની બધી જ સિંચાઈ યોજના માત્ર ૧૯ ટકા જમીનને પાણી પુરૂ પાડે છે. જયારે પંજાબમાં ૮૭ ટકા સિંચાઈ વ્યવસ્થા, યુ.પી. માં ૪૩.૫, બિહારમાં ૩૨.૬ ટકા સિંચાઈ હેઠળ ખેતી થાય છે. તેથી તે વિસ્તારોનો વિકાસ શકય બન્યો છે. ગુજરાતમાં ખુબ જ ઓછો અને અનિયમિત વરસાદનાં પરિણામે ગુજરાતમાં જળસાધનો વધારવાની ખુબ જ જરૂરિયાતો છે.

ગુજરાતમાં ૧૭ મોટી નદીઓ છે. સૌરાષ્ટ્રમાં કુલ ૭૧ નદીઓ છે. તેમાંથી શેત્રુંજી અને ભાદર એમ માત્ર બે જ મોટી નદી છે. કચ્છમાં ૯૭ નદીઓ છે. તેમાં એક પણ મોટી નદી નથી. તેથી માત્ર નર્મદા જ એવી નદી છે કે જેના પર મોટો બંધ બાંધી છેક સૌરાષ્ટ્ર અને કચ્છ સુધી પાણી પહોંચાડી શકાય તેવું છે. તેનાથી રાજયની ૨૦ ટકા ગ્રામ્ય વસ્તીને લાભ આપી શકાય. રાજયનાં ૧૩૫ શહેરો અને ૮૨૧૫ ગામડાઓને પીવાનું પાણી મળી રહે. કુલ ૧૦૦૦ મેગાવોટ વિજળીનું ઉત્પાદન થશે. દર વર્ષે ખેત ઉત્પાદનની આવકમાં ૯૦૦ કરોડનો, વિજળીની આવકમાં ૪૦૦ કરોડનો અને પાણી પુરવઠાની આવકમાં ૧૦૦ કરોડનો વધારો થશે. આમ, ગુજરાતની કુલ વાર્ષિક આવકમાં ૧૪૦૦ કરોડનો વધારો થશે. સાથો-સાથ મત્સ્ય ઉદ્યોગની આવકમાં પણ ૪ કરોડ જેટલો વધારો થશે.

ગુજરાતનાં પાણીના પ્રશ્ન માટે નર્મદા નદી પર બંધ બાંધવાનો વિચાર ૧૯૫૯ માં નવાગામ પ્રોજેકટ માટે ખાસ દરખાસ્ત સેન્ટ્રલ વોટર પાવર કમિશને રજુ કરી. ૧૯૬૯ માં નર્મદા જળવિવાદ પંચની રચના કરવામાં આવી. સરદાર સરોવર પ્રોજેકટ એ મધ્ય પ્રદેશ, મહારાષ્ટ્ર, ગુજરાત અને રાજસ્થાન એમ ચાર રાજયોનો સંયુકત પ્રોજેકટ છે. ૧૯૮૫ માં વિશ્વબેંકે ૪૫૭ મિલિયન યુ.એસ.એ. ડોલરની મદદ આ પ્રોજેકટને આપવાનું નકકી કર્યું. આયોજન પંચે ૧૯૮૮ માં મૂડી રોકાણ કરવા માટે સંમતિ આપી.

નર્મદા જળવિવાદ પંચ ૧૯૭૯ માં નર્મદાનાં પાણીની ફાળવણી કરી તેમાં મધ્યપ્રદેશને સૌથી વધુ અને ગુજરાતને બીજા ક્રમે ત્યારબાદ મહારાષ્ટ્ર અને રાજસ્થાન એ રીતે પ્રાથમિકતા આપવામાં આવી, નર્મદા પ્રોજેકટથી ગુજરાતમાં ચોથા ભાગ કરતા પણ ઓછી જમીન મહામુશ્કેલીએ સિંચાઈનું પાણી મેળવે છે અને ત્રીજા ભાગનાં તાલુકાઓ હંમેશા પાણીની તંગીથી પીડાય છે. સૌરાષ્ટ્ર કચ્છ સહિતના સુકા પ્રદેશોનાં પશુધન માટે ઘાસચારો પૂરો પાડી શકશે. અનાજ, ફળફળાદિ અને અન્ય ખેત-પેદાશોનું ઉત્પાદન વધશે અને હાલનાં બિન સિંચાઈવાળા વિસ્તારોને સિંચાઈ મળતા તે વિસ્તારમાં વિવિધ પ્રકારનાં ઉત્પાદનો લઈ શકાશે.

(૧) નર્મદા ડેમ :

ભરૂચ જિલ્લામાં વડગામ પાસે ૪૫૫ ફુટ ઉંચો અને ૧૬૦૦ મીટર (૫ હજાર ફુટ) લાંબો સિમેન્ટ કોંક્રીટનો બંધ બાંધવાની યોજના અમલમાં મુકવાનું નકકી થયું. નર્મદા માત્ર ગુજરાતની જ નહીં, પણ તે મધ્યપ્રદેશ, મહારાષ્ટ્ર અને રાજસ્થાનની નદી છે. નર્મદામાં કુલ ૬૮ મિલિયન એકર ફુટ પાણી છે. ૨૮૦ લાખ એકર જમીન ઉપર ૧ ફુટ પાણીનો થર ચડાવી શકાય એટલું પાણી નર્મદામાં છે. તેમાંથી ૯૦૯ મિલિયન ૯૯ લાખ એકર ફુટ પાણી ગુજરાતનાં ભાગે આવે છે. ભરૂચ પાસે ૫૧૦ ફુટ ઉચો ડેમ બનાવે તો નર્મદાનું પૂરેપુરૂ પાણી વાપરી શકાય. આટલો ઉંચો બંધ બાંધવાથી જમીન ડુબે તે માટે રાજસ્થાન, મહારાષ્ટ્ર અને મધ્યપ્રદેશે વિરોધ કર્યો. તેને પરિણામે આંતરરાજય જળવિવાદ પંચની રચના કરવામાં આવી. આ પંચની રચના ૧૯૬૯ માં કેન્દ્ર સરકાર દ્વારા કરવામાં આવી હતી. તેમાં એવું નકકી થયું કે, વિવાદ શમે નહી ત્યાં સુધી બંધ ન બાંધવો. આવા નિર્ણયને પરિણામે નર્મદા આંદોલન (૧) નર્મદાબંધ વિરોધીઓનું આંદોલન અને (૨) નર્મદાબંધ તરફી આંદોલન એ બે ભાગમાં વિભાજીત થયું.

(૨) નર્મદાબંધ વિરોધી આંદોલન :

નર્મદા બંધ વિરોધી આંદોલનના નેતા બાબા આમ્ટે હતા. આ ઉપરાંત તેમાં ત્રણ પ્રકારનાં સંગઠનો સામેલ હતા.

- **પરંપરાગત ગાંધીવાદીઓ :**

આ સંગઠનના આગેવાનોમાં બાબા આમ્ટે અને શ્રી સુંદરલાલ બહુગુણાનો સમાવેશ થાય છે. પરંપરાગત ગાંધીવાદીઓ માને છે કે, દેશનો વિકાસ માત્ર નાના યંત્રોથી થવો જોઈએ. લઘુ ઉદ્યોગો, હસ્ત ઉદ્યોગો દ્વારા વિકાસ થવો જોઈએ. તેમણે પાણીનાં સંદર્ભમાં ગામડાઓ માટે વોટરશેડની ભલામણ કરી છે.

- **પર્યાવરણવાદીઓ :**

પર્યાવરણવાદીઓ બીજા પ્રકારનાં આંદોલનકર્તાઓ છે. તેના નેતા 'રજની કોઠારી' હતા. પર્યાવરણવાદીઓના મત અનુસાર, આટલો મોટો બંધ બાંધવાથી પર્યાવરણને મોટુ નુકશાન થાય. મોટા પ્રમાણમાં ખેતીલાયક જમીન, વૃક્ષો ડુબમાં જશે. 'ઈકોલોજીક સમતુલા' તુટી જશે. એવી દલીલ સાથે તેઓ નર્મદા બંધનો પ્રચંડ વિરોધ કરતા હતા.

- **માનવ અધિકારવાદીઓ :**

માનવ અધિકાર અને આદિવાસી વિકાસના નામે વિરોધ કરનારની સંખ્યા મોટી હતી. તેના નેતા હતા 'મેધા પાટકર'. તેમના મત અનુસાર, આવડો મોટો બંધ બાંધવાથી મોટાભાગના લોકોને ફાયદો થશે, પરંતુ ગરીબ આદિવાસીઓને બહું જ મોટુ નુકશાન જશે. જંગલો ડુબે, તેનાં મકાનો ડુબે, જમીન ગુમાવવી પડે, તેમને સ્થાનાંતર કરવું પડે તેની અસર તેની સંસ્કૃતિ ઉપર પડે છે. નર્મદા ડેમમાં પણ આવુ થવાની સંભાવના છે. માનવ અધિકારવાદી માને છે કે, બધા જ મોટા ડેમ આદિવાસી વિસ્તારમાં જ બંધાય છે. જેથી આદિવાસીને નુકશાન થાય છે અને બિન આદિવાસીઓને ફાયદો થાય છે. એવો વિકાસ તેમને નથી જોઈતો તેમ જણાવીને નર્મદા ડેમનો પ્રચંડ વિરોધ કર્યો.

(૩) નર્મદાબંધ વિરોધનાં કારણો :

- મોટા બંધો અનેક રીતે પર્યાવરણને નુકશાન કરે છે. તે ઈકોલોજીકલ બેલેન્સને તોડે છે. તેના પરીણામે સમગ્ર પર્યાવરણીય સમતુલા ખોરવાઈ જાય છે. ધરતીકંપ થાય તેમજ અનેક રોગો ફેલાય છે.
- મોટા ડેમોથી જંગલોનો નાશ થાય છે. નર્મદાબંધમાં ૩૭ હજાર હેક્ટર જંગલોની જમીન ડુબમાં જવાથી અનેક વૃક્ષો નાશ પામશે. જંગલો નાશ પામવાથી પર્યાવરણને નુકશાન થાય છે. જંગલી વનસ્પતિ અને જંગલનાં પ્રાણીઓને નુકશાન થશે.
- જમીન તથા ખેતી બગડશે. પર્યાવરણનાં અભ્યાસો મુજબ જયાં જયાં મોટા બંધો બંધાયા છે ત્યાં ત્યાં જમીનને નુકશાન થયું છે. અતિ પાણીથી જમીનને નુકશાન થાય છે. મોટા બંધોથી જમીન બગડે છે. તેમજ ભુકંપની શકયતાઓ વધે છે.
- આદિવાસીઓ જંગલ સાથે એકત્વ ધરાવે છે. જંગલ જ તેમનું જીવન હોય છે. તેઓ પર્યાવરણનો ભાગ છે. પુનર્વસવાટ થશે તો સ્થળાંતર થાય, સ્થળાંતર પ્રશ્ને સંસ્કૃતિ બદલાશે તો પર્યાવરણ પર સંસ્કૃતિકરણનાં પ્રશ્નો ઉદ્ભવશે. તેથી આદિવાસી સંસ્કૃતિની જાળવણી અંગેનો ગંભીર પ્રશ્ન ઉદ્ભવશે.

આમ, ઉપરોકત મુદ્દાઓને કેન્દ્રમાં રાખીને નર્મદા વિરોધી આંદોલન શરૂ થયું. વિકાસનાં શરૂઆતના તબકકામાં જયારે આપણી વિકાસ યોજનાઓની કોઈ અભ્યાસ પૂર્ણ ટીકા પ્રાપ્ત નહોતી ત્યારે માત્ર વિકાસનાં માપદંડથી જોતા એમાંથી વિકાસ સાધી શકાય હોત, પરંતુ તેની સાથે સાથે આ વિકાસ યોજનાઓથી માનવ-માનવ તેમજ માનવ-કુદરત વચ્ચેનાં સંબંધોમાં યાતના ઉભી થઈ હોત. આ યોજનાના વિરોધીઓ વિકાસનાં વિરોધી નથી. પરંતુ તેઓ માનવી કે કુદરત માટે યાતના સર્જયા વગરનો વિકાસ ઈચ્છે છે.

(૪) નર્મદા તરફી આંદોલનો :

નર્મદા બંધથી ગુજરાતનો માત્ર ઔદ્યોગિક વિકાસ જ નહીં, પરંતુ પાણીની તીવ્ર તંગીથી માનવી મુકત થશે. આ વિચારસરણી ધરાવનારા આંદોલનકારીઓને "નર્મદા તરફી આંદોલનકારી" તરીકે ઓળખાય છે. આ અભિપ્રાયનાં પ્રમુખ "શ્રી કૃષ્ણપ્રસાદ" હતા. આ ઉપરાંત શ્રી ચુનીભાઈ વૈધ, શ્રી ભાનુભાઈ, શ્રી જયનારાયણ વ્યાસ, શ્રી સનત મહેતા વગેરે આ આંદોલનનાં સહાયક હતા. ગુજરાત સરકારે તરફેણવાદીઓને ટેકો આપેલો. જયારે દેશ-પરદેશના પર્યાવરણવાદીઓએ વિરોધીઓને ટેકો આપ્યો હતો. વિદેશી પર્યાવરણવાદીઓ અને કેટલાક સ્થાપિત હિતોનો હેતુ

નર્મદા ડેમ ન બંધાય તેવો હતો. તેઓએ ભારતનાં લોકો બંધ બાંધીને આદિવાસીઓને નુકશાન કરે છે. તેવી ફરિયાદ પણ વર્લ્ડ બેંકને કરી હતી.

નર્મદા બચાવ આંદોલન કાર્યક્રમ :

✓ સૌથી પહેલા મેધા પાટકરે "આદિવાસી બચાવ સમિતિ" બનાવી સંગઠન કર્યું. પણ તેઓ નિષ્ફળ ગયા. કારણ કે શ્રી હરિવલ્લભ પરીખ અને શ્રી અનિલ ઠક્કરનું આદિવાસી પર વર્ચસ્વ હતું. તેથી મેધા પાટકરનું "કોઈ નહીં હટેગા બંધ નહીં બનેગા" નું સૂત્ર આપ્યું, પરંતુ તે નિષ્ફળ ગયું. ગુજરાતમાં વિસ્થાપિત થયેલા મોટાભાગના આદિવાસીઓનું પુનર્વસન થયું છે અને તેઓની સ્થિતિમાં નોંધપાત્ર સુધારો થયો છે. તે અંગેનાં સમાજશાસ્ત્રીય અભ્યાસ પણ થયા છે.

✓ મીડિયા પ્રચાર સંગઠનકારીએ વિડીયો ફિલ્મો બનાવી નર્મદા વિરોધી પ્રચારો આરંભી વિશ્વનો લોકમત વિકસાવ્યો. નર્મદા તરફીઓએ પણ નર્મદા અંગેના ફાયદાઓની વિગત મીડિયા દ્વારા દર્શાવી. આ રીતે બન્ને વચ્ચે 'મીડિયાવોર' શરૂ થઈ.

✓ વિશ્વબેંકના બે ભાગ પડયા એક અધિકારીઓ અને નિષ્ણાતોનો ભાગ કે જેણે વિશ્વબેંકની ફરિયાદ બાદ પણ લોન ચાલુ રાખી કામ ચાલુ રાખવાનુ કહ્યુ છે. જયારે બીજો ભાગ વિશ્વબેંકના ડાયરેકટરોનો છે. જેમણે નર્મદા વિરોધી રીપોર્ટ આપ્યો છે. જેને. "મોર્સ" રિપોર્ટ કહે છે.

✓ મેધા પાટકરે આદિવાસીઓની મદદ લઈને સુપ્રિમ કોર્ટમાં કેસ કર્યો. સુપ્રિમ કોર્ટનાં ચુકાદા અનુસાર બંધ બંધાય તે પહેલા વિસ્થાપિતોનો પુનઃવસવાટ થવો જોઈએ.

નર્મદા ડેમથી ઉદભવેલ વિસ્થાપનનો પ્રશ્ન અને પુનર્વસન :

સરદાર સરોવર નર્મદા યોજનાને પરિણામે ગુજરાતનાં ૧૯, મહારાષ્ટ્રનાં ૩૩ અને મધ્યપ્રદેશનાં ૧૯૩ એમ કુલ ૨૪૫ ગામો ડુબમાં ગયા છે. તેમાં કુલ ૪૦ હજારથી વધુ કુટુંબનું વિસ્થાપન થયું છે. વિસ્થાપન વિકાસ પ્રેરિત વિસ્થાપન છે અને તેમાં જે લોકોનું કે કુટુંબનું વિસ્થાપન થાય છે તે લોકોને વિસ્થાપિતો કહેવાય. વિકાસ પ્રેરિત વિસ્થાપન લોકોનું કે કુટુંબનું એક સ્થળેથી બીજા સ્થળે ફરજીયાતપણે કાયમી રીતે સ્થળાંતર છે. નર્મદા યોજનાથી ગુજરાત, મહારાષ્ટ્ર અને કચ્છમાં પાણીની કાયમી તંગીવાળા વિસ્તારને પાણીની સમસ્યા દુર થઈ શકશે. સાથોસાથ સિંચાઈ માટે નહેરો મારફત પાણી મળી રહેવાથી કૃષિ ઉત્પાદનમાં પણ ઘણો લાભ થશે. પરંતુ સાથોસાથ વિસ્થાપિતોનાં પ્રશ્નો ઉપર પણ યોગ્ય ધ્યાન અપાવું જોઈએ અને તેઓનું પુનર્વસન થવું જોઈએ. વિસ્થાપન એ ભૌતિક પ્રશ્ન નથી, પરંતુ સામાજિક અને સાંસ્કૃતિક પ્રશ્ન છે. તે માનસિક અને જીવનશૈલીનો પ્રશ્ન છે. વિસ્થાપિતોનું પુનર્વસન ત્યારે થયું ગણાય જયારે વિસ્થાપન પૂર્વેની જીવન પરિસ્થિતિ કરતાં તેઓ વધુ ઉન્નત જીવન પરિસ્થિતિ પામે.

નર્મદા ડેમથી વિસ્થાપિત થયેલા કુટુંબોમાંથી મોટાભાગનાં કુટુંબોનું સંતોષકારક પુનર્વસન થયું છે. વિસ્થાપિતોનું પુનર્વસન કરવામાં વિભિન્ન સ્વૈચ્છિક સંસ્થાઓએ મહત્વની ભૂમિકા ભજવી છે. નર્મદા બંધની ઉચાઈ ૧૨૨ મીટરથી વધુ ઉચાઈ સુધી પહોંચી છે. લક્ષ્યાંક મુજબની જગ્યાએ પહોંચવા માટે આગળની ઉચાઈનું બાંધકામ બાકી છે. આ યોજનાના લાભાર્થીઓમાં ખેડૂતો, સામાન્ય જનો અને ઉદ્યોગોનો સમાવેશ થાય છે. પાણી મંડળીઓ બનાવીને પાણીનું વિતરણ કરવાનું આયોજન થયું છે. નર્મદા વિરોધ આંદોલન દ્વારા નર્મદા યોજનાના વિરોધનાં પ્રસંગોમાં ગુજરાતની જનતાએ તેનો પ્રતિકાર કરીને નર્મદા યોજનાને આગળ વધારવામાં સક્રિય સહકાર આપ્યો છે.

VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

AI ની રોજગારી પર પડતી અસરો

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

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

પરિચય:-

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

1. ફ્રે(2013) જણાવ્યું હતું કે આવનારા 10 થી 20 વર્ષોમાં આશરે 47% નોકરીઓ ઓટોમેશનની જપેટમાં આવી શકે છે.
2. McKinsey Report (2021) મુજબ એઆઈ આધારિત નવી ઉદ્યોગ સૃષ્ટિથી 2030 સુધીમાં કરોડો નવી નોકરીઓ સર્જાઈ શકે છે.
3. ILO(international labour organisation) મુજબ વિકાસશીલ દેશોમાં ઓછી કૌશલ્ય વાળી નોકરીઓમાં વધારો થવાની શક્યતા છે.
4. એ આઈ થી પરંપરાગત રોજગાર ક્ષેત્રમાં થતા બદલાવને સમજવો.

5. નવા રોજ સરસ સર્જવામાં એઆઈની ભૂમિકા ઓળખવી.
6. ક્યાં ક્ષેત્રમાં માનવી આશ્રમની માં ઘટી રહી છે તે તપાસવું.
7. શ્રમિકોને આવશ્યક નવી કુશળતાઓ માટેની જરૂરીયાત નિર્ધારિત કરવી.
8. એ આઈ થી રોજગારી પર પડતી સામાજિક અને આર્થિક અસરોનો વિશ્લેષણ કરવું.
9. નીતિગત પગલા દ્વારા રોજગારીનું સંતુલન જાળવવા માટે સૂચનો પ્રસ્તુત કરવા.

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

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

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

એ આઈ થી રોજગારી પર પડતી સકારાત્મક અને નકારાત્મક અસરો

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

સકારાત્મક અસરો

1. નવી નોકરીઓનું સર્જન - ડેટા સાયન્સ, મશીન લર્નિંગ, રોબોટિક મેન્ટેનન્સ
2. ઉત્પાદન ક્ષમતા તથા કાર્યક્ષમતામાં વધારો
3. માનવીય સર્જનાત્મકતા માટે જગ્યા વધવી
4. નવા સ્ટાર્ટઅપ્સ અને ઉદ્યોગોમાં વૃદ્ધિ

નકારાત્મક અસરો

1. પરંપરાગત ન કર્યો માં ઘટાડો (જેમકે મેન્યુફેક્ચરિંગ, કસ્ટમર સપોર્ટ)
2. સ્કીલ ગેપ - કામદારો માટે નવી ટેકનોલોજી શીખવાની જરૂરિયાત
3. આર્થિક અસમાનતા વધવાની શક્યતા
4. રોજગારીને અ સુરક્ષા

એ આઈ ને રોજગારી પર ની સકારાત્મક અસરો

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

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

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

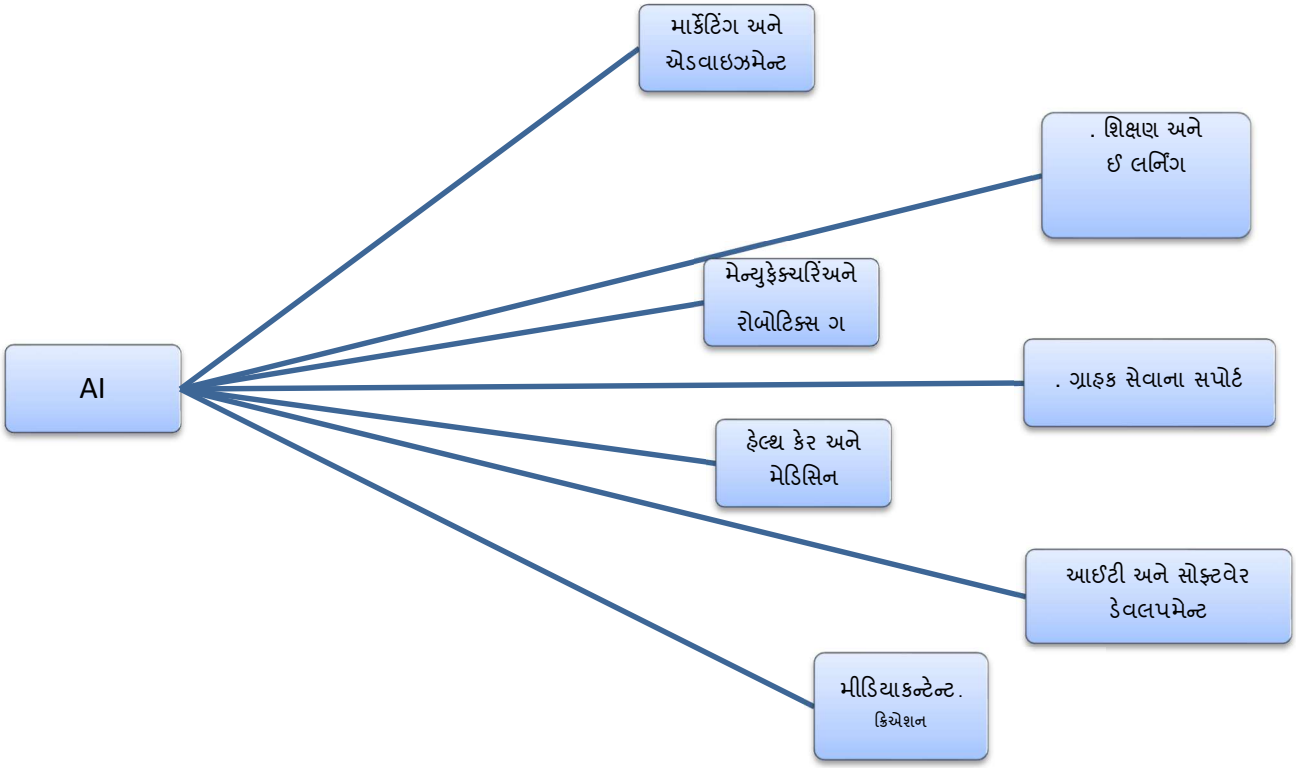
એ વાતનો બિલકુલ ઈનકાર ન કરી શકાય કે એ આઈ કામ કરતા લોકો માટે ખતરો છે. પરંતુ આનો અર્થ એ નથી કે બધી નોકરીઓ જતી રહેશે. આવી સ્થિતિમાં એ આજના યુગમા સુસંગત રહેવા માટે સમય સાથે પોતાને અપગ્રેડ રાખવા મહત્વપૂર્ણ છે. એ આઈ ઘણું બધું કરી શકે છે. પરંતુ તે માનવીની સર્જનાત્મકતા લાગણીઓ અને વિચારવાની ક્ષમતા સાથે સ્પર્ધા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

એ આઈ ના યુગમાં પોતાને પ્રસ્તુત બનાવો.

- જડતાથી નિયમો ન અનુસરો બદલાતા સમય સાથે પોતાના બદલો
- દરેક નવી ટેકનોલોજી શીખવાનો પ્રયાસ કરવો.
- એ આઈ વિશે શક્ય તેટલી વધારે માહિતી મેળવવાનો પ્રયાસ કરવો.
- રોજિંદા જીવનમાં એ આઈ નો ઉપયોગ સંબંધિત કોર્સ કરવો.

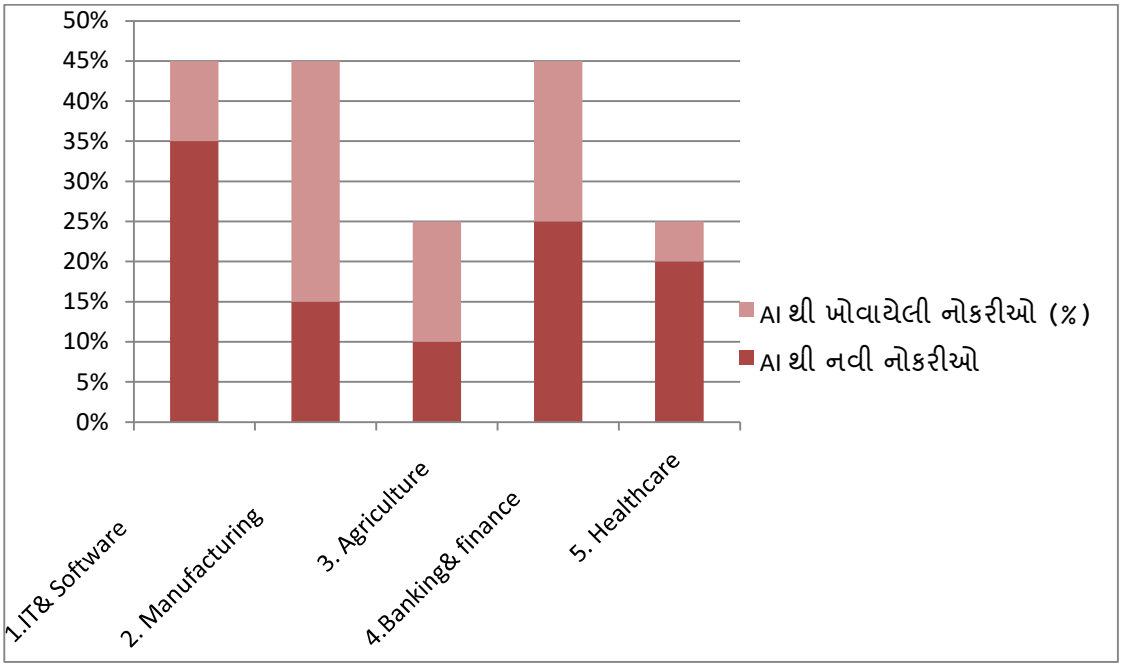
- તમારા વ્યવસાય કાર્ય આઈ નો ઉપયોગ કરવો.
- એઆઈથી ડરશો નહીં તેનો ઉપયોગ તમારા પોતાના ફાયદા માટે કરો.
- પોતાના યુનિક સ્કિલ્સ ડેવલપ કરવાનો પ્રયત્ન કરો.
- એ કામ ના કરો જે એ કરી શકે છે તે કામ કરો જે ફક્ત તમે જ કરી શકો છો.

AI ની આ સેક્ટર પર પડતી અસર



- **આંકડાકીય વિશ્લેષણ (કલ્પિત ડેટા- India- 2025).**

ક્ષેત્ર (Sector)	AI થી નવી નોકરીઓ	AI થી ખોવાયેલી નોકરીઓ (%)
1.IT& Software	35%	10%
2. Manufacturing (ઉત્પાદન)	15%	30%
3. Agriculture (ખેતી).	10%	15%
4.Banking& finance	25%	20%
5. Healthcare (આરોગ્ય).	20%	5%



સારાંશ:- આ ચાર્ટ ઉપરથી જાણવા મળે છે કે

1. **સૌથી વધુ જોખમ: - IT& Software ક્ષેત્રમાં**
2. **સૌથી વધુ લાભ: - Healthcare & Manufacturing ક્ષેત્રે**
3. **મધ્યમ અસર: - Bankig & Fince & Agriculture ક્ષેત્રમાં**

ઉપસંહાર:-

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

સંદર્ભ:

- *દિવ્ય ભાસ્કર http:// www.divybhaskar.com.in*
- *ચિત્રલેખા:જુલાઈ/5/2024*
- *શ્રમનું અર્થશાસ્ત્ર:- પોપ્યુલર પ્રકાશન*
- *સમાચાર:-, 15 જુલાઈ 2025*

VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

ASSESSMENT OF ONLINE ASSESSMENT TOOLS AND THEIR RELIABILITY IN HIGHER EDUCATION

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ABSTRACT

The rapid shift to digital education, accelerated by the COVID-19 pandemic, has highlighted the importance of reliable online assessment tools in higher education. These tools, including learning management systems (LMS), online quizzes, remote proctoring software, and digital assignment platforms, are widely used to evaluate student performance. However, concerns remain regarding their reliability, fairness, and validity in measuring academic outcomes. This study assesses the effectiveness and reliability of online assessment tools in higher education. Using a descriptive and analytical research design, the study explores student and teacher perceptions, analyzes the reliability of different tools, and identifies challenges in their implementation. Findings are expected to provide recommendations for improving online assessment practices in higher education institutions.

KEYWORDS: ONLINE ASSESSMENT, RELIABILITY, HIGHER EDUCATION, DIGITAL TOOLS, REMOTE PROCTORING, LEARNING MANAGEMENT SYSTEMS

INTRODUCTION

Assessment is a critical component of the educational process, serving as a means to measure student learning, provide feedback, and guide instructional practices. In recent years, particularly during and after the COVID-19 pandemic, online assessment tools have become integral to higher education. Platforms such as Moodle, Google Classroom, Blackboard, and MS Teams have enabled universities to conduct quizzes, assignments, and examinations remotely.

While online assessments provide advantages such as flexibility, accessibility, and efficiency, concerns about their reliability and fairness persist. Technical issues, academic dishonesty, lack of uniformity, and limited scope for higher-order thinking assessment have raised questions about their validity. For example, remote proctoring software is criticized for privacy concerns, while multiple-choice-based assessments are often considered inadequate for evaluating critical thinking and problem-solving.

Globally, scholars have debated the role of online assessments in ensuring quality and equity in higher education. According to Boud and Falchikov (2007), effective assessment must be reliable, valid, and fair. Online tools must therefore be evaluated not only for convenience but also for their ability to maintain academic standards. In the Indian context, the National Education Policy (NEP 2020) encourages the integration of technology in higher education but emphasizes the need for robust evaluation systems.

This study focuses on assessing the reliability of online assessment tools in higher education. The research aims to answer the following questions:

1. How reliable are online assessment tools in measuring student learning outcomes?

2. What are the perceptions of students and teachers regarding the fairness and effectiveness of online assessments?
3. What technical, ethical, and pedagogical challenges are associated with online assessment tools?
4. How can institutions improve the reliability and validity of online assessments?

By addressing these questions, the study contributes to the discourse on digital transformation in higher education and offers recommendations for strengthening online assessment practices.

REVIEW OF LITERATURE

The reliability and effectiveness of online assessment tools in higher education have been widely debated in academic research, with studies highlighting both benefits and challenges.

Concept of Reliability in Assessment

Reliability refers to the consistency and dependability of assessment results. According to Nitko and Brookhart (2014), an assessment is reliable when it produces stable outcomes under consistent conditions. In the context of online assessments, reliability includes not only test consistency but also technical stability and fairness.

Advantages of Online Assessments

Bennett (2002) noted that online assessments provide flexibility, efficiency, and scalability, allowing institutions to evaluate large groups quickly. Sims et al. (2002) found that digital platforms enable automated grading and instant feedback, which enhances learning outcomes. Moreover, online tools such as Moodle, Blackboard, and Google Classroom allow diverse assessment formats, from multiple-choice tests to project submissions.

Concerns About Reliability and Validity

However, concerns persist about the fairness and accuracy of online assessments. Gikandi et al. (2011) highlighted that technical failures, network disruptions, and inconsistent question design can undermine reliability. Remote proctoring systems, while aimed at preventing cheating, raise privacy and ethical concerns (Slade & Prinsloo, 2013). Similarly, multiple-choice questions, though easy to administer, may fail to assess higher-order thinking skills (Boud & Falchikov, 2007).

Student and Teacher Perceptions

Research indicates mixed perceptions. Stödberg (2012) reported that students appreciate the flexibility of online assessments but question their fairness. Teachers, on the other hand, value efficiency but express concerns about academic dishonesty and lack of engagement. Alruwais et al. (2018) emphasized that teacher preparedness and digital literacy play critical roles in ensuring the reliability of online assessments.

Challenges in Implementation

Key challenges include technical barriers, lack of training, and equity issues. UNESCO (2020) highlighted that students from rural or low-income backgrounds often face digital access challenges, undermining fairness. Furthermore, institutions may lack standardized policies for ensuring reliability and integrity in online evaluations.

The literature thus suggests that while online assessments offer significant advantages, their reliability and fairness depend on technological infrastructure, pedagogical design, and institutional support.

RESEARCH METHODOLOGY

Research Design

The present study employs a descriptive and analytical research design using both quantitative and qualitative methods to evaluate the reliability of online assessment tools.

Objectives of the Study

1. To evaluate the reliability and effectiveness of online assessment tools in higher education.
2. To study student and teacher perceptions of online assessments.
3. To identify challenges and barriers in the implementation of online tools.
4. To recommend measures for improving reliability and fairness.

Population and Sample

The study population consists of undergraduate and postgraduate students and faculty members from universities in Gujarat. A total of **280 students and 35 teachers** were selected using stratified random sampling.

Data Collection Tools

1. **Questionnaire:** Structured Likert-scale questionnaire administered to students and teachers.
2. **Interviews:** Semi-structured interviews with teachers to gather in-depth perspectives.
3. **Institutional Records:** Used to compare performance trends in online and offline assessments.

Data Collection Procedure

Data were collected through online surveys and interviews conducted over a period of three months.

Data Analysis Methods

- Quantitative data analyzed using descriptive statistics, correlation analysis, and reliability tests (Cronbach's alpha).
- Qualitative data from interviews analyzed using thematic coding.

DATA ANALYSIS & INTERPRETATION

1. Demographic Profile of Respondents

Of the 280 students, 58% were female and 42% male. About 65% were undergraduates and 35% postgraduates. The teacher respondents represented diverse disciplines, with an average of 10 years of teaching experience.

2. Reliability of Online Assessments

Cronbach's alpha for the student questionnaire was 0.84, indicating high internal consistency. However, students reported frequent technical disruptions (32%) and inconsistencies in grading (21%), which affected reliability.

3. Student Perceptions

- 72% appreciated the flexibility of online assessments.
- 68% valued instant feedback provided by digital tools.
- 46% expressed concerns about fairness, citing issues such as unstable internet and software glitches.
- 39% reported difficulty in demonstrating higher-order thinking skills through online tests.

4. Teacher Perceptions

- 77% of teachers valued efficiency and time-saving features.
- 65% expressed concerns about academic dishonesty.
- 54% felt online tools did not adequately assess creativity or problem-solving skills.

5. Academic Performance Trends

Institutional records showed that while overall student performance in online assessments remained comparable to offline assessments, variance in scores was higher in online formats, suggesting uneven reliability.

6. Challenges Identified

Key challenges included:

- Limited access to stable internet in rural areas (38%).
- Concerns over data privacy in remote proctoring (29%).
- Lack of training for faculty in designing reliable online assessments (27%).

FINDINGS & DISCUSSION

The study analyzed the reliability and effectiveness of online assessment tools in higher education through student and teacher perspectives, statistical measures, and institutional records.

1. Reliability of Online Tools

Cronbach's alpha (0.84) confirmed the internal consistency of the questionnaire, suggesting reliability of the instrument used. However, the reported technical glitches and inconsistent grading indicate that online assessments are not uniformly reliable. This finding aligns with Gikandi et al. (2011), who noted that system errors can compromise assessment reliability.

2. Student Perspectives

Students largely valued the flexibility and efficiency of online assessments. The availability of instant feedback was seen as a positive feature that enhanced learning. However, many students expressed concerns about fairness due to internet connectivity issues and software-related errors. These concerns reflect Stödberg's (2012) observation that perceived fairness is as important as technical reliability in assessment design.

3. Teacher Perspectives

Teachers appreciated the efficiency of online assessments but raised concerns about academic dishonesty and the inability of online tools to assess higher-order skills such as problem-solving and creativity. This echoes Boud and Falchikov (2007), who stressed that reliable assessment must measure more than rote learning.

4. Academic Performance Trends

Institutional records indicated that while average performance remained consistent across online and offline formats, score variance was higher in online assessments. This suggests that external factors such as access to technology and home environment influence outcomes, reducing reliability.

5. Challenges in Implementation

The study identified several challenges: unequal access to digital infrastructure, lack of faculty training, concerns about remote proctoring, and student stress due to technical issues. These findings are consistent with UNESCO (2020), which highlighted equity and infrastructure as key barriers in digital education.

CONCLUSION & SUGGESTIONS

The study concludes that while online assessment tools offer flexibility and efficiency, their reliability remains inconsistent due to technical, pedagogical, and equity-related challenges. Reliable online assessment requires not only stable technology but also thoughtful design and institutional support.

KEY SUGGESTIONS

1. Institutions should invest in robust infrastructure to ensure stable internet and secure platforms.
2. Faculty training programs should be organized on designing valid and reliable online assessments.
3. Assessments should go beyond multiple-choice questions to include case studies, projects, and reflective tasks that test higher-order skills.
4. Remote proctoring tools should be balanced with respect for student privacy and ethical concerns.
5. Policies should address equity issues by providing resources and support to students from disadvantaged backgrounds.

By implementing these measures, higher education institutions can strengthen the reliability, fairness, and academic value of online assessments.

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

શૈક્ષણિક વિકાસમાં ICT
(માહિતી અને પ્રત્યાયન તકનીક) ની ભૂમિકાનું વિશ્લેષણાત્મક અધ્યયન

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PH.D SCHOLAR (SAURASHTRA UNIVERSITY RAJKOT)

1.પ્રસ્તાવના:

પ્રાચીન સમયથી માનવ જીવનનાં લગભગ દરેક પાસામાં મૂળભૂત ફેરફારો થયા છે, અને શિક્ષણ પણ આમાંથી બાકાત નથી. માહિતી અને પ્રત્યાયન ટેકનોલોજી (ICT), જેમાં કમ્પ્યુટર અને ઈન્ટરનેટથી લઈને મોબાઈલ ઉપકરણ આધુનિક શિક્ષણમાં માહિતી અને પ્રત્યાયન ટેકનોલોજી)ICT: Information and Communication Technology)ની ભૂમિકા અતિમહત્વપૂર્ણ અને પરિવર્તનશીલ બની છે આજના યુગમાં શિક્ષણક્ષેત્રમાં .ICT એ માત્ર સહાયક સાધન નથી રહ્યો, પણ શિક્ષણ પદ્ધતિ, શીખવાની રીત અને શિક્ષક વિદ્યાર્થી વચ્ચેની ક્રિયાપ્રતિક્રિયા-શૈક્ષણિક પ્રણાલીઓમાં પરિવર્તન લાવવા માટે એક શક્તિશાળી બળ તરીકે ઉભરી આવ્યું છે. ઐતિહાસિક રીતે, શિક્ષણ એક વર્ગખંડની ભૌતિક સીમાઓ સુધી મર્યાદિત હતું, જેમાં શિક્ષક માહિતીના પ્રાથમિક સ્ત્રોત તરીકે સેવા આપતા હતા. જો કે, ICT એ આ પરંપરાગત પ્રણાલીઓને તોડી પાડી છે, અને એક વધુ ગતિશીલ, ઈન્ટરેક્ટિવ અને વિદ્યાર્થી-કેન્દ્રિત મોડેલ પ્રદાન કર્યું છે. પ્રસ્તુત સંશોધનનો ઉદ્દેશ્ય આધુનિક શિક્ષણમાં ICTની બહુપક્ષીય ભૂમિકાનું વિશ્લેષણ કરવાનો છે, તેના ફાયદા, પડકારો અને ભવિષ્યની અસરોનું મૂલ્યાંકન કરવાનો છે. વિદ્યાર્થીઓને વૈશ્વિક, જ્ઞાન-આધારિત સમાજની માંગ માટે તૈયાર કરવા માટે ICTનું વ્યૂહાત્મક અને વિચારશીલ એકીકરણ નિર્ણાયક છે.

2. ચાવીરૂપ શબ્દો : માહિતી અને પ્રત્યાયન ટેકનોલોજી (ICT), આધુનિક શિક્ષણ, ડિજિટલ શિક્ષણ,ઈ-લર્નિંગ, શૈક્ષણિક ટેકનોલોજી, ડિજિટલ સાહિત્ય, ટેકનોલોજી આધારિત શિક્ષણ.

3.અભ્યાસનાં હેતુઓ:

(1) શિક્ષણ ક્ષેત્રમાં ICT નો ઉપયોગ કેવી રીતે થાય છે તે જાણવું.
(2) આજના યુગમાં શિક્ષણમાં થઈ રહેલા ટેકનોલોજીકલ પરિવર્તનોને ઓળખવું.
(3) શિક્ષક અને વિદ્યાર્થી બંને માટે ICT નું મહત્વ સમજવું.
(4) શિક્ષણમાં ICT નો વ્યાપક અને સર્વસમાવેશક ઉપયોગ કેવી રીતે શક્ય બને તે અનુસંધાન કરવું.

4. ICT નાં મુખ્ય પાસાઓનું વિશ્લેષણ:

1. હાર્ડવેર :

- ભૌતિક ઉપકરણો જેમ કે:

- કમ્પ્યુટર
- લેપટોપ
- ટેબ્લેટ
- સ્માર્ટફોન
- પ્રોજેક્ટર
- ઈન્ટરેક્ટિવ વ્હાઈટબોર્ડ

➢ ઉપયોગીતા : શિક્ષણમાં વિઝ્યુઅલ શિક્ષણ માટે ઉપયોગી.

2.સોફ્ટવેર :

- વિવિધ કાર્યક્રમો કે એપ્લિકેશનો જે ટેકનોલોજી ચાલાવવા માટે જરૂરી છે.
- MS Office (Word, Excel, PowerPoint)
- Google Workspace
- શિક્ષણ માટે LMS (Learning Management System) જેમ કે Google Classroom, Moodle.
- શિક્ષણ આધારિત એપ્સ –Byju's, Vedantu

3.ઈન્ટરનેટ અને નેટવર્કિંગ:

- જ્ઞાનના વૈશ્વિક સ્ત્રોતો સુધી પહોંચ.
- ઓનલાઈન લર્નિંગ
- વિડિયો કૉન્ફરન્સિંગ જેમ કે Zoom, Google Meet)
- ઈ-બૂક ,ઈ-લાઈબ્રેરી- ઓપન એજ્યુકેશન રિસોર્સ.
- ક્લાઉડ સ્ટોરેજ- Google Drive, Dropbox

4. ઓડિયો-વિઝ્યુઅલ સાધનો:

- શિક્ષણને વધુ ભારપૂર્ણ અને આકર્ષક બનાવે છે.
- વિડિયો લર્નિંગ-YouTube
- પૉડકાસ્ટ
- ડિજિટલ પ્રેઝન્ટેશન
- એનિમેટેડ અભ્યાસ સામગ્રી

5. મોબાઈલ ટેકનોલોજી:

- Smartphone અને Mobile Apps દ્વારા શીખવાની પ્રવૃત્તિ.
- M-Learning (Mobile Learning)
- Whats App, Telegram દ્વારા શૈક્ષણિક સામગ્રી વહેંચવી
- Quiz Apps, Notes Apps

6. ટેલિકોમ્યુનિકેશન ટેકનોલોજી:

- માહિતીના ઝડપી અને વિશાળ હેતુસર વહન માટે:

- Email
- SMS
- Chat-based Communication

7. ડિજિટલ સામગ્રી અને ઈ:સ્ત્રોત-

- ઈ-બૂક્સ, ઈ-જર્નલ, ઓનલાઈન કોર્સ
- MOOC Platforms – SWAYAM
- Govt. Portals – DIKSHA, NROER

8. ઈન્ટરેક્ટિવ શીખવાની પદ્ધતિઓ:

- Gamification - ખેલ દ્વારા શિક્ષણ
- AR/VR (Augmented/Virtual Reality)
- Simulation Tools

9. ડેટા મેનેજમેન્ટ અને એનાલિટિક્સ:

- વિદ્યાર્થીઓના પરિણામો, હાજરી, પ્રગતિ વગેરેનું ડિજિટલ ટ્રેકિંગ
- AI આધારિત અભ્યાસી મૂલ્યાંકન

5. શૈક્ષણિક વિકાસમાં ICT (માહિતી અને પ્રત્યાયન તકનીક) ની ભૂમિકા :

1. અધ્યયન અધ્યાપન-પ્રક્રિયામાં સુધારો:

- **ઈન્ટરેક્ટિવ અને આકર્ષક શિક્ષણ:**

ICT એ સ્માર્ટ ક્લાસરૂમ, મલ્ટીમીડિયા પ્રસ્તુતિઓ, શૈક્ષણિક વીડિયો અને સિમ્યુલેશન, શિક્ષણને વધુ દ્રશ્યમાન, રસપ્રદ અને સંવાદાત્મક બનાવે છે. આનાથી વિદ્યાર્થીઓની **સક્રિય સહભાગિતા** અને સમજણ વધે છે.

- **અધ્યયન સંસાધનોની ઉપલબ્ધતા:**

ઈન્ટરનેટ અને ડિજિટલ લાઈબ્રેરીઓનાં માધ્યમથી વિદ્યાર્થીઓ અને શિક્ષકો વિશ્વભરનાં વિશાળ શૈક્ષણિક સંસાધનો, ઈ-બુક્સ, ઈ-જર્નલ્સ અને ઓનલાઈન કોર્સિસ (MOOCs) સુધી સરળતાથી પહોંચી શકે છે.

- **વ્યક્તિગત શિક્ષણ:**

અનુકૂલનશીલ શિક્ષણ પ્લેટફોર્મ્સ વિદ્યાર્થીઓની જરૂરિયાતો, ગતિ અને શૈલી અનુસાર અભ્યાસક્રમ સામગ્રીને ગોઠવી શકે છે. આનાથી દરેક વિદ્યાર્થીને તેની ક્ષમતા મુજબ શીખવાની તક મળે છે, જે શૈક્ષણિક સિદ્ધિ વધારે છે.

2. શિક્ષણની પહોંચ અને સમાનતામાં વધારો:

- **દૂરસ્થ શિક્ષણ:**

ICT ઈ-લર્નિંગ, વર્ચ્યુઅલ ક્લાસરૂમ અને ઓનલાઈન શિક્ષણ દ્વારા ભૌગોલિક સીમાઓ દૂર કરે છે. આનાથી દૂરના વિસ્તારોમાં રહેતા વિદ્યાર્થીઓ, કામ કરતા વ્યાવસાયિકો અને જેઓ પરંપરાગત શિક્ષણ મેળવી શકતા નથી તેમના માટે શિક્ષણની તકો ખુલે છે.

- **સમાવેશી શિક્ષણ:**

વિશેષ જરૂરિયાતો ધરાવતા વિદ્યાર્થીઓ માટે ICT ખાસ સાધનો અને સોફ્ટવેર જેમ કે સ્ક્રીન રીડર્સ, સ્પીચ-ટુ-ટેક્સ્ટ પૂરા પાડે છે, જે શિક્ષણને સમાવેશી બનાવે છે.

3. શિક્ષકો અને સંસ્થાઓ માટે લાભ:

- **શિક્ષણની ગુણવત્તામાં સુધારો:**

ICT શિક્ષકોને અસરકારક પાઠ આયોજન બનાવવામાં, મૂલ્યાંકન કરવામાં અને વહીવટી કાર્યો જેમ કે રેકોર્ડ જાળવવામાં મદદ કરે છે, જેનાથી તેઓ અધ્યાપન પર વધુ ધ્યાન કેન્દ્રિત કરી શકે છે.

- **વ્યવસાયિક વિકાસ:**

શિક્ષકો ઓનલાઈન તાલીમ કાર્યક્રમો અને વેબિનાર્સ દ્વારા સતત પોતાના જ્ઞાન અને કૌશલ્યોને અપડેટ કરી શકે છે.

6. ICT (માહિતી અને પ્રત્યાયન તકનીક) નાં અમલ અને વિકાસમાં કેટલાક પડકારો :

- શહેરી અને ગ્રામીણ વિસ્તારોમાં ટેકનોલોજી અને ઈન્ટરનેટની પહોંચમાં અસમાનતા.
- ICT સાધનોનો અસરકારક રીતે ઉપયોગ કરવા માટે શિક્ષકોમાં કૌશલ્યનો અભાવ.
- શાળાઓમાં જરૂરી હાર્ડવેર, સોફ્ટવેર અને જાળવણીનો અભાવ.
- ગુણવત્તાયુક્ત, સ્થાનિક ભાષામાં અને અભ્યાસક્રમઆધારિત ડિજિટલ- સામગ્રીનો અભાવ.

7.સારાંશ:

પ્રસ્તુત સંશોધન પેપર આધુનિક શિક્ષણના ક્ષેત્રમાં માહિતી અને પ્રત્યાયન ટેકનોલોજી (Information and Communication Technology - ICT) ની ગહન અસરનું વિશ્લેષણ કરે છે. તે તપાસ કરે છે કે કેવી રીતે ICT એક પૂરક સાધનમાંથી શિક્ષણ-અધ્યયન પ્રક્રિયાના અભિન્ન અંગ તરીકે વિકસ્યું છે, જે શિક્ષણશાસ્ત્રના અભિગમોને ફરીથી આકાર આપે છે, વિદ્યાર્થીઓની રુચિને વધારે છે અને જ્ઞાનની પહોંચને વિસ્તૃત કરે છે. પ્રસ્તુત સંશોધન પેપર ICT ના એકીકરણના મુખ્ય ફાયદાઓ પર ધ્યાન કેન્દ્રિત કરે છે, જેમાં શિક્ષણનું વ્યક્તિગતકરણ, ૨૧મી સદીના કૌશલ્યોને પ્રોત્સાહન અને શિક્ષણનું લોકશાહીકરણ સામેલ છે. તે ICT ના અમલીકરણ સાથે સંકળાયેલા નોંધપાત્ર પડકારો અને અસમાનતાઓ, જેમ કે ડિજિટલ વિભાજન, પર્યાપ્ત શિક્ષક તાલીમની જરૂરિયાત અને ડિજિટલ સાક્ષરતાના મુદ્દાઓને પણ સંબોધે છે. સાહિત્ય સમીક્ષા અને સંશોધન પેપરનું વિશ્લેષણ કરતાં જાણવા મળે છે કે ICT શિક્ષણમાં ક્રાંતિ લાવવાની અપાર ક્ષમતા ધરાવે છે, ત્યારે તેનું સફળ એકીકરણ એક વ્યાપક, સમાન અને સુનિયોજિત અભિગમની માંગ કરે છે. તારણો સૂચવે છે કે ભવિષ્યની શૈક્ષણિક નીતિઓએ વધુ સમાવિષ્ટ અને અસરકારક શૈક્ષણિક પ્રણાલીમાં ટેકનોલોજીની સંપૂર્ણ સંભવિતતાનો ઉપયોગ કરવા માટે માળખાકીય વિકાસ, શિક્ષણ શાસ્ત્રીય સુધારણા અને સતત વ્યવસાયિક વિકાસ પર ધ્યાન કેન્દ્રિત કરવું જોઈએ.

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

ધોરણ-૧૧ના અંગ્રેજી વિષયના શિક્ષણમાં ICT ની અસરકારકતાનો અભ્યાસ

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સારાંશ :

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

૧. પ્રસ્તાવના :

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

૨. શબ્દોની વ્યાખ્યા :

ICT: Information and Communication Technology:

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

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

૩. અભ્યાસના હેતુઓ :

પ્રસ્તુત સંશોધન નીચેના હેતુઓને ધ્યાનમાં રાખીને હાથ ધરવામાં આવ્યું હતું.

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

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

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

૪. ઉત્કલ્પનાઓ :

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

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

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

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

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

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

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

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

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

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

૫. ચલ :

૧. સ્વતંત્ર ચલ :

- ICT દ્વારા શિક્ષણ
- વ્યાખ્યાન પદ્ધતિ દ્વારા શિક્ષણ

૨. ગૌણ પરતંત્ર ચલ :

- જાતિ (છોકરાઓ અને છોકરીઓ)

૩. પરતંત્ર ચલ :

અંગ્રેજી વિષયની શૈક્ષણિક સિદ્ધિ

૪. અંકુશિત ચલ :

- ગ્રામ્ય વિસ્તાર
- ઉચ્ચત્તર માધ્યમિક શાળા
- ધોરણ ૧૧ અંગ્રેજી વિષય
- ઓટોફેબ ટેકનોલોજી એકમ

૬. વ્યાપ વિશ્વ અને નમુનો :

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

- વિસ્તાર – ખેરગામ તાલુકો
- વર્ગ – ધોરણ ૧૧માં અભ્યાસ કરતા વિદ્યાર્થીઓ
- જાતીયતા – વિદ્યાર્થીઓ અને વિદ્યાર્થીનીઓ

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

પ્રયોગની અજમાયશ માટે નિદર્શમાં સમાવિષ્ટ પાત્રોની વિગત

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

૭. સંશોધન પદ્ધતિ :

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

૮. ઉપકરણની રચના :

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

૯. પ્રસ્તુત અભ્યાસની પ્રયોગ યોજના :

સમકક્ષ જૂથ, માત્ર ઉત્તર કસોટી યોજના

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

પ્રાયોગિક જૂથ	-	x	T2

૧૦. માહિતીનું એકત્રીકરણ અને વિશ્લેષણ :

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

૧૧. અભ્યાસના તારણો :

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

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

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

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

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

૧૨. શૈક્ષણિક ફલિતાર્થો :

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

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

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

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

૫. ICT પદ્ધતિથી શિક્ષણને રસપ્રદ બનાવી શકાય.

૧૩. ઉપસંહાર :

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

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

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

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

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સારાંશ :-

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

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

૧) પ્રસ્તાવના :-

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

સૌથી વધુ આર્થિક સ્થળાંતર આર્થિક અસમાનતાને કારણે થાય છે એમાં પણ જે વિસ્તાર વિકસિત હોય, રોજગારીની તકો વધુ હોય, શિક્ષણની સુવિધાઓ, આંતર માળખાકી સગવડો સારી હોય તેવા વિસ્તારોમાં લોકો વધુ

પ્રમાણમાં સ્થળાંતર કરે છે. ગુજરાત રાજ્યના જિલ્લાઓમાં પણ કેટલાક જિલ્લાઓની પરિસ્થિતિ સારી તો કેટલાક જિલ્લાઓની પરિસ્થિતિ હજી પણ ઓછા વિકસિત અથવા પછાત અવસ્થામાં છે.

૨) સમસ્યા કથન :-

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

આમ, દેશની, રાજ્યની કે જિલ્લાની વાત કરીએ તો ઘણી આદિજાતિ વિસ્તારો અને ગ્રામર ક્ષેત્રોમાં એવા છે કે જે હાલમાં પણ પૂરતા પ્રમાણમાં આર્થિક-સામાજિક વિકાસ થયો નથી. આ વિસ્તારમાંથી લોકોને રોજગારી વેપાર, શિક્ષણ અન્ય કારણોસર અન્ય વિસ્તારોમાં સ્થળાંતર કરવું પડે છે. દેશમાં આવા કારણોસર કુલ ૩૦,૭૧૫૦,૧૫૭ લોકો સ્થળાંતર કરે છે. જે દેશની કુલ વસ્તીના૨૯.૮૬% છે. જ્યારે ગુજરાત રાજ્યમાં પણ કુલ ૧,૮૮,૧૦૫૯૨ લોકો સ્થળાંતર કરે છે, જે રાજ્યની કુલ વસ્તીના ૩૭.૧૨% છે, છે કુલ રાજ્યના ૧૧.૮૯% છે. આ સ્થળાંતર મોટાભાગે ગ્રામીણ વિસ્તારોમાંથી શહેરી વિસ્તારોમાં રોજગારી, વેપાર, શિક્ષણ વગેરે કારણોસર થાય છે.

૩) સંશોધનના હેતુઓ :-

૩.૧) કૃષિ ક્ષેત્રે શ્રમિકોના સ્થળાંતરના કારણોનુ મૂલ્યાંકન કરવુ.

૩.૨) સ્થળાંતર દ્વારા કૃષિ ક્ષેત્રના વિકાસનું મૂલ્યાંકન કરવું.

૩.૩) કૃષિ ક્ષેત્રે સ્થળાંતર શ્રમિકોનું સામાજિક આર્થિક મૂલ્યાંકન કરવું.

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

૪) સાહિત્ય સમીક્ષા :-

૪.૧)અનુષ્કા રોજ તથા વિજેતા ૨૩ ડિસેમ્બર ૨૦૨૦

આ અભ્યાસ એ રીતે તૈયાર કરવામાં આવ્યો છે કે જેથી મજૂરોની સુખ સુવિધાઓ માટે નિશ્ચિત પગલાઓ લેવાની દિશામાં માર્ગદર્શન મળી શકે. મૂળ સ્થળાંતરિત સ્થળ તથા સંબંધિત શ્રમિકોની સાથે સામાજિક રાજકીય સંયુક્ત કામગીરી દ્વારા સામુહિક રૂપરેખા તૈયાર કરવામાં આવશે, પાયાના ભાગીદારો સાથે આ તારણોને આધારે પગલાની

રૂપરેખા તૈયાર કરવામાં આવશે અને મજૂરોની સોદાબાજી કરવાની ક્ષમતામાં વધારો કરવામાં આવશે. જેથી તેઓ તેમના અધિકારો માંગી શકે તથા સ્થળાંતર શ્રમિક તરીકે પોતાના માટે તેમજ પરિવાર માટે સુખ અને ગૌરવપૂર્ણ જીવનનો અધિકાર માંગી શકે.

૪.૨) રાણા અને વર્મા, ૨૦૧૭

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

૪.૩) ત્રિવેદી અને વ્યાસ, ૨૦૧૮

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

૪.૪) મીના, ૨૦૧૭

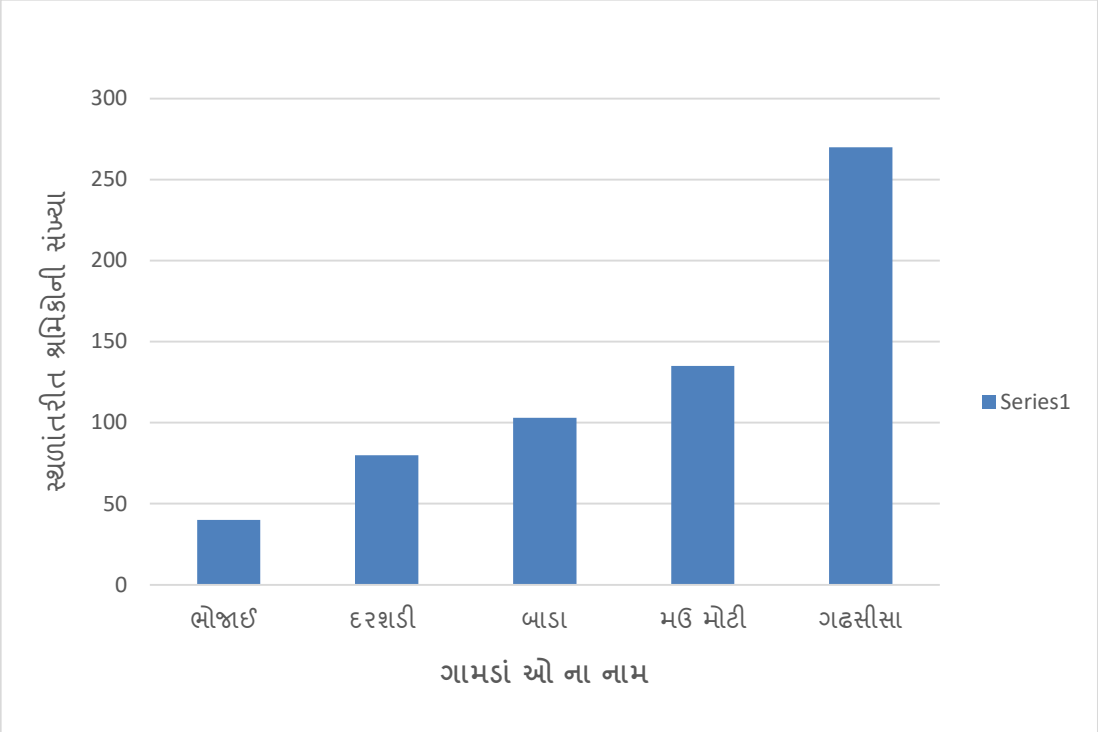
રામપરી શ્રમિકોમાં મુખ્યત્વે આદિજાતિ સમીકરણ પ્રમાણે વધુ હોવાથી ગુજરાતી વિકાસ માટે અમલમાં મુકાયેલું એક કલ્યાણકારી યોજનાઓને કાર્યક્રમનું મૂલ્યાંકન કર્યું. ભારત સરકાર આદિવાસીઓના વિકાસ માટે વિવિધ યોજનાઓ શરૂ કરી હતી આ યોજનાઓમાં આદિજાતિ સંશોધન સંસ્થા ની સ્થાપના, વ્યવસાયિક તાલીમ કેન્દ્રો, આદિવાસી સહકારી માર્કેટિંગ એડમિશન ઓન ઈન્ડિયા અને રાજીવ ગાંધી નેશનલ શરૂ કરવામાં આવી છે. આ યોજના ઓનાલીકરણથી આદિવાસીઓની સાક્ષરતા, જીવન શરીરમાં સુધારો થયો. વિવિધ વિકાસલક્ષી યોજના હોવા છતાં આદિવાસી વસ્તુઓનો વિકાસ દરમિયાન સુધારો આવ્યો નથી. કેટલા દિવસો હજુ પણ આમાંથી બાપા છે તેવો હજુ પણ ગરીબી દેખવાની નીચે જીવે છે.

૫)સંશોધન પદ્ધતિ :-

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

૬) માહિતીનું વિશ્લેષણ :-

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



૭) સ્થળાંતરિત શ્રમિકોના પડકારો :-

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

૮) જીવન શૈલી :-

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

૮.૨) પીવાના પાણી અને વીજળીની અછત

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

૯) સ્થળાંતરિત શ્રમિકોની આર્થિક પરિસ્થિતિ :-

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

૧૦) સંશોધન અભ્યાસના નિષ્કર્ષો :-

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

૧૧) સૂચનો :-

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

૧૧.૨) શ્રમિકો માટે કાયદેસર ન્યૂનતમ વેતન સુનિશ્ચિત કરવું.

૧૧.૩) પ્રવાસન શિક્ષકની નિમણૂક કરવી.

૧૧.૪) કૌશલ્ય વિકાસ કાર્યક્રમનું આયોજન કરવું.

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12) Vivekanand research and training institute of Mandvi.

VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

USE OF SOCIAL MEDIA PLATFORM BY WOMEN ENTREPRENEURS IN ANAND

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ABSTRACT

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

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

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

INTRODUCTION

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

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

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

Thus, digital technology—especially through social media, e-commerce, and social commerce—has

created unprecedented opportunities for women entrepreneurs, enabling them to overcome traditional hurdles and thrive in today's global digital economy.

OBSTACLES AND RESEARCH DEFICITS

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

Thus, the purpose of this research paper is to investigate the various ways that female entrepreneurs use e-commerce platforms and social media. It will examine the particular tactics they use, the advantages they experience, and the difficulties they face. By doing this, the study will advance our knowledge of digital empowerment and its potential to promote inclusive economic growth and women's financial independence.

REVIEW OF LITERATURE

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

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

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

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

capabilities."Internet: Thisi" Training is provided to rural women by this project, but inactuality, only 10% of rural women have internet access.

RESEARCH METHODOLOGY

Objective of the study

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

Sample size:56

Sampling frame: Anand

Research Design : Analytical research

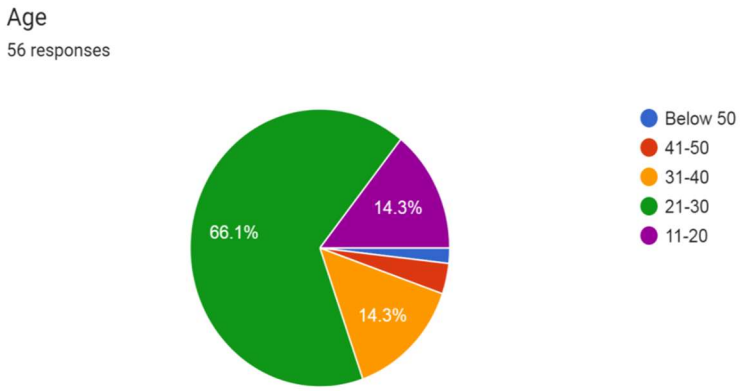
Data collection Method:

Primary Data are collected through the Google form questionnaire

Secondary data are collected Journal, Research Article etc.

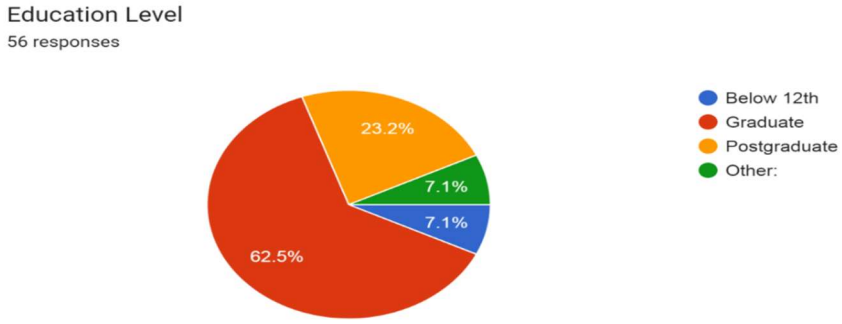
Data Analysis and interpretation:

AGE FREQUENCY



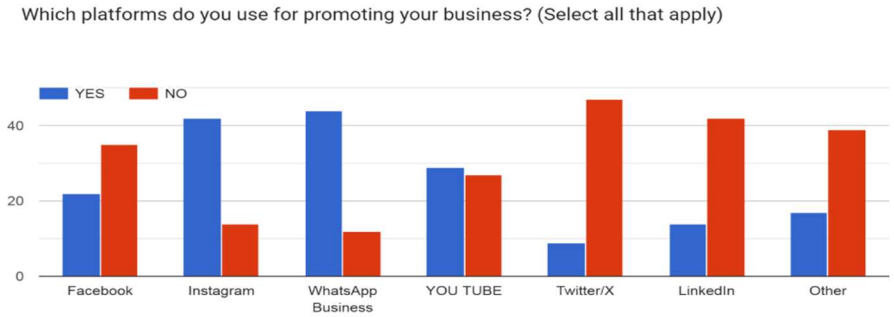
From the above data, it is evident that the majority of respondents belong to the 21 to 30 years age group, indicating that young adults are the most respondents in this study. The least responders above 51 year, with only 1 participant

EDUCATION LEVEL



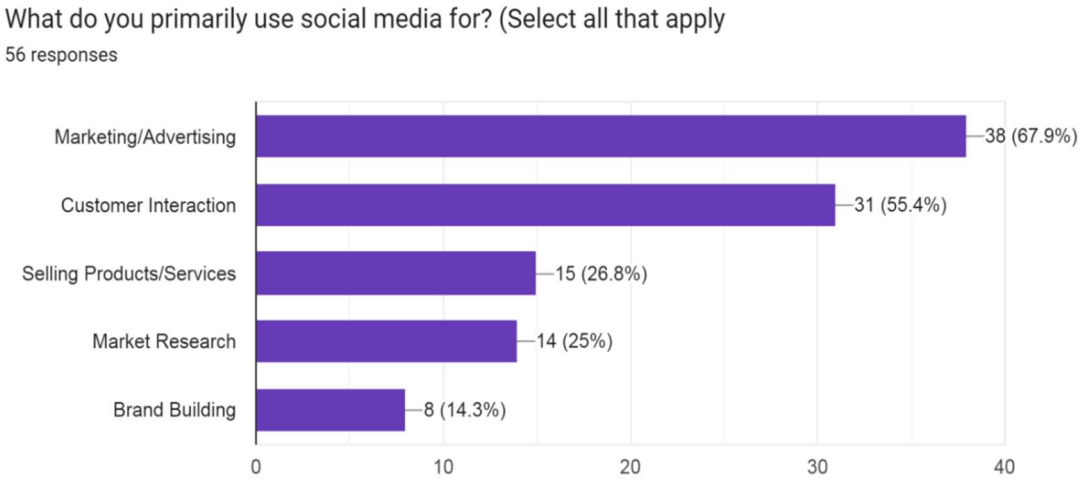
The data reveals that the majority of respondents 62.5% are the graduates, which shows that themost participents have attained highrer educatin at the undergraduate level. A significant proportion 23.2% have pursued postgraduated studies, indicated a fairly well-educated sample. Only7.1% of rsspondence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

MAJOR USED SOCIAL MEDIA PLATFORM BY WOMEN ENTREPRENEUR



The majority women's are use social media platform (33). In which face book users 20%. Whatsapp and instagram highly uses during business. So in this analysis mostly woman's use social media platforms for business marketing.

PURPOSE OF UTILIZING SOCIAL MEDIA PLATFORM



The above data show object of use of social media for the business. 38 woman's are use the social media for the product marketing or advertising. 31 woman's are use social media for the customer integration. Few women are using the social media for product selling on online platforms and marketing research. And also8 woman's are use social media for building brand.

LIMITATION

Researcher utilizing only 56 respondent, but same study applicable for the different area of Gujarat to know the utilization level of social media platform to get effectiveness of the business.

Still less educated women are not aware about social media platform in specific area of Anand.

SUGGESTION

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

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

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

AN EMPIRICAL STUDY ON "EMERGING TRENDS AND ROLE OF TECHNOLOGY IN FINANCIAL SERVICES IN INDIA – PERSPECTIVES OF INDIAN ECONOMY"

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

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

1. INTRODUCTION

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

2. EVOLUTION OF FINANCIAL SERVICES IN INDIA

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

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

REVIEW OF LITERATURE:

1. The Evolution of Digital Banking in India

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

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

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

3. Blockchain Technology and Its Impact on Financial Services

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

4. Artificial Intelligence in Financial Services: Opportunities and Challenges

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

5. Mobile Payments and Their Growing Popularity in India

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

6. Cyber security in Financial Services: An Indian Perspective

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

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

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

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

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

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

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

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

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

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

3. EMERGING TECHNOLOGICAL TRENDS IN FINANCIAL SERVICES

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

- Unified Payments Interface (UPI): A real-time payment system that has revolutionized peer-to-peer and merchant transactions.
- Digital wallets: Popular platforms like Paytm, Google Pay, and PhonePe.
- Neo-banks: Fully digital banks offering seamless banking experiences.

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

- Peer-to-peer (P2P) lending platforms
- Robo-advisors for automated investment management
- Insurtech for digital insurance solutions

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

- Digital identity verification using blockchain
- Cross-border remittances
- Smart contracts for secure transactions

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

- Fraud detection and risk management
- Chatbots for customer service automation
- Predictive analytics for investment and credit decision-making

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

- Automated risk assessment tools
- AI-driven regulatory reporting

Fraud monitoring and prevention systems

4. IMPACT OF TECHNOLOGY ON FINANCIAL SERVICES:

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

1. Providing banking access to rural and underserved populations
2. Facilitating microfinance and small business lending
3. Enhancing accessibility through digital banking and mobile payments

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

1. Biometric authentication (Aadhaar-based)
2. End-to-end encryption in digital payments
3. AI-driven fraud detection systems

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

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

5. CHALLENGES AND RISKS IN TECHNOLOGY ADOPTION:

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

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

6. RESEARCH METHODOLOGY:

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

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

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

4. Research Hypothesis:

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

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

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

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

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

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

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

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

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

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

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

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

SA= Strongly Agree

A= Agree

N= Neutral

DA= Disagree

SDA= Strongly Disagree

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

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

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

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

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

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

5. RESEARCH LIMITATIONS:

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

6. DATA ANALYSIS:

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

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

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

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

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

6. Only 14% disagree with the statement.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

7. FUTURE PROSPECTS AND RECOMMENDATIONS

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

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

8. CONCLUSION:

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

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

IMPACT OF ORIGAMI ACTIVITIES ON ACADEMICAL ACHIEVEMENT

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ABSTRACT

In today's education, fostering creativity, critical thinking, and problem-solving skills is as important as acquiring knowledge. Origami, the art of paper folding, has emerged as an innovative approach to promote experiential and hands-on learning among students. This qualitative study aims to examine the impact of origami activities on students' academic achievement, concentration, creativity, visual thinking, and overall learning interest. The literature review reveals that origami-based interventions positively influence students' performance in various subjects, including mathematics, geometry, and social literature, while enhancing engagement, problem-solving skills, and spatial intelligence (Mohammad, 2025; Obi, 2024; Dash, 2024; Fathipour, 2023; Munir et al., 2022; Liu, 2019; Obi et al., 2014). The study employs a qualitative and descriptive research design, analyzing data based on themes such as students' interest in learning, development of creativity and concentration, and teachers' observations of classroom engagement. Findings indicate that origami activities significantly improve students' academic performance, attention, creativity, and active participation. The study underscores the importance of integrating innovative, activity-based learning methods in the curriculum to enhance holistic student development and provide meaningful, engaging educational experiences.

KEYWORDS: ORIGAMI, ACADEMY ACHIEVEMENT

INTRODUCTION

In today's education, it is not only important to acquire knowledge but also to develop creativity, reasoning skills, and problem-solving abilities (Sharma, 2021). According to the National Education Policy (NEP) 2020, experiential learning, competency-based education, and hands-on learning activities help make the education system more engaging and effective (Ministry of Education, 2020).

Education is a key means for the holistic development of an individual. In the present era, it is equally important for students not only to gain knowledge but also to develop creativity, critical thinking, and problem-solving skills. Origami, the art of paper folding, can serve as an innovative approach in the educational field. When students participate in paper-folding activities, they employ concentration, visualization, reasoning, and creativity. The purpose of this research is to qualitatively examine the impact of origami activities on academic achievement, learning interest, and learning quality. Origami model academic achievement sociology visual thinking.

REVIEW OF LITERATURE

Mohammad (2025) This study aimed to determine the effectiveness of origami models in the performance of fourth-grade female students in the subject of social literature and their visual thinking. The study sample consisted of two groups, one was the experimental group. The number of students was

(30) students, and the other group was the control group, and it consisted of (32) students. The researcher used the experimental research method as a method for conducting the study, which included an independent variable (origami model) and two dependent variables (academic achievement, visual thinking). The researcher chose the experimental design to control the research variables, and before starting to implement the experiment, the researcher rewarded the two research groups to obtain the results. Having a clear understanding of the following variables: (age, previous grades, previous information tests, intelligence tests, visual thinking tests), and after achieving equivalence between the two research groups, the researchers prepared plans, objectives, and application requirements for the test. After completing the experimental application of the two research groups, the researcher applied the research tools to the two research groups, conducted a (t) test on the two independent samples, conducted statistical processing of the data, and obtained the final results, as the results showed. The experimental group students outperformed the control group students in both the achievement tests and the visual thinking tests.

Obi (2024) conducted a study on the impact of origami instructional strategies on students' attitudes toward geometry in secondary schools. The aim of the research was to determine the effect of origami instructional strategies on students' perceptions of geometry. A quasi-experimental design was adopted. Using a stratified random sampling technique, a sample of 100 students was selected for the study. Data were collected through the administration of a Students' Questionnaire (SQ) and a Mathematics Test (MT) to assess students' attitudes and understanding of geometry. Statistical analysis was conducted to compare the attitudes of students taught with origami and those taught without it. The major findings revealed that students exposed to origami instructional strategies demonstrated a significantly higher average attitude toward geometry, indicating a positive influence of origami on students' perception of the subject.

Dash (2024) studied origami as an effective tool for teaching mathematics at the primary level. The main objective was to examine the effectiveness of using origami in teaching mathematics at the primary stage. Both qualitative and quantitative approaches were employed through a mixed-method design. Origami activities were used as the independent variable, while conceptual understanding and motivation were the dependent variables. A sample of 40 students and 40 teachers from primary schools was selected randomly. Data were collected through pre-tests, post-tests, surveys, and interviews. The key findings showed that the experimental group taught using origami performed better in post-test evaluations than the control group. Additionally, 70% of teachers expressed a positive attitude toward including origami in the mathematics curriculum.

Fathipour (2023) conducted a study on the effect of origami training on enhancing creativity and mathematical spatial intelligence. The main purpose was to investigate how origami training influences creativity and mathematical spatial intelligence. The researcher employed a descriptive–analytical method. Origami training was considered the independent variable, while creativity and mathematical spatial intelligence were the dependent variables. A specific population of students was randomly selected based on the research design. Pre-test and post-test assessments were used along with creativity and spatial intelligence tests. Statistical analysis revealed that origami training had a significant positive effect on both creativity and mathematical spatial intelligence among participants.

Munir, Muhammad, and Hadkawa (2022) studied the effect of Ori-geometry on the visual–spatial skills of primary-level students. The study aimed to determine how Ori-geometry affected the basic mathematical visual–spatial skills of Grade 3 pupils. An experimental design with pre-test and post-test was employed using a sample of 40 students. The main findings revealed that Ori-geometry had a significant positive impact on students' academic achievement.

Liu (2019) conducted a comparative study on the use of origami as a teaching tool in middle school mathematics classes in North America and China. The research, carried out at the University of Windsor, aimed to compare the effectiveness of integrating origami in mathematics education across these two regions. A qualitative approach was employed using classroom observations, student interviews, and teacher surveys. The findings showed that incorporating origami in mathematics education positively influenced students' engagement, problem-solving abilities, and conceptual understanding in both North American and Chinese middle schools.

Obi, Arawagah, and Agrah (2014) examined the effect of origami on students' retention in geometry. The study aimed to determine the effect of origami-based instruction on students' ability to retain geometric knowledge. A total of 101 students (65 girls and 36 boys) were selected for the study. Two research questions and three hypotheses guided the research. Findings revealed that teaching geometry through origami enhanced students' retention, and there was no significant gender difference in retention levels.

OBJECTIVES

1. To measure the effect of origami activities on students' academic achievement scores.
2. To determine the impact of origami on students' concentration levels during classroom activities.
3. To compare the academic performance of students who participate in origami activities with those who do not.

RESEARCH QUESTIONS

1. Do origami activities have a significant impact on students' academic achievement?
2. Do origami activities improve students' concentration and attention during learning?
3. Do origami activities enhance students' creativity and problem-solving skills?
4. How do origami activities influence students' interest and perception toward the learning process?
5. According to teachers, how do origami activities affect students' participation and academic performance?

THEME

Theme 1: Students' interest in learning through origami
Theme 2: Development of creativity and concentration
Theme 3: Teachers' observations about classroom engagement

IMPORTANCE OF THE STUDY

The study on the impact of origami activities on academic achievement is significant because it highlights the role of creative, hands-on learning in improving students' understanding, concentration, and problem-solving skills. In alignment with the National Education Policy (NEP) 2020, this study supports the idea of experiential and activity-based learning, which encourages creativity and holistic development.

Origami not only makes learning enjoyable but also strengthens spatial reasoning, logical thinking, and patience among students. The findings of this study can help teachers integrate innovative teaching methods that promote active participation and deeper understanding. Moreover, it provides valuable insights for curriculum developers to include art-based and skill-oriented activities to enhance academic performance and student engagement.

POPULATION

This population helps in exploring students' real-life learning experiences, behavioral changes, and teachers' perceptions toward origami as a creative educational tool.

SAMPLE

This sample size is considered sufficient for qualitative research because it allows in-depth exploration of individual experiences, behavioral patterns, and thematic analysis while maintaining manageability for detailed interviews, observations, and reflections.

DATA ANALYSIS

Data is analyzed based on the identified themes. The collected information is organized under each theme to better understand the different aspects of the study. Then, by comparing the details with the literature review, patterns, similarities, and differences within the data are identified.

METHOD OF DATA ANALYSIS

For analyzing the collected data, the researcher first reviewed the related literature and then systematically categorized the data. Based on this categorization, the researcher conducted an in-depth analysis and interpretation of the collected information. The present study used both qualitative and descriptive methods for analysis.

FINDINGS

The studies clearly indicate that origami activities have a positive impact on students' academic achievement, visual thinking, and creativity. In Mohammad (2025), the experimental group of students outperformed the control group in both social literature tests and visual thinking assessments. Obi (2024) reported that the use of origami instructional strategies significantly improved students' attitudes toward the subject of geometry. Dash (2024) found that origami activities enhanced both conceptual understanding and motivation among primary-level students. Fathipour (2023) demonstrated that origami training significantly improved creativity and mathematical spatial intelligence. Munir, Muhammad, and Hadkawa (2022) observed that Ori-geometry positively influenced students' visual–spatial skills and academic achievement. Liu (2019) found that integrating origami into middle school mathematics classes increased student engagement, problem-solving abilities, and conceptual understanding. Obi, Arawagah, and Agrah (2014) reported that origami-based instruction improved students' knowledge retention in geometry, with no significant effect of gender.

Overall, these studies suggest that incorporating origami activities in the classroom helps enhance students' concentration, creativity, academic performance, and interest in the subject. Moreover, teachers' observations indicate that origami activities effectively increase student participation and active engagement in classroom learning.

CONCLUSION

Origami serves as an effective educational tool because it combines hands-on activity with cognitive engagement, fostering both conceptual understanding and active participation. It promotes experiential learning, aligning with the principles outlined in the National Education Policy (NEP) 2020, which emphasizes competency-based, activity-oriented, and student-centered approaches. Teachers' observations further support that origami activities increase classroom engagement, motivation, and students' interest in learning.

Overall, the evidence suggests that integrating origami into the curriculum can contribute to holistic student development by enhancing academic performance, encouraging creativity, and improving cognitive skills. The findings highlight the importance of including art-based and skill-oriented learning strategies in contemporary education to make learning more interactive, meaningful, and effective.

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

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

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ABSTRACT

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

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

I. INTRODUCTION

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

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

Variables:

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

RESEARCH HYPOTHESIS:

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

AIM AND OBJECTIVE OF STUDY:

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

II. LITERATURE REVIEW

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

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

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

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

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

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

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

III. METHODOLOGY

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

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

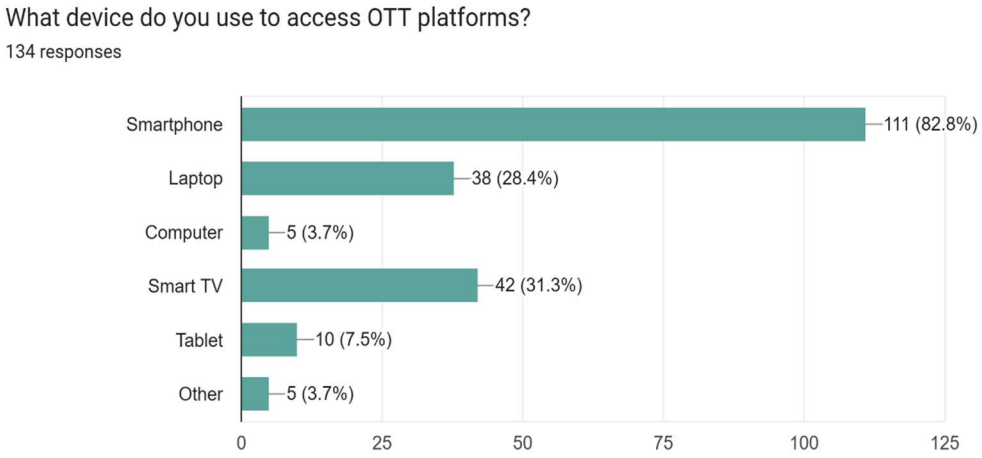
IV. RESULTS

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

Watching Over the Top Services

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

Gadgets Used



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

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

Preferred OTT Applications

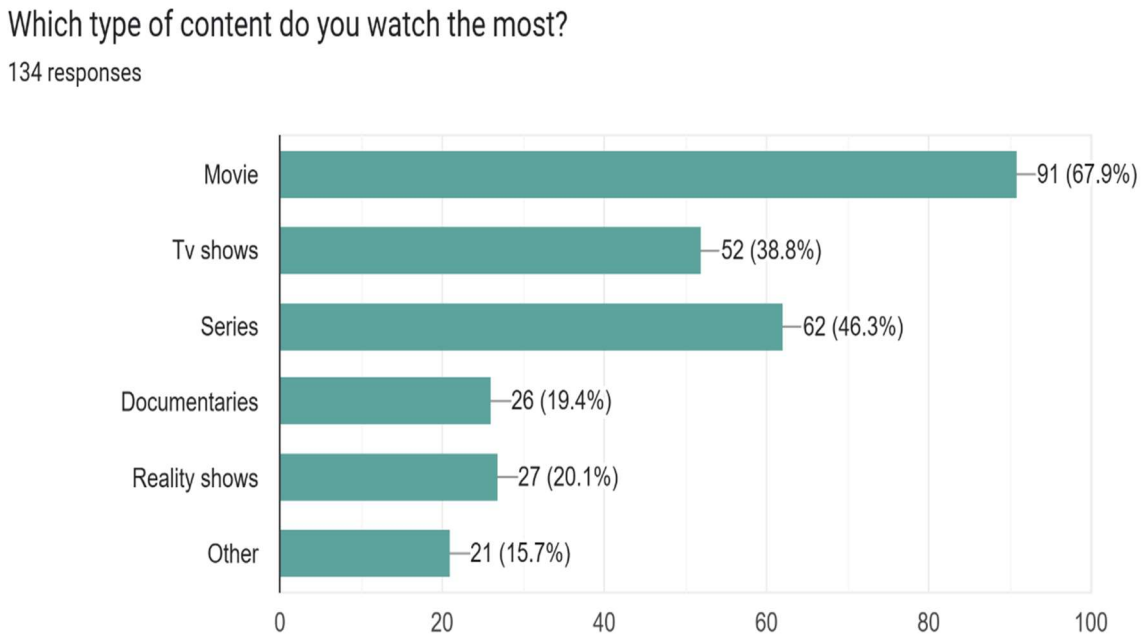
Preferred OTT Application	Percentage of Respondents
Netflix	40
Disney+ hotstar	60
Amazon Prime	22
ZEE5	12
Voot	8
MX Player	16
Other	7

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

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

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

Types of Content



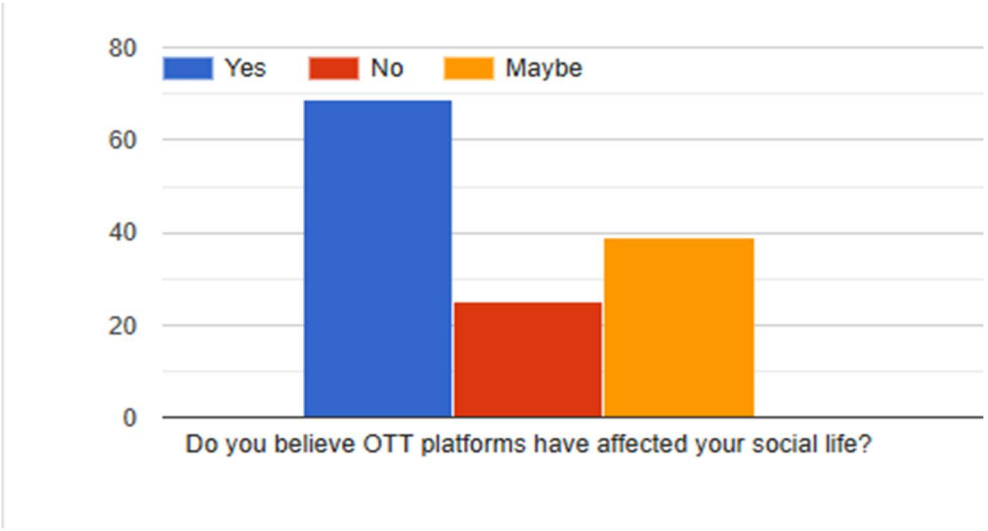
The chart shows that movies are the most preferred content type among respondents (67.9%), followed by series (46.3%) and TV shows (38.8%). Reality shows (20.1%) and documentaries (19.4%) have moderate appeal, while other content types (15.7%) attract niche interest. Overall, movies dominate viewers'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

Frequency of use

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

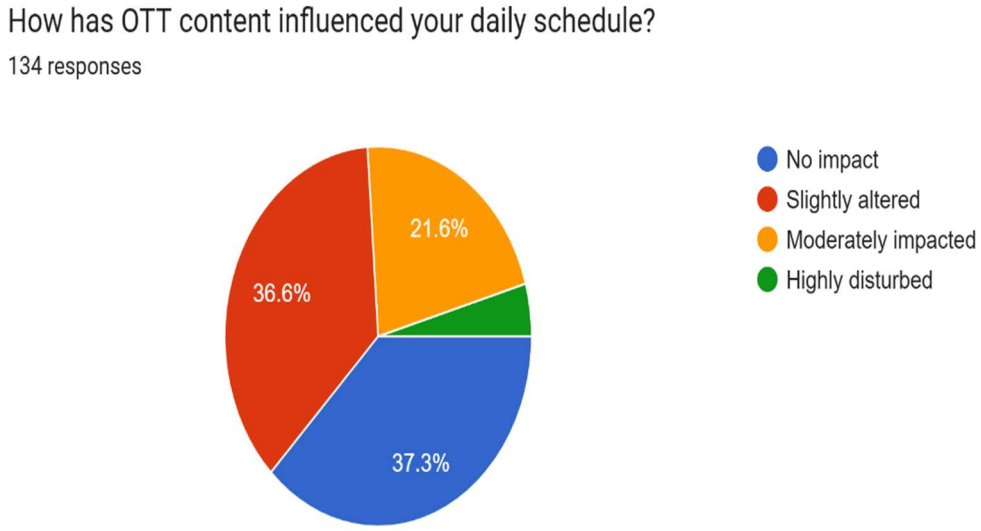
The data shows how much time males and females spend watching content daily. The majority of respondents, 52% (70 people), spend 1–3 hours watching content, indicating moderate viewing habits among most individuals. 40% (54 people) spend less than 1 hour, showing that a significant portion limits their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

Whether OTT Platforms affects Social Life?



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

OTT Platform Content Influenced Your daily schedule



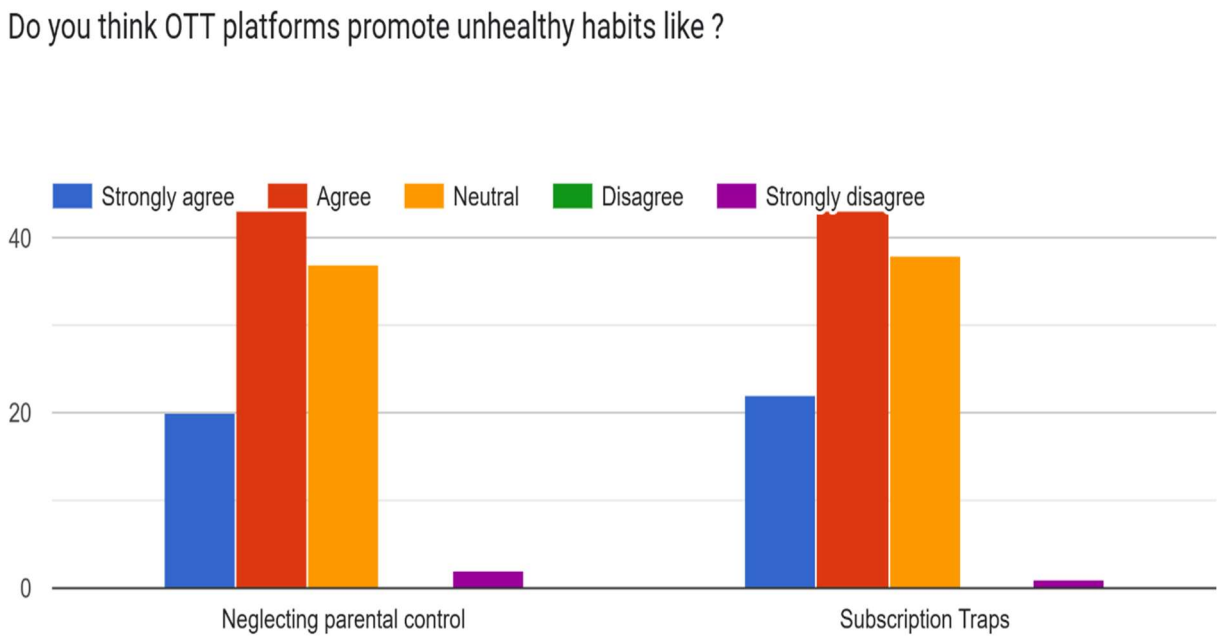
The pie chart illustrates how OTT content has influenced people's daily schedules based on 134 responses. The largest portion, 37.3%**,** reported no impact, suggesting that OTT viewing has not significantly disrupted the routines of many individuals. However, 36.6% stated their schedules were slightly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

Find Educational Content

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

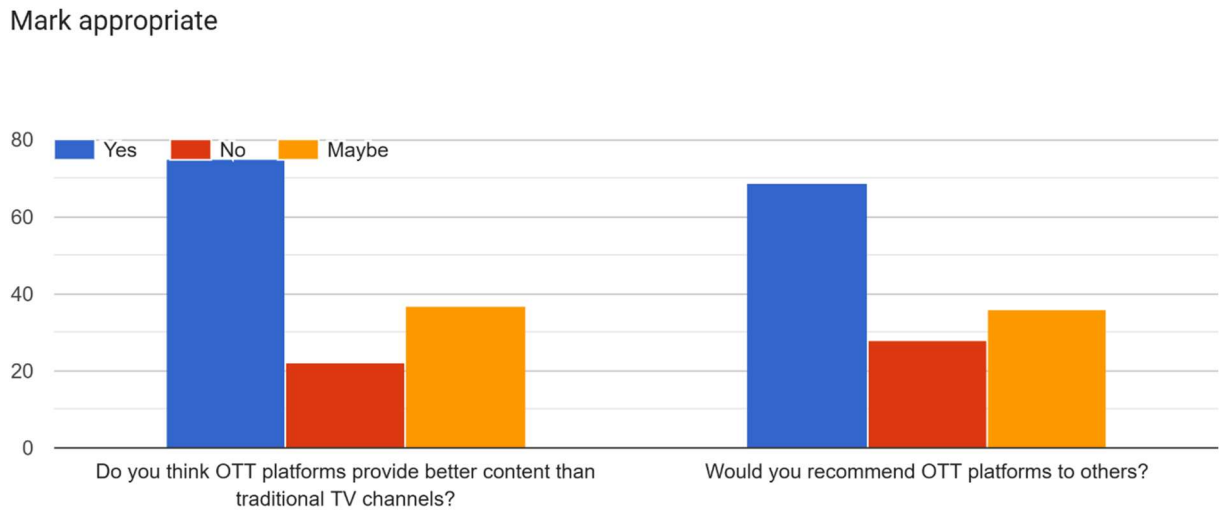
This table represents the gender-wise responses to whether OTT platform content is educational or informative. Out of the total respondents, 29% (39 people) said Yes, Always, with more females (24) agreeing compared to males (15). The majority, 52% (70 people), answered Sometimes, again with slightly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

Promotes Unhealthy Habits



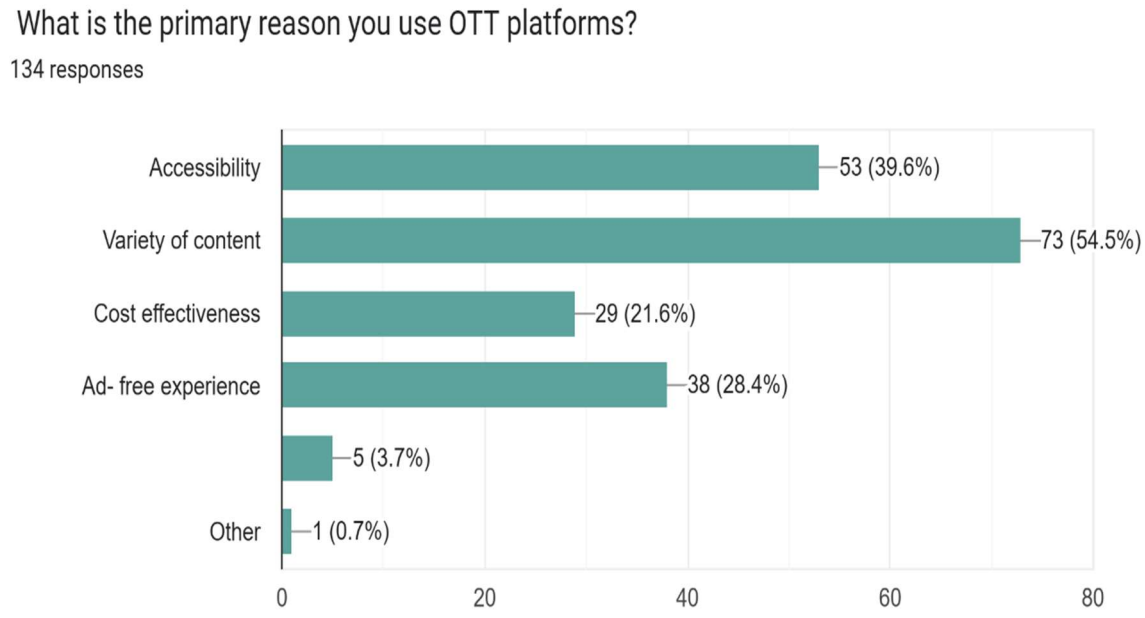
The bar chart shows that most people believe OTT platforms promote unhealthy habits, particularly due to poor parental controls and subscription traps. The majority of respondents agreed or strongly agreed with these concerns, while neutral responses were moderate and disagreement was minimal.

OTT Platform content better than Traditional T.V



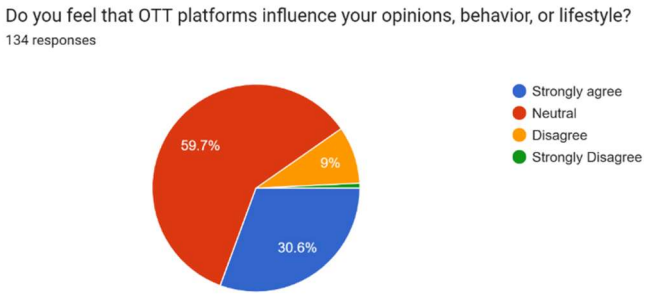
The bar chart shows that most people view OTT platforms as better than traditional TV and are willing to recommend them. A majority responded "Yes" to both questions, indicating high satisfaction and preference for OTT content, while fewer chose "Maybe" or "No," showing limited uncertainty or disagreement.

Primary Reason to use OTT Platform



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

OTT platforms influence your opinions, behavior, or lifestyle?



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

V. CONCLUSION

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

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

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

REGULATORY CHALLENGES AND THE IMPACT OF DIGITAL CURRENCIES ON GLOBAL FINANCE AND CROSS - BORDER TRANSACTIONS

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ABSTRACT

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

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

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

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

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

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

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

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

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

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

1.2. Defining the Digital Currency Spectrum and Market Integration

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

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

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

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

1.3. Functional Divergence and the Latent Threat of Financialization

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

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

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

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

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

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

Table 1

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

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

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

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

2.2. The Value Proposition for High-Friction Payments

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

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

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

2.3. Scenario Analysis and Volume Projection

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

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

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

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

III. SYSTEMIC RISKS AND MACRO-FINANCIAL IMPLICATIONS

3.1. Financial Stability Risks Posed by Private Digital Assets

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

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

3.2. CBDC and the Risk of Financial Disintermediation

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

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

3.3. Threats to Monetary Sovereignty and Policy Transmission

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

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

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

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

IV. GAPS / DATA LIMITATIONS

- Many studies are theoretical, pilot / small scale; full scale cross-border usage is not yet common enough for large datasets in some areas.
- Lack of consistent empirical data on costs saved, speedups, risk metrics, especially in developing countries.
- Privacy and user behaviour, adoption barriers are under-studied in many jurisdictions.

V. THE REGULATORY CHALLENGE

1. **Legal status / authority / legal tender**: Many jurisdictions have ambiguous legal frameworks for whether digital currencies (especially non-CBDCs) are legal tender, what regulatory body has oversight, and rights/responsibilities of issuers vs users.
2. **AML / CFT / financial crime**: Ensuring anti-money laundering and countering financing of terrorism. Cross-border flows complicate jurisdiction; pseudonymity or anonymity in many tokens, mixing services, privacy coins make enforcement hard.
3. **Privacy vs traceability trade-off**: Users demand privacy, but regulators demand oversight. CBDCs represent a more powerful instrument for surveillance if not carefully designed. Models differ (direct, intermediated, hybrid) and each has implications for who sees the data and how.
4. **Interoperability & standards**: Technical, legal, regulatory differences across jurisdictions make cross-border usage difficult. Issues around cross-currency conversion, settlement finality, time zones, regulatory compliance.
5. **Financial stability & monetary policy**: Risks include bank disintermediation (if users shift from bank deposits to CBDCs), effects on credit allocation, interest rates, capital flows, foreign exchange rate volatility. Also risk of runs in stablecoins if backing is weak.
6. **Consumer protection**: Risks from loss, fraud, hacking; ensuring that users understand risks; redress mechanisms; disclosure requirements.
7. **Operational risks / cybersecurity**: Hacking risk; system downtime; resilience; identity management.
8. **Regulatory fragmentation**: Different countries/regulators have different rules (or none); absence of global standardization means regulatory arbitrage and gaps.

Table 2

Global Regulatory Approaches to Digital Currencies (Comparative G20 Summary)

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

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

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

VI. IMPACT ON GLOBAL FINANCE & CROSS-BORDER TRANSACTIONS

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

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

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

VII. FINDINGS:

1. Cross-Border Payments & CBDCs

- The IMF published *"Central bank digital currencies for cross-border payments"* (2021), investigating how CBDCs may improve cross-border payments: faster, cheaper, more transparent, more inclusive.
- However, that same report notes macro-financial risks: e.g. effects on monetary sovereignty, foreign exchange risk, regulatory arbitrage.
- Empirical data: Many CBDC pilot projects are testing cross-border functionality. For example, as of 2025, about **22%** of CBDC pilot projects globally include participation in *international cross-border payment trials*, e.g. BIS Innovation Hub's *mBridge* project.

2. Stablecoins & Devaluation / Risk

- The paper *"Stable coins and Central Bank Digital Currencies: Policy and Regulatory Challenges"* by Eichengreen & Viswanath-Natraj (2022) includes data on **Tether** and uses futures market estimates to assess **devaluation risk**. It finds that stablecoins do have measurable risk of losing peg, especially under stress.
- Stablecoin failures or incidents (e.g. big redemptions, loss of confidence) have had knock-on effects on financial markets. These helps illustrate how stablecoins regulated or unregulated pose risk in cross-border flows.

3. Volatility, Market Stability, Financial Integrity

- Cryptocurrencies are generally volatile, which can threaten financial market stability, especially if adopted widely or linked with regulated financial institutions. The study *"The Risk Impact of Virtual Currencies on Financial Market Stability"* (Zheng et al., 2025) reviews market crashes, stablecoin failures, emerging market adoption between 2017-2022.
- Regulatory gaps (AML/CFT especially) are repeatedly flagged: some jurisdictions have strong rules, others are weak or ambiguous. This leads to arbitrage, illicit flows (money laundering, terrorist financing).

4. Data & Design: Privacy, Governance, Interoperability

- The paper *"Central Bank Digital Currency and financial integrity: finding a new trade-off between privacy and traceability…"* deals with how CBDCs give central banks an unprecedented ability to monitor transactions, raising privacy concerns.
- Another study (*Privacy implications of CBDCs: a systematic review*) reviewed 46 papers to identify where designs leak more data (direct model), hybrid/intermediated models, retention, etc.
- Interoperability is a big technical and regulatory challenge: different CBDCs or stablecoins following different legal, technical, standards makes cross-border use difficult. Fragmented regulatory regimes and legal tender status ambiguity are problems.

5. Empirical Data Points & Surveys

- A survey in *The Impact of the Digital Currency Development on the Global Financial Market & Regulatory Strategies* (Dan Wu) notes that decentralization in digital currencies can reduce transaction time and cost vs traditional finance.
- From CoinLaw statistics (2025):

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

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

VIII. IMPLICATIONS & RECOMMENDATIONS

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

1. **Develop common standards and interoperability frameworks**: technical, legal, and regulatory (AML/KYC, data privacy) standards across jurisdictions to allow cross-border CBDC / stablecoin usage.
2. **Regulatory clarity and legal frameworks**: defining legal tender status, issuer liability, consumer protection, rights, obligations clearly.
3. **Balance privacy with financial integrity**: design CBDCs with privacy-by-design, but ensuring traceability for illicit activities; use models (hybrid, intermediated) that allow oversight but protect user data.
4. **Risk management and financial stability safeguards**: e.g. buffers, reserve requirements for stablecoins; limit exposure of banking sector to digital currency disintermediation; monitoring systemic risk.
5. **Ensuring inclusion and accessibility**: bridging the digital divide; ensuring access in remote / low-income regions; user education.

6. **International cooperation**: e.g. via institutions like IMF, BIS, FATF; multilateral treaties or accords; capacity building in countries with weaker regulatory capacity.
7. **Pilot programs / phased rollouts**: to test technical, legal, operational issues before full deployment.

IX. RECENT DATA (2025)

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

X. CONCLUSION

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

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

IMPACT OF AI IN SUSTAINABLE DEVELOPMENT OF EDUCATION- PERSPECTIVE OF YOUTH LEARNING AND CAREER DEVELOPMENT

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ABSTRACT

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

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

INTRODUCTION

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

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

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

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

LITERATURE REVIEW

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

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

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

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

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

OBJECTIVES OF THE STUDY

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

Research Methodology

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

Design of the study

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

Population and Sample

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

Data Sources

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

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

Statistical tool for data analysis

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

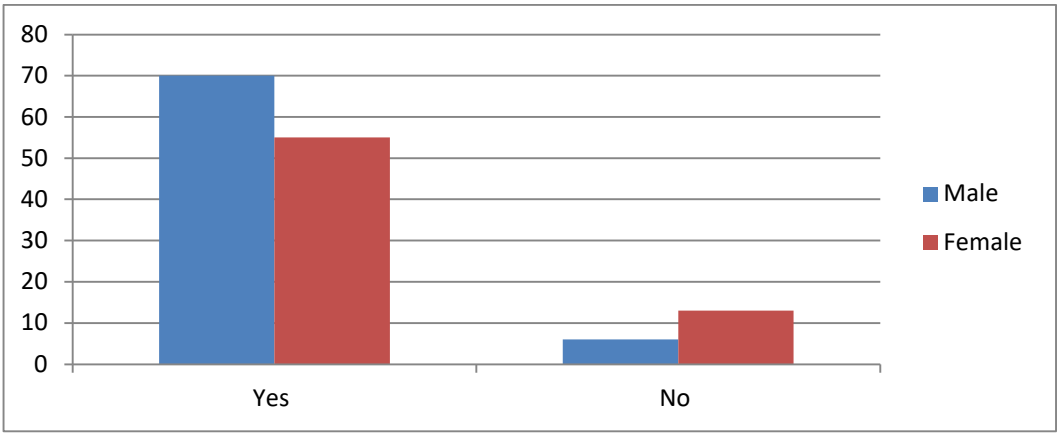
Hypothesis -1

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

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

Table 1 Sample of a 2 X 2 Contingency table

Gender	Yes	No	Total
Male	70	6	76
Female	55	13	68
	125	19	144



Here above table we found that male Respondent believe that utilization AI tool lead to enhance the creativity in learning compared to the female, but still in among the students some male and female are strongly believe their own creativity , they are not dependent on AI based technology for learining and

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

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

χ^2 = 3.95 df = (2–1)(2–1) = 1

Critical χ^2 (α = 0.05, df=1) = 3.841

χ^2 = 3.95 > 3.84 → Significant at 5%

$p \approx 0.047$

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

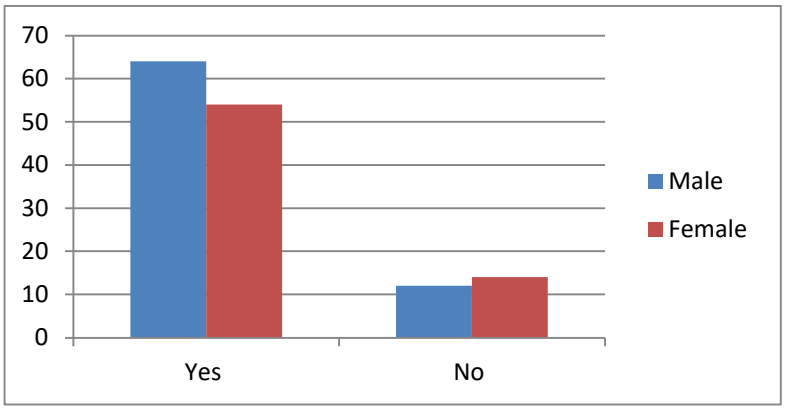
Hypotheses-2

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

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

Table 2: 2 X 2 Contingency table

Gender	Yes	No	Total
Male	64	12	76
Female	54	14	68
	118	26	144



From Above table we found that 82 % of students wants to became their career in AI , though they are a commerce and management students. So we can say that now students from any discipline they are interested to prepared their career with AI.

$\chi^2 = 0.597$

df = 1

Critical χ^2 ($\alpha = 0.05$) = 3.841

$\chi^2 = 0.597 < 3.841 \rightarrow$ Not significant

$p \approx 0.44$

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

FINDINGS

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

CONCLUSION

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

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

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

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VIEW OF SPACE - ISSN : 2320 - 7620
Peer Reviewed & Refereed | International Multidisciplinary journal of applied research

FROM GODDESS TO HUMAN: A EUHEMERIST AND FEMINIST RE-READING OF SATI IN AMISH TRIPATHI'S SHIVA TRILOGY

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ABSTRACT

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

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

INTRODUCTION

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

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

INTRODUCTION TO AMISH TRIPATHI

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

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

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

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

THE MYTHOLOGICAL SATI: DIVINE IDEAL AND GENDERED SACRIFICE

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

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

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

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

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

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

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

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

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

THE SOCIAL STIGMA OF VIKARMA BIRTH AND CASTE-BASED OPPRESSION

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

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

FAMILIAL TENSIONS: NAVIGATING BETRAYAL AND POLITICAL INTRIGUE

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

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

PERSONAL LOSS AND THE BURDEN OF LEADERSHIP

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

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

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

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

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

MATERNAL RESPONSIBILITY AND THE VISION FOR FUTURE GENERATIONS

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

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

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

INTEGRATIVE SIGNIFICANCE: FEMINISM AND EUHEMERISM IN PRACTICE

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

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

EUHEMERISM: INTERPRETING MYTH THROUGH HISTORICAL REALITY

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

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

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

FEMINIST THEORY: AGENCY, RESISTANCE, AND RECLAMATION

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

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

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

COMPARATIVE INSIGHTS: MYTH VS. LITERARY REIMAGINING

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

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

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

CONCLUSION

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

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

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

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

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