

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 7835 Cities in 197 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	WOMEN EMPOWERMENT THROUGH SHG's - A CASE STUDY NALGONDA DISTRICT <i>ANGOTHU NAGU & Dr. D LALITH KUMAR</i>	1
2.	SIGNIFICANCE OF AI FOR THE ACADEMIC WORLD <i>SHIVANI SOOD</i>	4
	REQUEST FOR FEEDBACK & DISCLAIMER	7

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
 Former Vice-President, Dadri Education Society, Charkhi Dadri
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. NAWAB ALI KHAN**

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

CO-EDITOR**Dr. G. BRINDHA**

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

EDITORIAL ADVISORY BOARD**Dr. SIKANDER KUMAR**

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. CHRISTIAN EHIOBUCHÉ

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. PARDEEP AHLWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

Dr. SHIKHA GUPTA

Associate Professor, Lingaya's Lalita Devi Institute of Management & Sciences, New Delhi

Dr. KIARASH JAHANPOUR

Dean of Technology Management Faculty, Farabi Institute of Higher Education, Karaj, Alborz, I.R. Iran

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. JASVEEN KAUR

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISOR

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc.** **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

WOMEN EMPOWERMENT THROUGH SHG's - A CASE STUDY NALGONDA DISTRICT

ANGOTHU NAGU
RESEARCH SCHOLAR
UNIVERSITY COLLEGE OF ARTS & SOCIAL SCIENCE
OSMANIA UNIVERSITY
HYDERABAD

Dr. D LALITH KUMAR
PROFESSOR (Retd.)
UNIVERSITY COLLEGE OF ARTS & SOCIAL SCIENCE
OSMANIA UNIVERSITY
HYDERABAD

ABSTRACT

Women's empowerment has been visible in present days as a present study focusing to determine the status of rural women empowerment through self-help groups. The objective of the study is to know the reasons to joining in self-help groups. The only way paved for the rural women to come out the clutches is empowerment the majority of women in India lives in villages and usually suffered from poverty, illiteracy, unemployment inability etc. making the deprived in the family and society. The government of India has considered Self-help groups as the change to identify improve the predominant factors and resources of women empowerment at root level. The study was conducted on a sample of 100 women members of self-help groups in rural areas of Nalgonda Districts. The data collection was done with the help of structured questionnaire to understand the level of empowerment among rural women through SHG's one sample test has used to analyse the data. The results of the study revealed that self-help groups have played an important role in empowering the rural women in Nalgonda Dist.

KEYWORDS

self help groups, economic empowerment, women empowerment, beneficiary satisfaction level.

JEL CODES

I30, P25, R51.

1. INTRODUCTION

The rural and urban women in India live in practical isolation, deprived from the rights which they hold the experience cultural and impediments in their day-to-day life, unable to access even the most basic services such as education, health credit, and proper shelter and quality food and so on. The rural and women in different areas and levels for bring the improvement in their socio-economic condition is women empowerment which can uplift the status of underprivileged women in the country. The empowered woman in a family act as an indicator for the socio-economic growth of the family help for the growth and development of the country. Rural women empowerment in India is heavily dependent on many different variables that mainly include economic status, educational status and social status.

Empowerment through SHGs is a multifaceted process, which encompasses many aspects such as enhancing awareness, increasing access to power resources by mobilization and organization of women into groups. The SHGs are groups of about 10 to 20 people who come forward with an aim of eradicating poverty and social development through their own contribution. Formation of SHG can provide a strong weapon and a correct intervening agency to reequip the rural women in general. It is a most potent tool against human deprivation and mainly intends to build human capital. SHGs have become a ladder for the poor women to go up not only economically but also socially, politically, mentally and psychologically. With this mindset, women must be empowered through SHG as its motive is to mutual help which gives them vigor to address the socio-economic problems and thus imparts gender equality by eliminating all types of discriminations against women

2. REVIEW OF LITERATURE

Rajeshwari M. Shettar (2015) the study shows the scenario of women empowerment seem to be comparatively poor in the attainment of income employment and education.

A.Jyothi, Dr.P.Ammani, (2018)The study was conducted on a sample of 800 women members of Self Help Groups, in the rural areas of Nalgonda and Mahabubnagar Districts. Multistage convenience sampling method had been used. The data collection was done with the help of a standardized questionnaire to understand the level of economic empowerment among rural women through SHG's. Paired Sample Statistics, Paired sample test, One Sample test had used to analyze the data. The results of the study revealed that SHG's had played an important role in Empowering rural women economically.

Maurya, R (2011). Researchers have found that women are more likely to put earned income to good use than their husbands, because they have the best perspective on the needs of the family. Indeed, the first step for poor women on the path out of poverty cycle is economic security.

Gurubasappa et al (2012) in their paper reported that participation of women in SHG enables them to become economically empowered which is first step towards overall empowerment of women. SHG is a tool to remove poverty and improve the women entrepreneurship and financial support in India and also view SHG as the more attractive scheme with less effort.

Sahu Lopamudra and Singh Suresh K. (2012) are of opinion that Women empowerment is an essential precondition for elimination of poverty.

Narang Uma (2012) remarked that SHGs have shown a way to women empowerment and poverty alleviation. Further he highlighted that the genuine empowerment is achievable only when a woman has augmented access to financial resources, more confidence, self-inspiration, more potency, more identification in the family and society.

According to Baud, Isa (1992) 'having an income' regardless of its ultimate use and destination does, undeniably, affect the life situation and perceived situation of many wage-employed women. It is also felt that women working for wages manifest a greater bargaining power, which at times may even extend to the domestic front.

3. OBJECTIVES OF THE STUDY

1. To study the reasons impacting for joining rural women in SHG Members.
2. To study the satisfaction level of change in economic empowerment of women after joining in SHG's

4. RESEARCH METHODOLOGY

HYPOTHESIS

Ho1: There is no significant difference between the reasons impacting for joining in SHG's

Ho2: There is no significant difference between Age, Social Status, Educational Level and satisfaction level changes in economic empowerment women after joining in SHG's

For the research work SHG's beneficiaries were selected in rural area of the Nalgonda district. The data was tabulated and analyzed by using the SPSS 26.0.

PRIMARY DATA

Primary data was collected through interview and structure questionnaire of SHG's women.

SECONDARY DATA

Secondary data was gathered from various government sources like Journals, Magazines, websites etc.

SAMPLE SIZE

A sample of 100 rural women was selected from the Nalgonda district.

5. RESULTS OF THE STUDY

TABLE 1: DEMOGRAPHIC PROFILE OF RESPONDENTS

Age		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25 years.	41	41.0	41.0	41.0
	26 - 35 years	29	29.0	29.0	70.0
	36 – 45 years.	10	10.0	10.0	80.0
	Above 45 years	20	20.0	20.0	100.0
	Total	100	100.0	100.0	
Social Status		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SC	37	37.0	37.0	37.0
	ST	28	28.0	28.0	65.0
	BC	17	17.0	17.0	82.0
	OC	18	18.0	18.0	100.0
	Total	100	100.0	100.0	
Educational Level		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	12	12.0	12.0	12.0
	Can Sign	5	5.0	5.0	17.0
	Up to SSC	15	15.0	15.0	32.0
	Intermediate	26	26.0	26.0	58.0
	Degree	42	42.0	42.0	100.0
	Total	100	100.0	100.0	

The above table-1 reveals that out of 100 respondents of age group 18-25 Years respondents were 41(41%), 26-35 years respondents were 29(29%), 36-45 Years respondents were 10(10%) and above 45 Years respondents were 20(20%). The social status of SC respondents was 37(37%), ST respondents were 28(28%), BC respondents were 17(17%), and OC respondents were 18(18%). The educational qualification of Illiterate respondents 12(12%), Can Sign respondents were 5(5%), Up to SSC respondents were 15(15%), intermediate respondents were 26(26%), Degree respondents were 42(42%).

TABLE 2: INDEPENDENT DESCRIPTIVE SAMPLE TEST OF REASONS FOR JOINING IN SHG's

One-Sample Descriptive Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Financial autonomy	100	3.73	.952	.095
Purchasing of assets	100	3.51	.969	.097
Creation of savings	100	3.34	.924	.092
Freedom of spending money	100	3.45	1.149	.115
External exposure and social status	100	3.88	.902	.090

The above table-2 indicates the descriptive statistic of respondent's reasons for joining in the SHG's. it is observed that the mean of reasons for joining in SHG's the economic empowerment factor External exposure and social status mean value is 3.88 is maximum when compared with other factors and standard deviation of reasons for joining in SHG's the economic empowerment factor SD value 0.902 is minimum when compared to the other factors. It indicates all the categories of joining in SHG's are consistently varying with almost similar averages.

Ho1: There is no significant difference between the reasons impacting for joining in SHG's.

TABLE 3: INDEPENDENT ONE SAMPLE TEST OF REASONS FOR JOINING IN SHG's

One-Sample Test						
	Test Value = 0					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Financial autonomy	39.184	99	.000	3.730	3.54	3.92
Purchasing of assets	36.217	99	.000	3.510	3.32	3.70
Creation of savings	36.165	99	.000	3.340	3.16	3.52
Freedom of spending money	30.020	99	.000	3.450	3.22	3.68
External exposure and social status	43.012	99	.000	3.880	3.70	4.06

From the above table-3 the significance of reasons financial autonomy, purchasing of assets, creation of savings, freedom of spending money and External exposure and social status for joining SHG's in Nalgonda district economic empowerment of women t value is 39.184, 36.217, 36.165, 30.020 and 43.012, p value is 0.000 less than 0.05 significant level, we reject the null hypothesis that the sample mean is equal to the hypothesized population mean and conclude that there is a significant difference of joining SHG's.

TABLE 4: ARE YOU SATISFIED WITH THE LEVEL OF CHANGE IN YOUR ECONOMIC EMPOWERMENT THROUGH SHG'S

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly Dissatisfied	8	8.0	8.0	8.0
	Dissatisfied	5	5.0	5.0	13.0
	Neutral	20	20.0	20.0	33.0
	Satisfied	55	55.0	55.0	88.0
	Highly Satisfied	12	12.0	12.0	100.0
	Total	100	100.0	100.0	

From the above table-4 the level of change in your Economic Empowerment through SHG out of 100 respondents Highly satisfaction respondents are 12 (12%), Satisfied respondents are 55(55%), Neutral respondents are 20(20%), Dissatisfied respondents are 5(5%) and highly dissatisfied respondents are 8(8%). It concludes the majority respondents are satisfied chain economic empowerment through SHG's

Ho2: there is no significant difference between Age, Social Status, Educational Level and satisfaction level changes in economic empowerment women after joining in SHG's

TABLE 5: AGE AND ARE YOU SATISFIED WITH THE LEVEL OF CHANGE IN YOUR ECONOMIC EMPOWERMENT THROUGH SHG'S

Analysis of Variance					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	40.134	3	13.378	19.393	.000
Within Groups	66.226	96	.690		
Total	106.360	99			

From the above table-5 the significance of rural women satisfaction towards the level of change in economic empowerment through SHG's F value is 19.393, p value is 0.000 is $p < 0.05$, we reject the null hypothesis that the sample mean is not equal to the hypothesized population mean and conclude that there is a satisfaction amongst age and rural women change in economic empowerment.

TABLE 6: SOCIAL STATUS AND ARE YOU SATISFIED WITH THE LEVEL OF CHANGE IN YOUR ECONOMIC EMPOWERMENT THROUGH SHG'S

Analysis of Variance					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.254	3	4.418	4.556	.005
Within Groups	93.106	96	.970		
Total	106.360	99			

From the above table-6 the significance of rural women satisfaction towards the level of change in economic empowerment through SHG's F value is 4.556, p value is 0.005 is $p < 0.05$, we reject the null hypothesis that the sample mean is not equal to the hypothesized population mean and conclude that there is a satisfaction amongst social status and rural women change in economic empowerment.

TABLE 7: EDUCATION LEVEL AND ARE YOU SATISFIED WITH THE LEVEL OF CHANGE IN YOUR ECONOMIC EMPOWERMENT THROUGH SHG'S

Analysis of Variance					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.323	4	3.581	3.696	.008
Within Groups	92.037	95	.969		
Total	106.360	99			

From the above table-7 the significance of rural women satisfaction towards the level of change in economic empowerment through SHG's F value is 3.696, p value is 0.008 is $p < 0.05$, we reject the null hypothesis that the sample mean is not equal to the hypothesized population mean and conclude that there is a satisfaction amongst Education level and rural women change in economic empowerment.

6. FINDINGS

1. The study reveals that age group majority of respondents 18 Yrs-25 Years were 29%
2. The study reveals that social status majority of respondents SC were 37%
3. The study reveals that educational qualification level majority of respondents Degree were 42%
4. The independent one sample test shows there are a significant difference the reasons for joining in SHG's
5. The analysis of variance shows the satisfaction level of age, educational level, social status there is a change in economic empowerment through SHG's

7. CONCLUSION

Self Help Groups playing a vital role in empowering the women economically and the factor which has major contribution savings and income is making the women to get access to the other factors. The analysis also shows that the women availing Self-help groups are very much satisfied towards the level of change in their economic empowerment.

REFERENCES

1. A.Jyothi, Dr.P.Ammani, (2018) Role Of Self Help Groups In Empowering Rural Women Economically: A Case Study of Nalgonda and Mahabubnagar Districts, Telangana 2018 IJCR | Volume 6, Issue 1 February 2018 | ISSN: 2320-2882.
2. Baud, Isa, (1992), "Gender and Forms of Production", Economic and Political Weekly, Vol. XXVII, No. 34, August
3. Gurubasappa T. and Malleshappa K., "Empowerment of Women and Self-Help Groups", in Pulla Rao D. (Ed.), Self-Help Groups and Women Empowerment, Manglam Publications, Delhi, 2012
4. Maurya,R. (2011). Women, Microfinance And Financial Inclusion In India. International Journal of Business Economics & Management Research, 2(7), pp.60-72.
5. Narang Uma, Self Help Group: An Effective Approach to Women Empowerment in India, International Journal of Social Science & Interdisciplinary Research Vol.1 Issue 8 August 2012, ISSN 22 77 3630 (2012)
6. Rajeshwari M. Shettar (2015): A Study on Issues and Challenges of Women Empowerment in India IOSR Journal of Business and Management (IOSR-JBM) e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 17, Issue 4.Ver. I (Apr. 2015), PP 13-19
7. Sahu Lopamudra and Singh Suresh K (2012): A Qualitative Study on Role of Self-Help Group in Women Empowerment in Rural Pondicherry, India. National Journal of Community Medicine. Vol. 3. No. 3. July-September 2012. P. 473-500.

SIGNIFICANCE OF AI FOR THE ACADEMIC WORLD

SHIVANI SOOD
ASST. PROFESSOR
RAJKIYA KANYA MAHAVIDYALAYA
SHIMLA

ABSTRACT

The advent of AI in academia result in profound impact, reshaping and transforming nature of research, educational practices, pedagogical methods, learning approach, education and scholarly pursuits. AI generated tools facilitate and furnish research capabilities by processing the vast datasets to help gain clear understanding about the research area. The evolving nature of AI also motivates interdisciplinary collaboration, thereby prompting academicians to explore diverse academic disciplines, helping them expand their knowledge and insights by transcending traditional academic boundaries. Moreover, personalized training facilitated by highly advanced AI facilities that cater to students' requirements on the basis of their personal learning style and individual characteristics improve student engagement in academic practices ensuring the making of a good future scholar. The natural language processing tools, highly intelligent robot teachers and chatbots who provide instantaneous feedback on academic performance further contribute in advancement of learning as well as promote inclusivity of educational practices. However, AI integration into academics brings several serious challenges of development requirements and concerns of academic integrity that raise the need for extensive research in this arena to delve into ways of better AI utilization. By extensive research on the arena of AI in academics, comprehensive review can be developed on understanding ways to become responsible digital citizens there by effectively using AI for the development of future scholarly pursuits. 211 participants were considered as the sample size for the study. To find the outcome T test and Mean were applied.

KEYWORDS

AI, artificial intelligence technology, academia.

JEL CODES

O33, P46, I20, M15, L86.

INTRODUCTION

The introduction and expeditious advancement of artificial intelligence has successfully transformed and revolutionized every walk of life in the contemporary world. AI tools and its immense potential and possibilities in the field of academics exhibit profound impacts, unparalleled opportunities as well as unique complexities and challenges. As artificial intelligence technologies continue to evolve day by day, they reshape and transform educational practices, teaching methodology and academic approaches incorporating highly advanced adaptive learning techniques. This adaptive learning environment facilitated by AI generated tools substantially enhances student engagement and participation in academia, furnishing future contributions towards various disciplines. AI implementation within academia involves multifaceted dimensions where these technologies influence in restructuring pedagogical practices, revolutionizing research methodologies as well as imbues interdisciplinary collaboration and promote innovative academic disciplines. This evidently portrays the potential of AI integration within the field of academics that aids in redefining the entire structure of intellectual probe and exploration by widening its purview.

As AI tools impact every sector of society, educational institutions are left with no other choice than to implement artificial intelligence technologies within the academic sphere. The integration of these facilities also raises the necessity to prepare students and teachers to make most of their advantages as well as to ensure wise utilization of these tools. Popenici and Kerr (2017) coherently depict diverse ways in which AI facilities help evolve teachers and students by equipping them with better skills and updated information. Access to wide resources and capabilities to extract required data from unstructured documents made possible by AI cater to research and analytical requirements of academicians by assisting them in organizing information and data. Despite these positive contributions towards academics, AI tools used in academic practices also generate unique and complex challenges that question the very integrity of academic works and publications.

The evolving role of AI in academic environment brings several challenges, particularly ethical and legal concerns that require immediate and persistent monitoring. Sullivan and Kelly (2023) criticize how AI generated tools act as a threat to education in one way where large number of students make dishonest use of these facilities to write academic works. AI generated tools thus raise serious issues of plagiarism and integrity which automatically affects the quality and transparency of academic publications. It is important to scrutinize the ethical, legal and societal considerations that go along with artificial intelligence technologies, comprehending the aspect of responsibility, honesty and inclusivity in utilizing AI facilities. The integration of AI facilities definitely expands the scope and purview of research and academia by opening huge potential of resource recommendations, knowledge and insights. At the same time, it is important to educate academicians to wisely use these facilities and guide them in being responsible digital citizens in order to convert benefits of AI towards the development and future of scholarly pursuit.

LITERATURE REVIEW

The rapid advancement of artificial intelligence in the contemporary world has brought profound impacts in diverse sectors including academia. Artificial intelligence technologies have not only transformed the academic world by facilitating researchers to gain access to potential resources, knowledge and insights but also result in questioning the integrity of academic works. The emergence of AI in the academic world brings significant changes and impacts in various arenas including teaching practices, research methodologies, academic writing etc. notifying the huge potential of AI in academic world. The existing literature review on AI in academic world illuminates multifaceted influence of artificial intelligence in transforming and reshaping academic disciplines while maintaining the ethical responsibility towards educational practices.

The development of AI is coherently transforming every aspect of life, particularly the field of academia. West and Allen (2018) discuss how artificial intelligence alters diverse sectors and put forward the necessity to develop ways to gain most out of AI while protecting ethical and human values. Their research emphasizes how better understanding of AI and its novel applications in education by policymakers will help reconstruct ideas and perceptions on teaching as well as educational practices. Popenici and Kerr (2017) depict how the emergence of artificial intelligence in education help evolve the ways teachers teach and students learn about different concepts. The huge potential and computing skill offered by AI definitely have capacity to alternate the entire architecture of academic institutions and their working patterns. AI and its possibilities bring students and teachers to a world of huge insights, knowledge, and ideas, enabling them to provide better contributions towards their academic practices. The enhanced research capabilities and encouragement to interdisciplinary collaboration facilitated effectively by AI generate scope to advance ways of understanding academic disciplines.

Academic institutions are undoubtedly one of the most effected domains by the progress of artificial intelligence technologies. Karsenti (2019) points out the fact that educational institutions have no other choice but to make room for effective implementation of AI facilities in order to adapt to the ever-expanding ways of technology and its incorporation with education. Moreover, the researcher also emphasizes the need to prepare teachers for tomorrow's schools, to make them efficient enough to utilize the immense capabilities embellished by AI as well as maintain the core of human values while making use of these technologies. The expeditious expansion of AI in academics automatically generates an urgent need for teachers and academicians to evolve and act as responsible digital citizens.

Ouyang, Zheng and Jiao (2022) exhibit ways in which application of AI in academics improve the learning experience of students. The research indicates how adoption to AI-enabled academic practices help in improving students' performance by facilitating online engagement, participation and providing provision for automatic assessment, resource recommendation as well as prediction of learning status and academic performance. The fact that high quality AI-enabled facilities aid in catering to students' performance on the basis of students' unique characteristics evidently portray how AI in academic world improve teaching methods and academic practices for the benefits of students. Chen and Lin (2020) in their study also state that AI incorporation in the field of adaptive learning, virtual classrooms etc. improve the level of teaching and quality of students, thereby working towards preparing better academicians and academic works.

Alam (2021) analyzes diverse ways in which embodiment of AI-enabled adaptive learning practices help develop student engagement and retention rates. The indication of substantial enhancement in academic accomplishment facilitated by AI as well as its ability to automatize various tasks of administration raises questions regarding the replacement of teachers by robots and artificial intelligence services. However, AI in academic world also generates several ethical and legal concerns as well as equity and access issues that requires immediate attention into it. Artificial intelligence in academic discipline also creates widespread harms that can lead to potential and lasting consequences. Borenstein and Howard (2021) discuss about the importance to aware students about risks, limitations and bias that are part of AI in adaptive learning practices, therefore making students prepared and well-equipped to deal with these technologies. The research significantly points out the necessity to keep AI ethics in education, considering the potential harms that it can create if misused.

AI-generated content brings up various ethical questions in relation to authorship and plagiarism prompting academia to establish and maintain guidelines as well as rules associated with such content generation. The recent release of artificial intelligence technologies such as ChatGPT results in widespread debates and discussions about aspect of integrity within academic practices and contents. Some of the critics have pointed out the introduction of generative AI tool like ChatGPT can significantly enhance student opportunities in learning and acquiring knowledge. While at the same time, many analysts are worried about varying ethical factors that lay alongside the free access to these facilities. Sullivan and Kelly (2023) discuss about how commentators from diverse field of academia regard the arrival of AI tools such as ChatGPT as a threat and plague on education, after surveys exposing how majority of students in universities use these tools for writing their assessments and academic paper works. On the other hand, research by Alshater (2022) expose views of critics on AI generative tools like ChatGPT in enhancing academic performance with its capability to fasten the process of data analysis and interpretation. The research depicts how these AI tools assist in extracting key information from large unstructured texts there by helping students and academicians to formulate their basic points of argument.

As previously mentioned, the emergence of AI in academic world results in generating huge disparities in aspect of authorship as well as create ethical and legal concerns on integrity of academic works. Various journals clearly reject AI generated content and do not consider these as proper works of submitting authors due to the lack of clarity in authorship. King (2023) writes about rising academic dishonesty among students where large number of them make use of AI tools to write their works. This dishonest use of AI facilities forces teachers to shift to alternate assessment methods as well as necessitates to use plagiarism software to check authenticity of academic papers. Despite the issues of plagiarism and misuse of artificial intelligence technologies, the fact that these facilities help reform academic structure is undebatable. Alam (2022) refers to ways in which virtual classrooms, smart schools and highly advanced tutoring robots reform educational practices by encouraging students to actively engage in the process of acquiring knowledge. At the same time, the implementation of such advanced facilities always raises persistent need to investigate ethical practice and utilization of the same.

Artificial intelligence technology undoubtedly plays profound role in reshaping and transforming academia by its widespread technological scope and potential in providing resources, facilities of assessment, data analysis and interpretation. However, the emergence of AI in academics also brings forward several unique challenges that require persistent investigation and monitoring. Wirtz and Lu (2020) discuss about some of these challenges that range from job insecurity, human-robot collaboration, integrity and authorship concerns to various AI related development requirements problems as well as issues of plagiarism and dishonest use of AI tools. Since academic institutions are one of the major pillars of a nation that foster brilliant minds of the future, incorporation of AI in this discipline is something which requires constant attention and surveillance. It is in fact an urgent need of the time to find ways to effectively resolve these challenges in association to AI in academic world. Thus, there is a requirement for extensive research to explore ways of adopting to artificial intelligence technologies in the field of academia in developing academic quality while confining to diverse ethical values in using such facilities.

OBJECTIVES OF THE STUDY

1. To identify how AI has changed the world of education.
2. To ascertain the benefits of AI in educational world.

METHODOLOGY

The nature of study is empirical. 211 is the sample size. To collect the data, structured questionnaire was prepared. To find the outcome of study Mean and t-test was applied. Method of sampling was Convenience sampling.

ANALYSIS

DEMOGRAPHIC RESULT

Table 1 Show participant's gender, 55.92% are male participants, and 44.08% are female participants. Looking at the Age of participants, 31.75% are between 18 – 22 years, 38.39% are between 22 to 24 years, and 29.85% are above 24 years. About educational level, 27.96% are intermediate, 36.49% are graduates, and 35.54% ate post-graduates & professionals. With regards to Type of institute, 45.97% are Government institute, and 54.03% are Private institute.

TABLE 1: PARTICIPANT'S DETAILS

Variable	No. of Participants	Percentage %
Gender		
Male	118	55.92
Female	93	44.08
Total	211	100
Age		
18 - 22 year	67	31.75
22 – 24 years	81	38.39
Above 24 years	63	29.85
Total	211	100
Educational level		
Intermediate	59	27.96
Graduation	77	36.49
Post graduation & Professionals	75	35.54
Total	211	100
Type of institute		
Government institute	97	45.97
Private institute	114	54.03
Total	211	100

TABLE 2: IMPORTANCE AND BENEFITS OF AI IN EDUCATIONAL WORLD

Sr. No.	Statements	Mean	T-Value	Sig.
1.	AI provides personalized learning experience according to the requirement of individual student	4.27	18.772	0.000
2.	Educational tools empowered by AI make learning engaging and interactive	4.21	17.999	0.000
3.	Virtual tutors can easily capture attention of students and motivate them to learn	4.07	16.170	0.000
4.	Vast amount of data can be analysed by AI to identify learning trends and patterns	4.10	16.288	0.000
5.	AI enable access to learning and education to students with disabilities	4.11	16.706	0.000
6.	AI automate the work of education institutes like grading of assessments, managing teaching schedule, etc.	4.29	19.087	0.000
7.	AI provides online education to students regardless of geographical boundaries	3.13	1.942	0.027
8.	It provides continuous assessment of performance of students and abilities	4.19	17.853	0.000
9.	Assists in developing more effective method of teaching and learning	3.19	2.816	0.003
10.	Provides personalized professional development opportunities for educators as well as for students	4.03	15.534	0.000

Table 2 Shows mean value of "Importance and Benefits of AI in educational world" the first statement is AI provides personalized learning experience according to the requirement of individual student (mean value 4.27), Educational tools empowered by AI make learning engaging and interactive (mean value 4.21), Virtual tutors can easily capture attention of students and motivate them to learn (mean value 4.07), Vast amount of data can be analyzed by AI to identify learning trends and patterns (mean value 4.10), AI enable access to learning and education to students with disabilities (mean value 4.11), AI automate the work of education institutes like grading of assessments, managing teaching schedule, etc. (mean value 4.29), AI provides online education to students regardless of geographical boundaries (mean value 3.13), It provides continuous assessment of performance of students and abilities (mean value 4.19), Assists in developing more effective method of teaching and learning (mean value 3.19), and Provides personalized professional development opportunities for educators as well as for students (mean value 4.03). T-value of statements in a survey in context of Importance and Benefits of AI in educational world are found to be significant because t-value of each statement is positive and significant because value is less than 0.05

CONCLUSION

The integration of AI in academia opens up scope to explore multifaceted approaches on academic disciplines, reshaping and transforming research methods, pedagogical practices, data analysis and knowledge acquisition techniques. AI's huge capabilities in effectively processing data has helped researchers save their time in forming a coherent understanding of diverse concepts, earlier a herculean task particularly with widespread datasets to analyze and investigate. Artificial intelligence technology and its facilitation of cross-disciplinary study has helped transcend traditional boundaries of academic discipline thereby enriching research with innovative style and ideas. Moreover, personalized nature and adaptive learning style propagated by AI also increase student engagement motivating more people to pursue scholarly disciplines. However, integration of AI in academics also results in creating various challenges, both complex and unique, raising questions on ethical and societal considerations regarding to integrity of academic works. The misuse of AI facilities leads to potential and lasting harm, upheaving importance of the necessity to persistently investigate and monitor ways of utilizing such technologies. Therefore, it is important to emerge as responsible digital citizens aware of aspects of ethical and legal accountability in using AI facilities in the attempt to explore and develop academic pursuits. By harnessing potential of AI and effectively utilizing the same academia stands composed to expand the bounds of human knowledge and pave way to new academic disciplines. T-value in T test for each statement in Importance and Benefits of AI in educational world is significant because t-value is positive and significance value is less than 0.05.

REFERENCES

- Alam, A. (2021, December). Should robots replace teachers? Mobilisation of AI and learning analytics in education. In *2021 International Conference on Advances in Computing, Communication, and Control (ICAC3)* (pp. 1-12). IEEE.
- Alam, A. (2022). Employing adaptive learning and intelligent tutoring robots for virtual classrooms and smart campuses: reforming education in the age of artificial intelligence. In *Advanced Computing and Intelligent Technologies: Proceedings of ICACIT 2022* (pp. 395-406). Singapore: Springer Nature Singapore.
- Borenstein, J., & Howard, A. (2021). Emerging challenges in AI and the need for AI ethics education. *AI and Ethics*, 1, 61-65.
- Chen, L., Chen, P., & Lin, Z. (2020). Artificial intelligence in education: A review. *Ieee Access*, 8, 75264-75278.
- Eke, D. O. (2023). ChatGPT and the rise of generative AI: threat to academic integrity? *Journal of Responsible Technology*, 13, 100060.
- Karsenti, T. (2019). Artificial intelligence in education: The urgent need to prepare teachers for tomorrow's schools. In *Artificial Intelligence in Education: The Urgent Need to Prepare Teachers for Tomorrow's Schools*: Karsenti, Thierry. [SI]: SSRN.
- King, M. R. (2023). A conversation on artificial intelligence, chatbots, and plagiarism in higher education. *Cellular and Molecular Bioengineering*, 16(1), 1-2.
- Lu, V. N., Wirtz, J., Kunz, W. H., Paluch, S., Gruber, T., Martins, A., & Patterson, P. G. (2020). Service robots, customers and service employees: what can we learn from the academic literature and where are the gaps? *Journal of Service Theory and Practice*, 30(3), 361-391.
- M Alshater, M. (2022). Exploring the role of artificial intelligence in enhancing academic performance: A case study of ChatGPT. Available at SSRN.
- Ouyang, F., Zheng, L., & Jiao, P. (2022). Artificial intelligence in online higher education: A systematic review of empirical research from 2011 to 2020. *Education and Information Technologies*, 27(6), 7893-7925.
- Popenici, S. A., & Kerr, S. (2017). Exploring the impact of artificial intelligence on teaching and learning in higher education. *Research and Practice in Technology Enhanced Learning*, 12(1), 1-13.
- Sullivan, M., Kelly, A., & McLaughlan, P. (2023). ChatGPT in higher education: Considerations for academic integrity and student learning.
- Talley, N. B. (2016). Imagining the use of intelligent agents and artificial intelligence in academic law libraries. *Law Libr. J.*, 108, 383.
- West, D. M., & Allen, J. R. (2018). How artificial intelligence is transforming the world. Report. April, 24, 2018.
- Wu, J., Ou, G., Liu, X., & Dong, K. (2022). How does academic education background affect top researchers' performance? Evidence from the field of artificial intelligence. *Journal of Informetrics*, 16(2), 101292.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

