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## ROLE OF SOCIAL MEDIA IN INDIAN POLITICS: AN ANALYSIS

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### ABSTRACT

*The rapid expansion of social media has profoundly altered the political landscape, influencing political discussions, shaping public opinion, and impacting electoral processes. Platforms like Facebook, Twitter, YouTube, Instagram, and WhatsApp have revolutionized political communication, making it more dynamic, instantaneous, and interactive. These digital spaces enable politicians, political parties, and citizens to engage in discourse in unprecedented ways. This research seeks to examine how social media influences political dialogue, shapes public sentiment, and affects election outcomes.*

*A key advantage of social media in politics is its ability to reach a broad audience instantly. Politicians and parties leverage these platforms for election campaigns, policy promotion, and voter engagement, often bypassing traditional media. Its significance can be seen in a better alternative of main stream media particularly at the time when the main stream media is under control and it seems to be working for corporates and ruling Modi regime. Social media also empowers individuals by offering direct access to political figures and real-time political updates. It fosters discussions on critical issues, encouraging political participation and activism. Additionally, these platforms allow targeted political outreach through data-driven strategies, making campaigning more effective and precise.*

*Despite its benefits, social media presents significant challenges in political engagement. The rapid spread of misinformation and fake news has become a major concern, shaping public perception and sometimes even influencing election results. Manipulated narratives, biased reporting, and misleading content can misinform voters and contribute to political polarization. Moreover, the misuse of social media for propaganda, hate speech, and cyber bullying complicates online political interactions.*

*This study will explore both the benefits and drawbacks of social media in politics. By analysing real-world cases, it aims to provide insights into how social media is transforming political processes and suggest strategies to address its negative effects.*

**KEYWORDS:** *Political Communication, Public Opinion Influence, Election Campaigning, Misinformation And Fake News.*

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## INTRODUCTION:

Social Media's Impact on Indian Politics Social media has drastically changed Indian politics by altering the interactions between political parties, leaders, and voters. With more than 500 million people using the internet, political communication has become crucial thanks to sites like Facebook, Instagram, X (formerly Twitter), and WhatsApp. Unlike traditional media, social media offers real-time interaction, allowing politicians to answer public issues instantaneously. It plays a key role both during and beyond election cycles by moulding public opinion, rallying support, and targeting specific voting groups, notably the tech-savvy youth.

In order to sway conversations, especially during elections, Indian political parties have progressively adopted digital campaigns, hashtags, and viral content. Politicians can interact with citizens on social media, resolve complaints, and create narratives that influence public opinion. Targeted adverts based on user demographics have made digital campaigning a crucial election strategy. During elections, prominent hashtags such as #AbKi Baar Modi Sarkar, #NYAY, and # Main Bhi Chowkidar have trended, affecting voter opinion. Additionally, social media gives citizens a forum to discuss governance and policy. It has also made politics more accessible to independent voices by allowing grassroots leaders to gain prominence without depending on conventional party structures.

Social media has notably impacted Indian voting behavior by influencing public perception and enhancing political engagement. Following the 2014 Lok Sabha elections, social media has been essential in predicting election results and rallying voters. Although social media boosts political involvement and the exchange of information, it also disseminates false news and misinformation; resulting in societal rifts. The improper use of social media in a democracy can lead to instability, thus making it crucial to oversee content wisely.

Not with standing its benefits, social media has sparked worries about propaganda, disinformation, and online manipulation. Misleading narratives, manipulated films, and fake news frequently spread online and affect public opinion. Another developing problem is the use of hired influencers and bots to spread political messages or disparage opponents.

## Concerns

Over privacy and transparency were raised by the Cambridge Analytical affair, which revealed the dangers of data exploitation in digital politics. Ethical discussions over digital election tactics have arisen as a result of political parties being accused of utilizing personal information for micro targeted campaigns. These worries have raised questions about how political organisations gather and exploit user data.

Affordable smartphones and internet access have made political engagement more widespread, especially since Reliance Jio's 2016 launch. Previously excluded rural areas are now actively involved in online political discourse, and platforms like WhatsApp have become essential for direct communication, with political parties using them to organize meetings, rally support, and disseminate their agendas.

Numerous social and political movements in India have benefited greatly from social media. For example, the 2011 anti-corruption movement, spear headed by Anna Hazare, gained momentum



through viral campaigns, and the 2020–21 farmers' protests attracted national and international attention because of widespread digital activism. These movements show how social media gives citizens the ability to voice their concerns and hold leaders accountable, particularly at the moment when the mainstream media has become the handmaid of ruling Political Regime and Corporate. The social media is more democratic in its nature & essence as it gives adequate space to born ways communication. Social media's increasing power has led the government to enact content moderation laws in an effort to strike a balance between responsible governance and free speech. None the less, worries about data privacy, censorship, and digital spying continue. Social media is still an effective instrument in Indian democracy inspite of these obstacles. It has changed public opinion, empowered citizens, and transformed political communication. As technology evolves, digital literacy and responsible online behavior will be crucial in ensuring a well-informed and democratic society.

### **Objectives:**

The followings are the main objectives of this study:

- Analyzing the Influence of Social Media on Political Communication.
- Comprehending the Function of Social Media in Political Engagement.
- Evaluating the Impact on Public Perception and Election Results.
- Examining Challenges Presented by Social Media in Politics.

### **Review of literature:**

A literature review is an analytical and thorough overview of studies on a specific subject. It helps the researcher to identify & define research problem, as well as to layout its objectives & hypothesis. It is useful in generalisation of research findings & predictions of socio-Political phenomena. The followings are main aspects of Review of literature for the present study:

- Social Media as a Political Instrument: Research shows that social media has evolved into a significant asset for political campaigns. Manpreet Kaur and Rajesh Verma (2016) discovered that political parties widely utilize social media platforms such as Facebook and Twitter to directly interact with voters.
- The Impact of Social Media on Election Results: As noted by Usha M. Rodrigues & Michael Nieman (2017), India's general election in 2014 was called the "first social media election," emphasizing the increasing reliance of political parties on online platforms.
- Issues Arising from Social Media in Politics: A study conducted by Priya Sinha (2021) highlights the dangers of misinformation and digital manipulation, which can mislead voters.

### **Concept:**

The main emphasis of this research is on the effect of Social Media Usage by university students regarding their understanding of Political Knowledge, Political Efficacy, Civic Involvement and Political Engagement in Campus Party Politics enabled campuses and Campus Party Politics prohibited campuses. Therefore, it is important to succinctly clarify on Social Media to enhance the understanding of the study's established goals. Social Media have revolutionized the realm of communication. It has significantly shaped and transformed how individuals think, learn, play, connect, and create convey. Nowadays, it has integrated in to our daily life. It is more than just a technology; it is an engine of societal transformation, which has altered our work patterns,

educational experiences, entertainment choices, social interactions, and methods of collecting and sharing information; in brief, our fundamental being. Various scholars have provided multiple definitions of Social Media. However there are numerous similarities in these definitions, some of these highlight specific aspects of Social with added emphasis on particular traits Media.

American Psychological Association (APA) defines social media as "forms of digital communication through which users create online communities to share information, ideas, personal messages, and other content." Whereas Wikipedia describes social media as "interactive technologies that facilitate the creation, sharing and aggregation of content amongst virtual communities and networks."

### **Forms of Social Media**

Politics and Social Media are Online communities that facilitate information sharing, conversation, and worldwide connections, such as Facebook, Instagram, and Twitter, are referred to as social media. Social media is essential to political communication, campaigning, and public involvement because it enables leaders to communicate updates, engage with the public, and sway opinions. By influencing public opinion, rallying followers, and delivering real-time news, it has revolutionised political debate. Social media is a vital weapon in contemporary political operations since governments and political leaders use these channels to address issues, advance policies, and foster civic engagement.

Depending on how user-generated content is shared, Social Media can be divided into six categories:

- a) Social Media Platforms (Facebook, Google+, MySpace, LinkedIn)
- b) Community of Media Products (YouTube, Flickr, Slideshare)
- c) Blogging Platforms (Wordpress, Blogger, Twitter, Posterous)
- d) Community for Creating Information (Wikipedia, Wikispaces)
- e) Services for Sharing Links (Digg, Diigo)
- f) Online Communities (Habbo Hotel, Second Life)

### **Political Knowledge:**

Delli Carpini and Keeter (1996) characterize Political Knowledge as the collection of real political knowledge that is retained in long-term memory. Political Awareness is as ought-after trait among the people in any thriving democracy. Policy-related Knowledge empowers individuals to make educated decisions about who ought to govern. Them and which policies need to be adhered to during the administration process. Kate Kenski (2006) characterizes Political Knowledge as factual information that is retained in recollection regarding public policy, governmental matters, elected and appointed officials authorities, and individuals running for public positions. Multiple studies have suggested that individuals with more Political Knowledge tend to exhibit higher engagement in political events. Increased Political Knowledge can contribute to individuals' dedication to different types of Political Participation not only makes them democratically effective but also informed in their opinions. Democracy functions more effectively. When the public is aware of political issues.

### **Trends in India's Population, Internet Usage, and Social Media:**

**Population:** By 2025, India attained a total of 1.46 billion population of which approximately 62.9% is rural and 37.1% is urban. The gender distribution is 51.6% male and 48.4% female.

**Internet Usage:** In January 2025, India reported 806 million internet users (55.3% of the population), an increase of 49 million (6.5% rise) as compared to 2024. Nonetheless, 652 million individuals (44.7%) stayed disconnected.

**Trends in Social Media:** 491 million identities of social media users (33.7% of the population). Increase of 29 million users (6.3% raise) starting in 2024. However among this population 444 million adults use social media (43.1% of the adult population).

**Gender disparity:** There in this regard 65.5% are male, 34.5% are female. 60.9% of internet users in India engage actively with social media.

Social media is expanding quickly, but numbers might vary because of data modifications. Digital connectivity keeps growing throughout the nation.

### **Research Methodology:**

The research approach utilized a descriptive research design to investigate the impact of social media on political communication. A convenience sampling approach was employed, focusing on active social media users aged 18 and older via platforms such as WhatsApp, Instagram, and Facebook. Data gathering was carried out through a structured questionnaire which covered information and political participation activities. The research mainly depended on the results of quantitative analysis. This method facilitated organized data gathering, allowing for a meaningful analysis of social media's impact on political engagement and opinion development. The research utilized both primary and secondary data collection methods for a comprehensive analysis. Primary data was gathered through an online survey on social media, while secondary data came from scholarly sources and reputable media. This integration provided deeper insights into social media's role in political communication.

### **Data Analysis:**

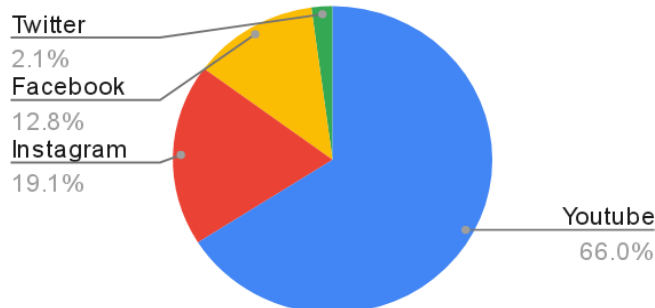
In this study, information related to social media and politics and their respective effects have been collected from 48 people of Sirsa district. Through a questionnaire and analysis by using simple statistical tools which has been given below:

#### **1. Which Social Media platform do you use most often for news and political information?**

Determining the favored platforms, like Facebook, Twitter, or Instagram, aids researchers in grasping where individuals are most prone to come across political content and conversations. Every platform possesses distinct algorithms, audience demographics, and content formats, all of which affect how political information is disseminated and received. This data enables researchers to assess which platforms exert the greatest impact on political attitudes and participation.



Fig 1

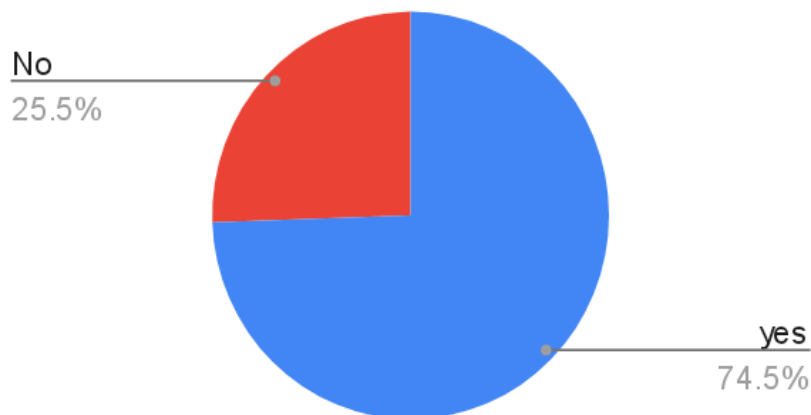


From fig.1 it is clear that two-thirds of the respondents (66.0%) use YouTube, (19.1%) followed by Instagram, (12.8%) Facebook and merely (2.1%) Twitter.

## 2. Do you believe Social Media has influenced your political views?

Social media platforms present users with a range of viewpoints, news outlets, and political views, which can influence or strengthen their beliefs. Algorithms that emphasize trending or like-minded content frequently generate echo chambers, where users mainly encounter perspectives that match their own, reinforcing their beliefs. Conversely, some believe they are not impacted, considering social media a source of information instead of influence. This combination of reactions underscores the considerable, yet diverse, influence of social media on political opinions.

Fig.2

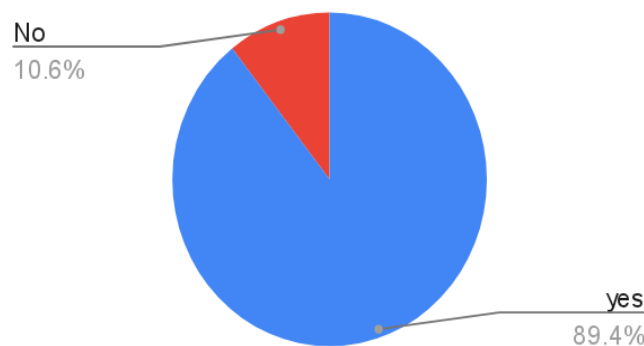


From fig.2, it is clear that about three-fourths of the respondents (74.5%) answered in Yes and One-fourth (25.5%) answered in No.

## 1. Do you believe Social Media played a significant role in the last (2024) election?

The public frequently shared varied opinions. Many recognized that social media served as a strong instrument for shaping voter views, spreading information, and rallying supporters. It was considered crucial for candidates' engagement, especially in reaching younger demographics and marginalized communities. Nonetheless, some individuals expressed worries regarding misinformation and echo chambers on social media, as these could polarize view points and impact the standard of democratic discussion.

**Fig.3**

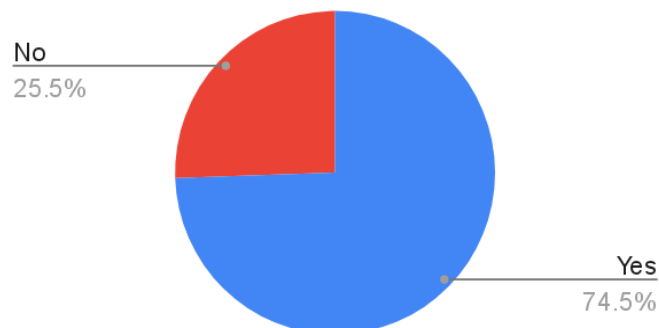


From fig.3, it is clear that almost all three-fourths (89.4%) respondents are of the view point that Social Media has played a significant role in the 2024 election and only a small segment (10.6%) have a contrary view point.

## **2.Do you think politicians should use Social Media more?**

The community frequently emphasizes both possible advantages and issues. Numerous individuals think that a heightened social media presence enables politicians to connect directly with the public, encouraging transparency and facilitating immediate interaction on various issues. It also provides a means to connect with younger, more digitally engaged audiences, promoting increased political involvement. Nonetheless, some express concern over the dangers of misinformation, polarization, and the chance that rapid online reactions might lack the depth required for intricate political dialogues. Public feedback shows the two fold function of social media in improving political discussions, while also necessitating careful oversight to uphold credibility and trust.

**Fig.4**



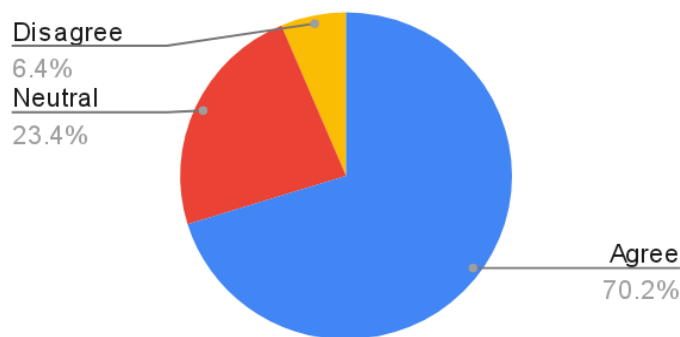
From fig.4, it is clear that about three-fourths of the respondents (74.5%) answered in Yes that politicians should use social media and One-fourth (25.5%) answered in No.

## **3.Social Media plays an important role in getting politicians to pay attention to certain**

### issues?

Individuals frequently inquire if social media truly contributes to policy change or if it primarily raises public awareness. Some people doubt the extent of its influence on politicians' choices and whether online activism genuinely leads to tangible results. Furthermore, users might question whether social media elevates specific voices above others, or in what ways it can ensure politicians are held accountable. These inquiries are essential for grasping how social media serves as a potent, immediate channel of communication between the public and political leaders.

Fig.5



From fig.5 “Social Media plays an important role in getting politicians to pay attention to certain issues” then about three-fourths (70.2%) answered for agree, (23.4%) answered for neutral and (6.4%) answered for disagree.

### Findings:

This take a look at is derived from a survey of forty eight members, investigating their engagement with social media and the way it impacts their political perspectives and moves. The survey consequences are broken down into precise classes for in-intensity analysis..

The maximum popular social media platforms for news and politics have been recognized within the survey: YouTube is used by 66.0%, Instagram by using 19.1%, Facebook through 12.8%, and Twitter through 2.1%. YouTube turned into found to be the maximum dominant platform, utilized by almost 2/3 of contributors, highlighting its importance in political discussions and video content material. Instagram also has a good sized range.

A observe at the Impact of Social Media on Political Views determined that 74.5% of respondents suggested that social media has encouraged their political affairs, even as 25.5% disagreed. The results recommend that maximum human beings trust social media plays a massive position in shaping their political perspectives with the aid of promoting political discussions and doubtlessly changing their critiques.

The vast majority 89.4% of individuals assume that social media had a massive effect at the previous election, with simplest 10.6% expressing war of words. This discovery highlights the growing significance of on-line structures in political campaigning and elections.

Is it encouraged for politicians to increase their use of social media? According to a large majority 74.5% sure, they ought to, but 25.5% disagree. This illustrates the need for politicians to interact with the general public on these systems for you to talk their thoughts and plans. .

Social Media's Impact on Bringing Attention to Political Matters: 70.2% believe it is essential for purchasing politicians to take word, 23.4% are neutral, and 6.4% disagree. This shows social media has the strength to no longer best affect citizens but also deliver important problems to the eye of politicians, probably resulting in policy adjustments or political recognition.

Finally, the records suggests that social media has a massive effect on influencing political reviews and moves inside the members, specifically in the younger, well-educated organization. YouTube is the pinnacle preference for political content, with a considerable notion that social media has an effect on elections and political engagement. Although many human beings see political content, a extensive range do not participate via sharing or commenting, suggesting they consume information passively. These effects are treasured for greedy how social media use intersects with political behaviour, specially for directing political campaigns or educational efforts targeted on enhancing virtual literacy in political involvement.

### **Discussion:**

The Pros and Cons of Social Media Usage in politics:

#### **Advantages:**

- Increased voter awareness and engagement being two way communications.
- A platform for marginalized voices to be heard.
- Cost-effective campaigning for political parties.

#### **Disadvantages**

- Spread of misinformation and propaganda.
- Political polarization and online hate speech.
- Issues with data privacy and cyber security.

### **Conclusion:**

Social media has profoundly changed Indian politics by improving democratic engagement, but it has also brought challenges such as misinformation and social division. Platforms such as Facebook, Twitter, WhatsApp, and Instagram have allowed citizens, including marginalized communities, to participate in national conversations, connect with political figures, and promote their causes. The increase in internet accessibility, particularly following Reliance Jio's introduction in 2016, has broadened the influence of social media, especially in rural and semi-urban regions.

Political parties currently depend on social media for direct interaction, engaging voters, and providing real-time transparency. Nonetheless, this transition has also resulted in the proliferation of misinformation, propaganda, and hate speech, occasionally employing bots and trolls. The Cambridge Analytical controversy highlighted the dangers of data exploitation in political elections. Misinformation can heighten tensions and erode confidence in democratic institutions, emphasizing the necessity for more robust regulations.

In spite of these obstacles, social media continues to be an influential resource for political mobilization, accountability, and public involvement. As its impact expands, political campaigns and administration will more and more rely on digital tactics. Nonetheless, ethical and regulatory frameworks need to be established to weigh its advantages against its dangers. Future studies ought to investigate the dual role of social media in promoting democracy, while also potentially serving as a source of misinformation and division.

### **Suggestions:**

Here are some suggestions to make it even better and more impressive:

- a) **Social media literacy into academic curricula:** To assist students analyse political content and recognize on-line propaganda or incorrect information, as a result empowering them to suppose severely approximately digital information. It is vital that local academic establishments in Sirsa lead this initiative.
- b) **Promote a subculture of reality-checking:** People must be endorsed to verify records before sharing political material. Efforts to inspire the usage of truth-checking resources like Alt News or Factly can aid in preventing in correct information throughout politically heated debates.
- c) **Champion of transparency in political finances:** It is vital for residents to request transparency from political figures on social media. Verified money owed and transparent declarations of associations are vital to avoid the public being deceived by false accounts or unconfirmed sources.
- d) **Prevent the propagation of hate speech:** People on social media must avoid spreading or interacting with content material that encourages hate speech or tensions within groups. Authorities and systems should take strong motion in opposition to the ones spreading such content to preserve social peace, particularly in sensitive regions.
- e) **Keep song of politician's social media interest:** Residents can make sure responsibility by intently monitoring their interactions and public commitments on social media. Platforms should sell transparency by way of imparting customers with the potential to display these interactions and outcomes as they evolve.
- f) **Encourage Political Awareness Campaigns thru Social Media:** Emphasize informing the general public approximately their rights, the importance of voting, and approaches to engage in governance. NGOs and neighbourhood civil society businesses in Sirsa have the choice to use social media platforms which includes Facebook or WhatsApp for disseminating these messages.
- g) **Promote Equal Political Representation:** Political data on social media has a tendency to be skewed or one-sided. People and neighbourhood leaders should promote numerous political representations via assisting and actively collaborating in numerous political view points to enhance choice-making thru better statistics.

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## UNVEILING APPREHENSIONS: THE CHANGING PERSPECTIVES OF YOUNG UNMARRIED WOMEN ON MARRIAGE IN KERALA

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### ABSTRACT

*This study examines the perspectives and apprehensions of young unmarried women in Kerala regarding the institution of marriage. Through a survey of 150 participants aged 18 to 26, the research explores how factors such as societal expectations, career aspirations, personal identity, and family dynamics influence women's attitudes toward marriage. The findings reveal significant concerns among participants related to post-marital adjustment, loss of autonomy, fear of sacrificing personal goals, trust issues, and interference from in-laws. Many women also expressed scepticism about marital happiness and supported the idea of living independently without marriage. Despite these apprehensions, a majority still held hope for lasting marital relationships. The study highlights the need to reconsider traditional marital norms and support women's autonomy in making life choices, emphasizing the broader cultural shift toward gender equality and personal freedom.*

**KEYWORDS:** *Young Unmarried Women, Marriage In Kerala, Attitudes Toward Marriage, Marriage Apprehensions.*

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### INTRODUCTION

Marriage is a popular ritual among all religions and cultures in India. It is considered a traditional safety, security and social status norm for women. In India, many young women are forced to enter into marriage. Young unmarried women in Kerala have their own set of apprehensions and attitudes towards marriage because of various factors, including societal expectations, personal experiences, and individual aspirations shape these apprehensions and attitudes. These young women may have concerns about their independence, career aspirations, compatibility with potential partners, and societal pressures to conform to traditional gender roles. This study explores the specific apprehensions and attitudes of young unmarried women in Kerala towards marriage. In the long run, the transformation of these one million women would have contributed more to the development of Kerala society than all the temporary euphoria

created by foreign remittances and the acquisition of modern gadgetry (Zachariah et al., 2001). Through this study, we hope to gain insights into the factors that influence these apprehensions and attitudes, as well as understand the potential impact these apprehensions and attitudes may have on their decisions regarding marriage. The 21st century witnesses a paradigm shift in societal dynamics driven by education, urbanization, and economic independence. Young women in Kerala are at the forefront of this transformation, navigating a delicate balance between tradition and modernity. Aspirations for education and careers intertwine with desires for autonomy, shaping a complex tapestry of expectations beyond traditional marital norms' confines. Because of the enormous impact of marriage on the lives of women, in particular, researchers and policymakers have increasingly sought to examine marriage through a human rights lens. In June 2023, an independent study conducted by a psychologist in Kerala on the topic of 'alarmingly increasing fear of marriage among girls' found a fall in the profiles of females entering into marriage. It depicts 57% of boys who are registered in matrimonial sites have no girls to marry (Nithin A F, 2023). The state of Kerala exemplifies this trend, with rising divorce rates and later marriages (Mathew, 2023). The statistics revealed that there were 2,318 cases of rape, 4,269 cases of molestation and 5016 cases of cruelty from husbands/relatives during last year alone. This intriguing study aims to unveil the real sentiments of these women, shedding light on their perspectives, concerns, and apprehensions when it comes to the institution of marriage.

### **Literature Review**

Young people's attitudes towards marriage are changing. Female participants were said to accept their marital responsibilities equally and consider themselves equal to men in terms of social obligations. The present generation believes that it is not only the wife's role to take care of the housework but also the husband's responsibility to manage the family's money and value a promising career more than a successful marriage. Most youths has a negative remark on family life. Adjustments, sacrifice, love and tolerance are the essential qualities to lead a good family life (Kanak Yadav, 2018; Behera & Lenka, 2018) Experiences in romantic relationships have consistently predicted optimistic expectations and lower divorce expectations. Socio-economic characteristics, contextual experience, and mental and emotional well-being also played a role in predicting these differences and changes in expectations in adulthood. (Arocho, 2021)

Marriage is a social contract, including all social customs and traditions. The new generation wanted their identity and prioritised marriage and career equally. According to young adolescents, girls aged between 20- 25 years prefer arranged love marriages and give priority to their careers as well. The girls are interested in the career field to help their parents and husbands financially, but to some extent, home life is affected by work, and they prefer living in relationships (Behera & Lenka, 2018).

Adolescents generally hold negative attitudes towards divorce and view marriage as a lifelong commitment (Martin et al., 2003). These attitudes are influenced by the strength of their beliefs and their personal relationship outcomes, which can be affected by parental marital status and conflict (Riggio & Weiser, 2008). Traditional attitudes towards marriage are also influenced by religiosity, nonverbal skills, and lifestyle choices (Flouri & Buchanan, 2001). However, adolescents from divorced backgrounds are less likely to express a desire to marry despite potentially marrying early due to other influences (Tasker, 1993). The present generation considers marriage as an important personal and social affair for supporting and fulfilling sexual

desires. The new generation is forced to marry because of continuing social customs, conscious or unconscious social pressure for marriage, to obey parental orders and to start a new family by bearing children. The new generation's attitude towards marriage is changing; it has other dimensions such as accepting living together relationships, premarital sex, divorce, teenage pregnancies, extramarital relationships, children out of marriage, marital rape and so on. (Adhikari, 2017)

Research found that anxieties about the success and stability of marriage are common, particularly among never-married individuals. (Zimmer, 1986) Identified fears about loss of identity, control, and finances, as well as accepting adult responsibility, as key influences on fear of marriage (Curtis, 1994). Highlighted the impact of economic factors, cultural and gender beliefs, and relationship characteristics on unwed parents' expectations about marriage. (Waller, 2001) Adolescents with divorced parents may have both hopes and worries about their own future marriages (Dennison & Koerner, 2008). Anxiety towards marriage, such as frequent emotional breakdowns, difficulty to talk to everyone, lower concentration on work, regular fights with fiancé, lower relationship quality, anxiety about staying with a stranger, and adjusting to someone else's family (Behl, 2018) Recollections of high parental conflict are associated with greater relationship conflict, and individuals with divorced parents report more negative marriage attitudes. (Riggio & Weiser, 2008) These studies collectively suggest that apprehension towards marriage is a complex phenomenon influenced by various personal, social, and cultural factors. There is no significant difference between men's and women's attitudes towards the concept of marriage, societal expectations and the tendency to change in marriage, while there is a significant difference between men and women who were interviewed about sexual relationships, type of marriage, criteria for choosing a mate and specific reasons for a successful marriage, similar to the results of this study. (Bhavana N. &, 2015)

Research has indicated that children's perspectives on marriage and family life are adversely affected by parental divorce. Respondents from both intact and divorced groups believed that they regarded marriage more seriously than people in general, and the majority expected to get married at some point, regardless of family background. Both groups regarded divorce in a negative light, but there was also evidence of an "ideological dilemma," with shifts of opinion depending on whether the issues were framed at an individual or societal level (Burgoyne & Hames, 2002). Adults from divorced families hold more negative attitudes toward their families of origin compared to those from intact families. They value marriage but are aware of its limitations and are tolerant toward its alternatives; few differences emerged between groups in their attitudes toward the advantages and disadvantages of marriage, living together, or singlehood once other family-of-origin variables were statistically controlled. (Amato, 1988)

In today's society, young unmarried women often find themselves wrestling with mixed feelings and uncertainties when it comes to the concept of marriage. This pivotal life decision brings about many emotions and considerations that can shape their attitudes and apprehensions towards tying the knot. For many young women, the idea of marriage represents a blend of excitement and anxiety. They are torn between societal expectations of settling down and the desire to pursue personal and professional aspirations. This dilemma can leave them feeling perplexed as they navigate the complexities of modern relationships.

In today's fast-paced world, young women increasingly prioritise their freedom and autonomy, and sacrificing this freedom in marriage can evoke hesitation and reluctance. Young unmarried women today embrace their independence, career aspirations, and personal growth. They



envision a partnership built on mutual respect, shared values, and emotional support. This hopeful outlook balances their fears with the potential for a fulfilling and enriching relationship. The attitudes and apprehensions of young unmarried women towards marriage reflect a complex interplay of societal expectations, personal aspirations, and emotional complexities. By embracing their independence, challenging stereotypes, and exploring the possibilities that marriage offers, these women navigate the path towards matrimony with a blend of caution and optimism. The pressure to conform to traditional norms can weigh heavily on young unmarried women. Questions about timelines, expectations, and societal judgments can create a sense of unease and self-doubt. The fear of making the wrong choice or missing out on personal growth can affect their marriage.

The Adolescents have varied and non-traditional attitudes towards sexual behaviour and alternative living arrangements. There is a disparity between attitudes towards premarital sex and actual behaviour, with growing acceptance of premarital counselling and psycho-educational interventions.(Martin P. D., 2003) highlighted the discrepancy between expectations and reality in marriage, particularly for women, due to societal changes.(McAllister, 1991)Noted a shift in attitudes towards marriage, with a growing acceptance of singleness and a desire to delay marriage for education and work experience.(Thornton, 1982) emphasized the high hopes of unwed parents for marriage, but also identified factors such as drug or alcohol problems, conflict, and distrust that can lower these expectations (Waller & Mc Lanahan, 2005).

In a world where societal norms often dictate women's choices, young unmarried women are breaking stereotypes and redefining their attitudes towards marriage. In our society that often places immense pressure on women to marry at a certain age, it is important to understand the perspectives and attitudes of young unmarried women towards marriage. Are they willingly delaying or opting out of marriage, or is societal pressure forcing them to make choices against their own desires? In an age where independence, career pursuits, and personal growth are increasingly valued, it is fitting to revisit the traditional expectations of women and uncover the motivations behind their decisions. By doing so, we hope to foster a deeper understanding of young women's diverse experiences and perspectives in relation to marriage.

### **Objectives**

- ✚ To understand the young unmarried women towards marriage in Kerala
- ✚ To explore various apprehensions of young unmarried women towards marriage

### **Materials and Methods**

#### **Research Design**

This study employed a descriptive survey design to explore the apprehensions and attitudes of young unmarried women in Kerala towards marriage.

#### **Sampling Procedure**

A purposive sampling method was used to select 151 unmarried women between 18–26 years. The participants voluntarily responded to an online survey shared through social media platforms.

#### **Data Collection**

Data were collected using a self-constructed Google Form questionnaire, and the link for the survey schedule was circulated through social media groups, developed after a thorough literature review. Participants were included based on informed consent and anonymity.

## Data Analysis

The responses were analyzed using descriptive statistics such as percentages and frequencies. Findings were presented in narrative form supported by tables and figures.

## Results and Discussion

Table 1 denotes Socio-demographic characteristics of participants

**Table 1: Socio-demographic characteristics of participants**

Category	Sub-category	Frequency	Percent
Age Category	18-20 years	26	17.22%
	21-23 years	82	54.30%
	24-26 years	43	28.48%
Qualification Pursuing	Bachelors	34	22.5%
	Masters	46	30.5%
	Bachelors	19	12.6%
	Masters	52	34.4%
Family Type	Joint Family	16	10.6%
	Nuclear Family	135	89.4%
Education Qualification (Mother)	Primary	7	4.6%
	Secondary	73	48.3%
	Higher Secondary	26	17.2%
	Graduation	28	18.5%
	Higher Education	17	11.3%
Education Qualification (Father)	Primary	14	9.3%
	Secondary	85	56.3%
	Higher Secondary	14	9.3%
	Graduation	29	19.2%
	Higher Education	9	6.0%
Occupation of Mother	Homemaker	93	61.6%
	Daily Wager	6	4.0%
	Private Employee	2	1.3%
	Government Employee	40	26.5%
	Self-Employed	10	6.6%
Occupation of Father	Daily Wager	42	27.8%
	Government Employee	23	15.2%
	Private Employee	5	3.3%
	Professional Service	3	2.0%
	Self-Employed	78	51.7%
Most Attached Person in Family	Father	27	17.9%
	Mother	97	64.2%
	Siblings	22	14.6%
	No One	5	3.3%

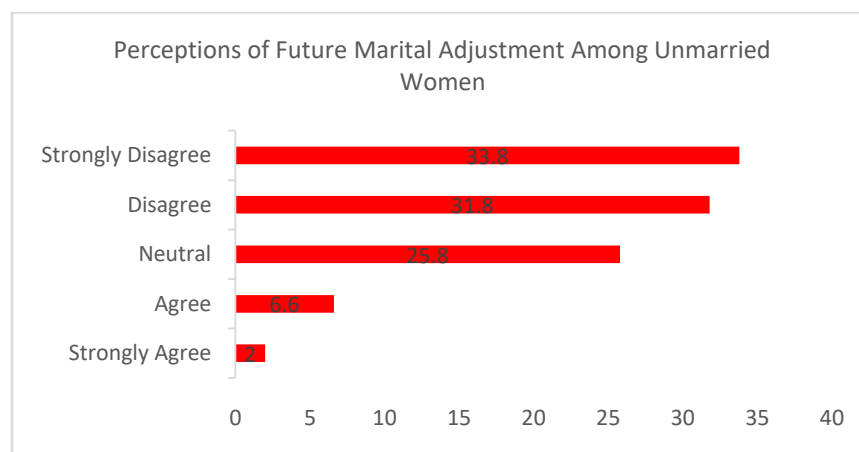
The socio-demographic data indicate that the majority of respondents are young women, with 54.3% aged between 21 and 23 years, followed by 28.5% who are 24 years and above, and 17.2% between 18 and 20 years. This age distribution reflects a predominantly young adult population, likely in the transitional phase between higher education and early career or family life. Educational aspirations are notably high among this group, with 64.9% either pursuing or having completed postgraduate studies (Masters), and a combined 35.1% associated with undergraduate education. This points to a rising trend in women's participation in higher education, suggesting improved access to academic opportunities and a shift toward career-oriented goals.

Most of the participants (89.4%) belong to nuclear families, a pattern consistent with changing family dynamics in contemporary Indian society where smaller household structures are becoming more prevalent, especially in urban and semi-urban areas. Regarding parental education, the data show moderate educational backgrounds: nearly half of the mothers (48.3%) have completed secondary school, while only 11.3% attained higher education. Fathers tend to have slightly higher educational attainment, with 56.3% completing secondary school and 19.2% reaching graduation. These figures highlight generational differences in educational access and underscore the progress the current generation of women is making in comparison to their parents.

In terms of occupational background, 61.6% of mothers are homemakers, which continues to reflect traditional gender roles, although 26.5% are employed in government positions, a notable figure that suggests some degree of empowerment and workforce inclusion. Fathers are primarily engaged in informal employment, with 51.7% self-employed and 27.8% working as daily wage labourers, indicating a reliance on unstable or unstructured forms of income. This economic background may influence the participants' aspirations for greater financial stability and professional achievement.

An especially significant finding is that 64.2% of the respondents reported their mothers as the most emotionally attached family member, far surpassing attachment to fathers (17.9%) or siblings (14.6%). This emphasizes the central emotional and possibly motivational role that mothers play in their daughters' lives, possibly acting as primary caregivers and role models. This strong maternal bond may also impact the daughters' perceptions of family values, emotional well-being, and social identity.

### 1. Perceptions of future Marital Adjustment among unmarried women



**Fig 1: Perception of future marital adjustment among unmarried women**

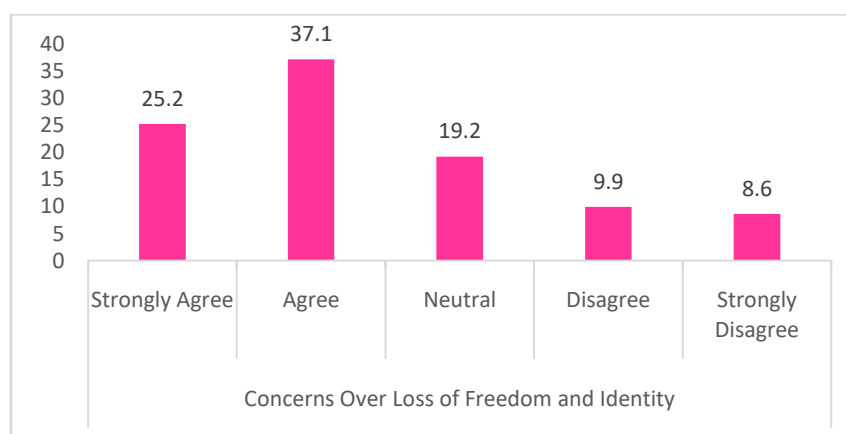
The adjustment of a girl after marriage is a significant life transition that involves adapting to a new set of roles, responsibilities, relationships, and environments. This adjustment process can vary widely based on cultural, personal, and societal factors.

The bar chart (figure 1) titled "*Perceptions of Future Marital Adjustment Among Unmarried Women*" reveals a predominantly negative outlook on marital adjustment among this group. A significant majority of respondents expressed pessimism, with 33.8% strongly disagreeing and 31.8% disagreeing with the idea of successful future marital adjustment. A smaller segment,

25.8%, remained neutral, indicating uncertainty or ambivalence. In contrast, only 6.6% agreed and a mere 2% strongly agreed, suggesting that optimism regarding marital adjustment is relatively rare among unmarried women surveyed. This distribution suggests a general concern about the feasibility of successful marital adaptation in the future among unmarried women.

Before marriage itself, girls think the marital adjustment is very hard. It may lead to issues such as post-marital stress or depression because, after marriage, girls will take time to adjust to the new living conditions in their husband's home, and many young women will not be ready for adjustments and sacrifices after marriage. The adjustment to marriage is a unique and individual process. Effective communication, mutual understanding, and shared efforts between partners contribute to a smoother transition. Additionally, seeking support from family, friends, or professionals can be beneficial during this significant life change.

### 1. Concerns over Loss of Freedom and Identity



**Fig 2: Concerns over loss of freedom and identity**

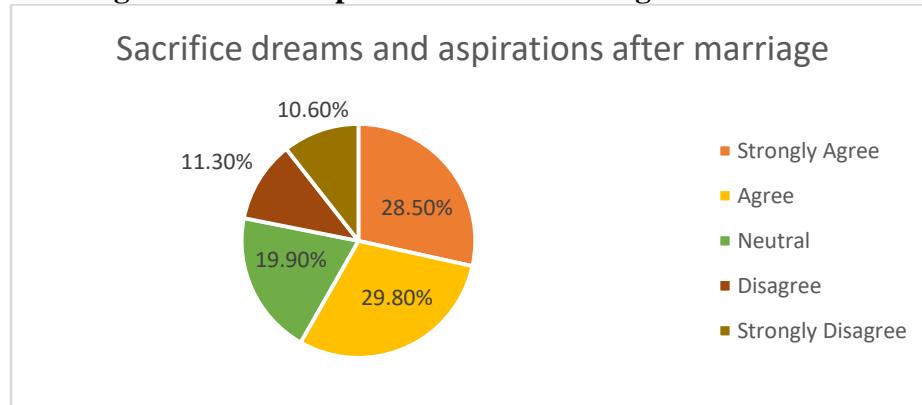
The young unmarried women girls feel a loss of autonomy or independence after marriage. Decisions that were once made solely by the individual may now involve consultation or compromise with a spouse. Married women might feel constrained in their decision-making processes in certain cultural or traditional settings, especially if societal norms dictate specific roles and expectations.

Fig 2 indicates that a good number (62%) of participants agreed that they have fears about their freedom and identity loss after marriage, indicating a widespread concern about threats to personal or cultural autonomy. This suggests that issues related to identity preservation and individual liberties resonate strongly within the population, possibly influenced by political, social, or cultural changes. Meanwhile, 19.2% of participants remained neutral, which may reflect uncertainty or a lack of strong opinion on the issue. In contrast, only 18.5% expressed disagreement or strong disagreement, suggesting that relatively few individuals perceive these concerns as unfounded. Thus, Participants believe that when they are single they can, they are free to do whatever they want, and after marriage, husbands and in-laws will restrict them and they will need to seek permission from them, which will create negative thoughts about marriage in their minds.

Marriage often involves adopting new roles, such as that of a wife, daughter-in-law, or mother. For some individuals, these roles may conflict with their pre-marriage identity and personal

aspirations. Societal expectations may pressure women to conform to traditional gender roles, potentially leading to a perceived loss of personal identity as they navigate these expectations.

### 3. Fear of sacrificing dreams and aspirations after marriage

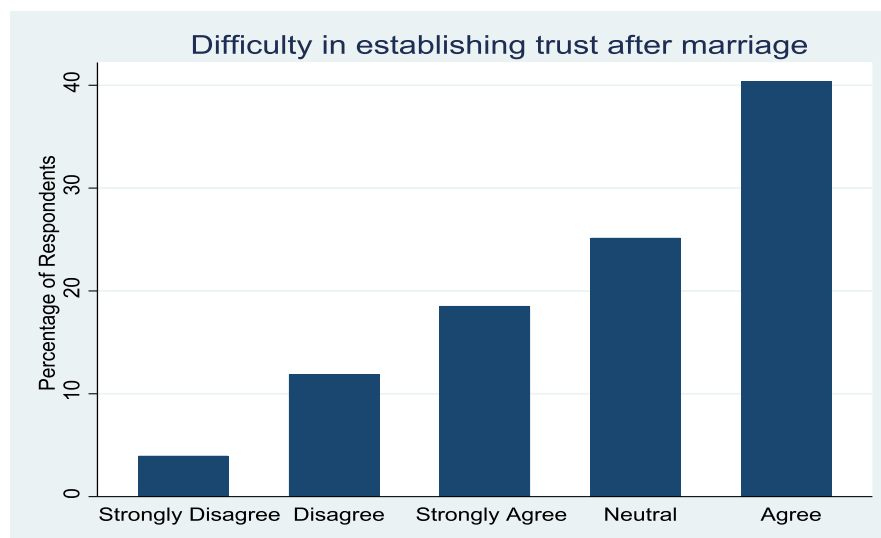


**Fig 3: Fear of sacrificing dreams and aspirations after marriage**

The pie chart (Fig.3) titled “Sacrifice Dreams and Aspirations after Marriage” presents the distribution of opinions regarding whether individuals feel they have to compromise their personal goals following marriage. The majority of respondents 29.8% agreeing and 28.5% strongly agreeing indicate that they believe marriage often leads to the sacrifice of dreams and aspirations, totaling 58.3% in agreement. This suggests that more than half of the participants perceive marriage as a factor that limits the pursuit of personal ambitions. Meanwhile, 19.9% of respondents remained neutral, perhaps reflecting ambivalence or a balanced view depending on individual circumstances. On the other hand, a smaller segment, 11.3% disagreeing and 10.6% strongly disagreeing (totaling 21.9%), do not associate marriage with such sacrifices. Overall, the data imply that the perception of giving up aspirations post-marriage is prevalent, raising questions about societal roles, expectations, and the negotiation of individual identity within marital relationships.

### 4. Difficulty in establishing trust after marriage

**Table 2: Difficulty in establishing trust after marriage**



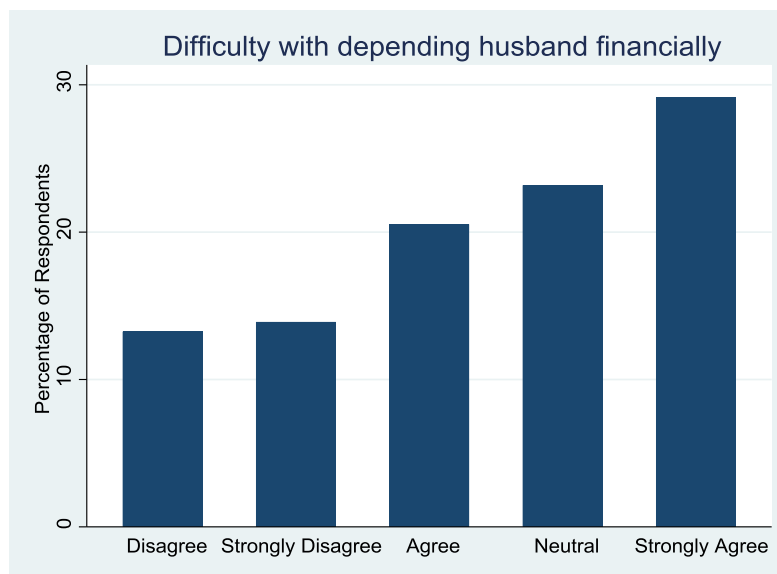
**Fig. 4: Difficulty in establishing trust after marriage**



The data on presented in table 2 and figure 4 indicate a strong overall agreement with the notion that trust is a significant challenge. A combined 58.9% of participants either strongly agree (18.5%) or agree (40.4%), suggesting that more than half of the respondents perceive trust as a major issue in relationships. An additional 25.2% remained neutral, which may reflect uncertainty or ambivalence. Only a small portion (15.9%) expressed disagreement, with 11.9% disagreeing and 4.0% strongly disagreeing. The high percentage of agreement points to a prevalent concern among individuals regarding trust issues, potentially impacting their approach to future relationships or marital dynamics.

### 5. Difficulty with depending husband financially after marriage

The responses suggest that financial dependence on a husband is a significant concern for many respondents. **29.14% strongly agreed**, and **20.53% agreed**, totaling **49.67%** who perceive or anticipate difficulty with financial reliance on their husband. Additionally, **23.18%** were neutral, which may indicate uncertainty or indifference regarding this issue. In contrast, a smaller proportion of respondents, 13.25% disagreed and 13.91% strongly disagreed, did not foresee challenges with financial dependence. This highlights the importance of financial autonomy for many women and suggests that concerns over future dependence may be influenced by societal expectations, personal experiences, or a desire for independence.

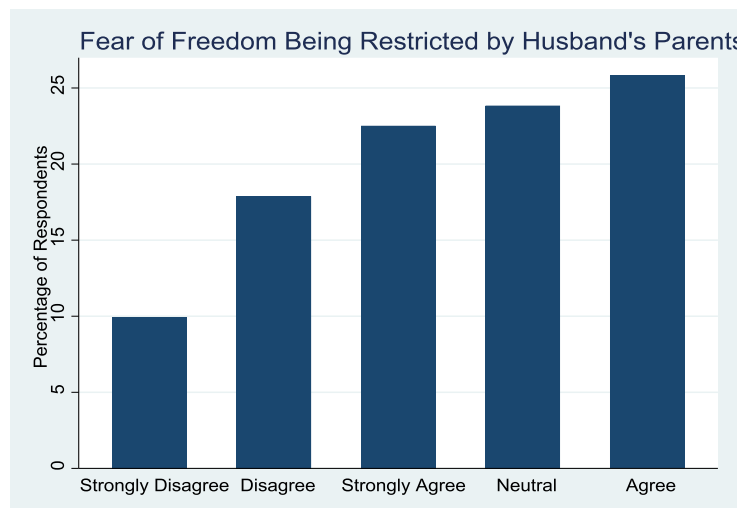


**Fig 5: Apprehensions on depending husband financially**

Traditionally, men have met these expectations by assuming the role of the devoted breadwinner, assisted by a woman who prioritizes his job or does not work. However, a large number of heterosexual men today are married to women who pursue difficult careers of their own; also, a large number of women anticipate that their husbands will support their professional endeavours and be more involved in their families than men in past generations were. (Reid, 2018). Fear of divorce or separation can also make some women hesitant to fully depend on their husbands financially. In many societies, women still earn less than men on average due to various factors such as gender discrimination in the workplace, career interruptions for care giving roles, and limited access to higher-paying jobs or promotions. Dependence on a spouse for financial support can lead to a lack of financial independence and autonomy. This can be especially

challenging if the relationship becomes strained or if the husband is unable or unwilling to provide adequate financial support.

#### 6. Apprehension about In-laws restricting freedom after marriage

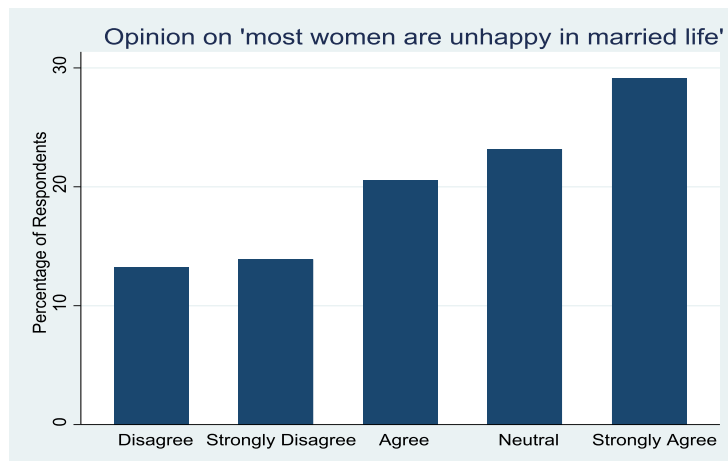


**Fig. 6: Fear of freedom being restricted by husband's parents**

The data reflect unmarried women's apprehensions about potential restrictions on their freedom by their future husband's parents. Nearly half of the respondents 22.52% strongly agreeing and 25.83% agreeing expressed concern that their autonomy may be curtailed within the marital household. An additional 23.84% remained neutral, possibly indicating uncertainty or ambivalence about this issue. Only 27.81% disagreed or strongly disagreed, suggesting that a relatively smaller segment of the sample does not foresee such restrictions. These findings point to a widespread anticipation of intergenerational control among unmarried women, which may be shaped by cultural norms, observed experiences of others, or societal expectations around marriage and family life. The responses highlight a sense of vulnerability that exists even before marriage, underscoring the importance of addressing gendered power dynamics within extended families.

#### 7. Opinion on Most women's are unhappy in married life

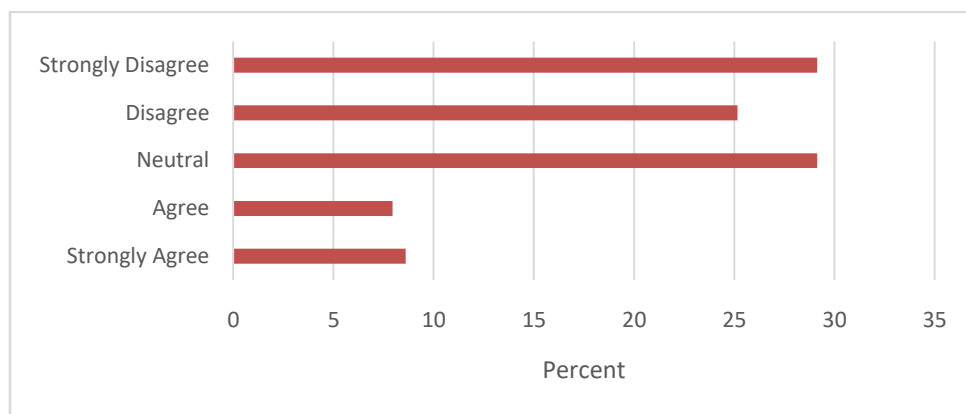
Fig. 7 shows that nearly half of the women agreed that most women are unhappy in their married life. Hence, they have already developed some anti-marriage or negative attitudes towards marriage thoughts.



**Fig. 7: Response for most women are unhappy in married life**

The majority of weddings in India are arranged and they know their partner very little, the case of a woman, a family. deep-rooted significance of marriage in Indian society, many women find themselves facing significant challenges and unhappiness within their marital relationships. This unhappiness can stem from a variety of factors, including but not limited to cultural pressures, gender roles, lack of autonomy, communication issues, and unmet emotional needs. The traditional patriarchal structure in many Indian families can contribute to women feeling undervalued, restricted, or unable to express themselves fully within their marriages. Additionally, societal expectations regarding a woman's role as a wife, mother, and homemaker can create immense pressure and lead to feelings of dissatisfaction and discontentment.

#### 8. Apprehension of marriage end up in divorce



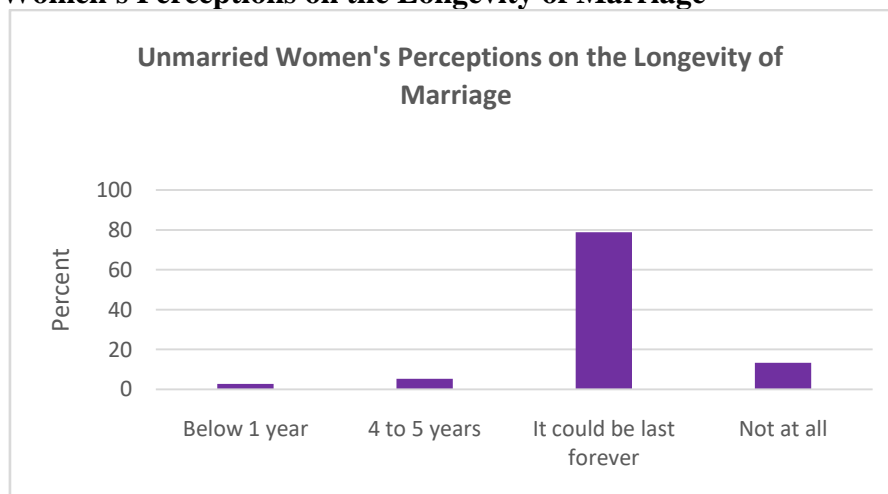
**Fig.8: Apprehension of marriage end up in divorce**

In recent decades, societal norms and expectations regarding women's roles and choices have undergone significant transformations. One of the most notable shifts has been the growing recognition and acceptance of women living independently without the necessity or desire for marriage. This shift reflects a broader movement towards individual autonomy, gender equality, and the celebration of diverse life paths.

Historically, marriage was often seen as a cornerstone of a woman's life, providing financial stability, social status, and emotional fulfillment. However, as societies evolve and women's

rights progress, the idea that marriage is the only path to happiness and fulfillment has been challenged and redefined. More than half (60 %) of the participants agreed that women can live independently without marriage they and prefer single and independent life. The result also shows that, 23% of participants has neutral position for the statement

### 9. Unmarried Women's Perceptions on the Longevity of Marriage



**Fig 9: Unmarried Women's Perceptions on the Longevity of Marriage**

The chart provides a clear picture of unmarried women's perceptions regarding the sustainability of marriage. An overwhelming majority (approximately 80%) believe that marriage could last forever, reflecting a strong sense of optimism and enduring faith in the institution. This dominant response suggests that, for many, the concept of lifelong partnership remains idealized and desirable. In contrast, a smaller yet significant portion of respondents (around 14%) expressed doubt, believing that marriage may not last at all. Very few foresee marriages lasting only 4 to 5 years or less than a year. These findings indicate that while optimism is prevalent, a notable degree of skepticism exists, possibly influenced by modern relationship challenges, societal trends, or personal observations. This duality highlights the complexity of contemporary attitudes toward marriage among unmarried women.

### CONCLUSION

This study reveals a complex and evolving outlook among young unmarried women in Kerala toward the institution of marriage. While marriage remains a culturally significant milestone, the research highlights growing apprehensions related to post-marital adjustment, loss of freedom and identity, sacrifices of personal dreams, trust issues, financial dependency, and interference from in-laws. The majority of respondents expressed skepticism about traditional marital roles and conveyed a preference for autonomy, career advancement, and emotional independence. Despite these concerns, many still hold onto the ideal of lasting marital relationships, suggesting a dual mindset where traditional values intersect with modern aspirations. Based on these findings, it is recommended that educational institutions, policymakers, and community organizations implement awareness programs and counselling services that promote informed marital choices, encourage open dialogue around gender roles, and support women's autonomy and career aspirations. Additionally, integrating relationship and life skills education into academic curricula could empower young women to navigate marital decisions with confidence and clarity

### **Limitations**

This study focused solely on young unmarried women in Kerala and employed purposive sampling, which may limit the generalizability of the findings to broader populations. Data collection was conducted through an online Google Form survey of unmarried college students, which may exclude individuals less active on digital platforms. Additionally, the reliance on self-reported responses introduces the possibility of response bias. The study also did not incorporate qualitative methods such as interviews or focus groups, which could have provided deeper insights into personal and cultural experiences related to marriage.

### **Acknowledgment**

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### **Conflict of Interest**

The authors declare no conflict of interest.

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## AN EMPIRICAL TEST OF THE CAPITAL ASSET PRICING MODEL (CAPM) IN THE INDIAN STOCK MARKET

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### ABSTRACT

*CAPM is a model that links the expected return of a stock or portfolio to its market risk, measured by beta. Although this model has been widely tested in developed markets, it hasn't been explored as much in developing countries like India. This study explores how well the Capital Asset Pricing Model (CAPM) works in the Indian stock market during the period from April 2023 to March 2025. To test its relevance, the study looked at data from the top 30 companies listed on the Bombay Stock Exchange (BSE), which make up the Sensex index. The findings showed that CAPM did not hold true during this period. This suggests that other factors besides market risk may also affect stock prices and portfolio performance in India. Overall, the results raise doubts about the reliability of CAPM in the Indian market for this time frame. The empirical findings of the study conclude that CAPM is not valid in BSE Sensex Index.*

**KEYWORDS:** *Empirical, Developing, Empirical, Diversification.*

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### 1. INTRODUCTION

A fundamental principle often followed by prudent investors is: "Don't put all your eggs in one basket," highlighting the importance of diversification. Wise investors inherently understand that spreading investments across different assets helps minimize risk. The first formal explanation of this concept was introduced by Harry Markowitz in the 1950s through his portfolio theory. This theory demonstrated how risk-averse investors could construct optimal portfolios to maximize expected returns for a given level of risk (Chandra, 2008). Building on Markowitz's work, William Sharpe made a notable advancement by developing the Capital Asset Pricing Model (CAPM). This model outlines the relationship between an asset's risk and its expected return. CAPM further enhances capital market theory by enabling investors to assess the risk-return balance not only for well-diversified portfolios but also for individual securities (Reilly & Brown, 2012).

The Capital Asset Pricing Model (CAPM) addresses two fundamental questions: first, what is the relationship between risk and return for an efficient portfolio? And second, how does this relationship apply to an individual security? CAPM has gained prominence due to its practical use in setting a benchmark for investment evaluation and its ability to estimate the expected return on various assets. It has become a cornerstone of modern investment theory, widely utilized to determine a firm's cost of capital and assess portfolio performance.

The development of CAPM laid the groundwork for the field of financial economics, and its creator, William Sharpe, was awarded the Nobel Prize in Economics for his pioneering contributions. CAPM models the connection between risk and return using historical data and extends portfolio theory by providing a framework for pricing all types of risky assets. It enables investors to calculate the required rate of return for any investment that involves risk (Reilly & Brown, 2012).

Risk associated with securities can broadly be categorized into two types: **systematic risk** and **unsystematic risk**. Systematic risk, also known as market risk, arises from macroeconomic factors such as changes in GDP, fiscal policy, interest rates, inflation, and other broad economic indicators. Since these factors impact the entire market, they cannot be completely avoided. Systematic risk measures how closely a security's return is aligned with overall market movements (Hagin, 2004).

On the other hand, unsystematic risk is specific to an individual company or industry. It may result from internal events such as product development, labor strikes, or emerging competitors. This type of risk can be mitigated through diversification of the investment portfolio (Chandra, 2008).

According to CAPM, only systematic risk is rewarded in the market. Diversifiable or unsystematic risk, being avoidable, does not command a risk premium (Hagin, 2004). Systematic risk is quantified using **beta ( $\beta$ )**, a coefficient that indicates the sensitivity of a particular asset's returns in relation to the market portfolio, which represents all investable assets in the economy (Ansari, 2000). CAPM further states that the expected excess return on an asset is directly proportional to its covariance with the overall market return (DeFusco, McLeavey, Pinto, & Runkle, 2007).

Developed in the mid-1960s, the Capital Asset Pricing Model (CAPM) gained widespread acceptance due to its straightforward structure and practical applicability. It provides a theoretical framework that describes how the risk associated with an asset influences its expected return. According to the model, the return on a portfolio is linearly related to the excess return attributable to the systematic risk it bears—this risk is measured by the beta coefficient, which reflects the sensitivity of the asset's returns in comparison to market returns. CAPM is based on a set of key assumptions, which must hold true for the model to be valid.

1. Efficient Markets: All investors have access to the same information and act rationally.
2. Risk-averse Investors: Investors prefer higher returns for a given level of risk and avoid unnecessary risk.
3. Single-period Investment Horizon: All investors plan for the same single investment period.
4. Homogeneous Expectations: Investors have identical expectations about returns, variances, and covariances of securities.
5. No Taxes or Transaction Costs: There are no taxes, transaction fees, or restrictions on buying/selling assets.
6. Unlimited Borrowing and Lending at Risk-free Rate: Investors can borrow or lend any amount at a constant risk-free interest rate.
7. Divisible Assets: All assets can be bought or sold in any fraction.

8. Perfect Competition: No investor can influence market prices individually.

Although the assumptions underlying CAPM are often considered unrealistic, many of them can be adjusted to better reflect real-world market conditions, allowing the model to retain its relevance in financial theory. The mathematical representation of the CAPM, as proposed by Sharpe (1964), is expressed as:

$$R_{it} = R_{ft} + \beta_i(R_{mt} - R_{ft}) + u_t$$

Where:

- $R_{it}$  = Return on asset or portfolio  $i$  at time  $t$
- $R_{ft}$  = Risk-free rate of return at time  $t$
- $R_{mt}$  = Return on the market portfolio at time  $t$
- $\beta_i$  = Beta coefficient of asset  $i$  (measure of systematic risk)
- $u_t$  = Random error term at time  $t$

## 2. Literature Review

The Capital Asset Pricing Model (CAPM) serves as the cornerstone of asset pricing theories and remains a widely utilized framework for estimating the required rate of return by investors. Numerous empirical investigations have been carried out globally to validate the model, yielding mixed outcomes.

Fama and MacBeth (1973) conducted a study on the New York Stock Exchange to examine the relationship between average returns and risk. Their findings supported CAPM, revealing a positive risk-return trade-off and a linear relationship, while suggesting that unsystematic risk does not significantly impact portfolio average returns.

In the Hungarian market, Andor (1999) tested CAPM using monthly data from 17 firms listed on the Budapest Stock Exchange over the period from July 1991 to June 1999. The regression analysis demonstrated a relationship between firm betas and average returns, leading to the conclusion that CAPM satisfactorily explains returns in Hungary.

Rahman, Baten, and Ashraf-Ul-Ala (2006) applied the Fama-French (1992) approach to the Bangladeshi stock market for the years 1999–2003. By examining five factors—market return, beta, book-to-market value, firm size (based on market capitalization and sales)—the study confirmed the relevance of CAPM and found significant relationships with stock returns.

Chan, Hamao, and Lakonishok (1991) evaluated Japanese stocks from 1971 to 1988 using variables such as earnings yield, firm size, book-to-market ratio, and cash flow yield. Their findings highlighted a notable influence of book-to-market ratio and cash flow yield on expected returns, emphasizing the role of factors beyond beta.

Basu (1977), in his research on the relationship between price-earnings (P/E) ratios and stock performance, challenged the Efficient Market Hypothesis and CAPM, arguing that P/E ratios contain predictive information not fully reflected in market prices, suggesting omitted risk factors in CAPM.

Roll (1977) argued that empirical testing of CAPM is fundamentally flawed due to the unobservable nature of the true market portfolio, which would need to encompass not only financial assets but also real and human capital.

Banz (1980) explored the link between returns and firm size on the NYSE and found that smaller firms consistently achieved higher risk-adjusted returns than larger ones. This "size effect" persisted for decades and raised concerns about the completeness of CAPM.

Bhandari (1988) provided evidence from NYSE data showing a positive relationship between expected returns and firms' debt-to-equity ratios, even after controlling for beta and firm size. This indicated that CAPM's beta alone could not fully explain return variations.

Fama and French (2004) critically reviewed CAPM, asserting that the model fails to capture the influence of size, value metrics, and momentum on average returns. Although the beta-return relationship exists, it is flatter than what CAPM predicts, prompting the development of more comprehensive models like the Inter temporal CAPM (ICAPM).

In the Indian context, Ansari (2000) empirically assessed CAPM and concluded that while the model faces limitations, it should not be completely disregarded. Instead, users should be aware of its constraints.

Choudhary and Choudhary (2010) tested CAPM on 278 companies listed in the BSE 500 Index from January 1996 to December 2009. While the study validated the model's linear structure and the assumption of excess returns, it found no significant relationship between beta and expected returns, indicating limited support for CAPM's core premise.

Basu and Deepak (2010) analyzed data from 50 stocks across 10 portfolios traded on the NSE from 2003 to 2008. Their results suggested that CAPM failed to adequately describe asset pricing in the Indian context during the sample period.

Shrivastav (2018) examined the stock performance of 15 NSE-listed firms between 2006 and 2017 using cross-sectional and portfolio analysis methods. Both analyses contradicted the CAPM's hypothesis that higher beta equates to higher returns, and also rejected the model's zero-intercept assumption, concluding CAPM's ineffectiveness in the Indian capital market.

Bajpai and Sharma (2016) conducted a decade-long study using daily data from January 2006 to December 2015, employing a rolling regression technique with a moving three-year window. Their constrained model, which assumed a zero intercept, performed better than the traditional CAPM, reinforcing the model's relevance in the Indian equity market.

Despite its widespread adoption, CAPM began to lose prominence in the late 20th century due to growing criticism and the emergence of alternative asset pricing models. These newer models argue that multiple factors—beyond beta—play a significant role in determining asset returns. This debate has sparked continued interest in re-evaluating CAPM, especially in emerging markets where limited empirical work has been done.

Given the scarcity of studies focused on the Indian stock market and the conflicting results among them, there is a clear need to reassess CAPM's validity across different time periods. The present research is an empirical investigation into the applicability of CAPM in the Indian context, specifically analyzing firms listed on the Bombay Stock Exchange (BSE) Sensex index.

### **3. Objective of the Study**

The objective of this study is to examine the validity of the Capital Asset Pricing Model (CAPM) within the context of the Indian stock market, specifically the Bombay Stock Exchange (BSE).

#### **4. Dataset and Methodological Approach**

**Data:** The study considers the period of 2 years from 1<sup>st</sup> April 2023 to 31<sup>st</sup> March 2025.

**Individual Securities:** The study has been carried out based on BSE Sensex companies that were part of the index from 1<sup>st</sup> April 2023 to 31<sup>st</sup> March 2025.

**Market Proxy:** The BSE Sensex index has been taken as the market proxy. The BSE Sensex index comprises of 30 stocks. Daily returns of the BSE Sensex is been considered as market return.

**Risk-free return proxy:** 91 days Treasury bill rates have been taken as a risk-free return proxy (6.93%, 6.55% & 5.90%) 6.46%

**Source of the data:** BSE Website, 91 days T bill interest rate from tradingeconomics.com

**Return Calculation**

Daily Return = (Present Close – Previous Close) / Previous Close

Beta = Covariance (R<sub>i</sub>, R<sub>m</sub>) / Variance (R<sub>m</sub>)

Portfolio returns were regressed on portfolio beta, beta squared, and residual variances to test the statistical significance of the regression coefficients using t-test.

The beta coefficients for the selected stocks were estimated by performing a regression analysis of the daily stock returns against the corresponding daily market returns. The following regression equation was employed to compute the beta values:

$$R_{it} = \alpha_i + \beta_i R_{mt} + \varepsilon_t$$

Where:

- R<sub>it</sub> represents the return on stock *i* at time *t*,
- R<sub>mt</sub> denotes the market return at time *t*,
- α<sub>i</sub> is the intercept term,
- β<sub>i</sub> is the beta coefficient, and
- ε<sub>t</sub> is the error term.

Based on the computed beta values, the selected stocks were ranked in descending order. Six distinct portfolios were then constructed. The first portfolio comprised the top five stocks with the highest beta values, the second included the next three, and this process continued until all stocks were grouped, with the final portfolio containing those with the lowest beta values. This classification aimed to reduce the influence of unsystematic risk on the analysis (refer to Table 1).

Once the portfolios were established, weekly data were used to compute the portfolio returns, portfolio betas, and residual variances. Portfolio returns were determined by calculating the average return of all constituent stocks within a portfolio, assuming equal weighting for each stock. The beta coefficient and residual variance for each portfolio were derived by regressing the respective portfolio returns on the market returns. Additionally, the excess return or risk premium for each portfolio was obtained by deducting the risk-free rate from the portfolio's average return.

**TABLE 1: FORMATION OF PORTFOLIO BASED ON BETA VALUES**



Rank	Company Name	BETA	Portfolio Return
1	NTPC Ltd.	1.5107	I
2	State Bank of India (SBI)	1.3055	
3	Larsen &Toubro Ltd. (L&T)	1.2758	
5	Mahindra & Mahindra Ltd.	1.2581	
5	IndusInd Bank Ltd.	1.1861	
6	Reliance Industries Ltd.	1.1765	II
7	Power Grid Corporation of India Ltd.	1.1595	
8	Wipro Ltd.	1.1195	
9	Tata Motors Ltd.	1.1168	
10	UltraTech Cement Ltd.	1.0768	
11	Bajaj Finance Ltd.	1.0628	III
12	Axis Bank Ltd.	1.0369	
13	HDFC Bank Ltd.	1.0332	
15	Bajaj Finserv Ltd.	1.0162	
15	Tech Mahindra Ltd.	1.0126	
16	ICICI Bank Ltd.	0.9671	IV
17	Kotak Mahindra Bank Ltd.	0.9500	
18	Infosys Ltd.	0.9556	
19	Bharti Airtel Ltd.	0.8205	
20	Maruti Suzuki India Ltd.	0.8055	
21	HCL Technologies Ltd.	0.7820	V
22	Tata Consultancy Services Ltd. (TCS)	0.7613	
23	Titan Company Ltd.	0.7357	
25	ITC Ltd.	0.7265	
25	Bajaj Auto Ltd.	0.6723	
26	Asian Paints Ltd.	0.5973	VI
27	Sun Pharmaceutical Industries Ltd.	0.5168	
28	Dr. Reddy's Laboratories Ltd.	0.5551	
29	Hindustan Unilever Ltd. (HUL)	0.3869	
30	Nestlé India Ltd.	0.0002	

The following regression model was used.

$$R = \alpha_1\beta_{it} + \alpha_2\beta_{it}^2 + \alpha_3RV_{it} + \epsilon_t$$

$R$  = Risk premium (difference between  $R_{it}$  and  $R_{ft}$  ( $R_{it}$  is the return on portfolio  $i$  at time  $t$  and  $R_{ft}$  is the return on the risk-free asset at time  $t$ ))

$\beta_{it}$  is the beta of the portfolio – Representing the systematic risk

$\beta_{it}^2$  is the beta of the portfolio – non-linearity of return

$RV_{it}$  is the residual variance of portfolio – Representing unsystematic risk

$\epsilon_t$  is the stochastic error term at time  $t$

$\alpha_1 > 0$  (there should be positive returns for risk taken and must be statistically significant)

$\alpha_2 = 0$  (a linear security market line)

$\alpha_3 = 0$  (unsystematic risk can be diversified and should not affect the returns)

### Analysis of Beta

**Table 2: Regression Results of Estimating the Equation:  $R = \alpha_1\beta_{it} + \alpha_2\beta_{it}^2 + \alpha_3RV_{it} + \varepsilon_t$**   
**Estimated Standardized Coefficients and p-values at 5% level of significance**

Portfolio	Constant	$\beta$	$\beta^2$	RV	R <sup>2</sup>	DW	F-Stat (Probability)
I	-8.253 (0.000)	-0.050 (0.825)	0.038 (0.831)	0.662 (0.000)	38.9%	1.97	0.001
II	-6.053 (0.000)	-0.136 (0.665)	0.133 (0.619)	0.517 (0.000)	38.5%	1.96	0.020
III	-6.215 (0.000)	0.133 (0.954)	-0.082 (0.966)	0.580 (0.000)	48.2%	1.96	0.000
IV	-6.256 (0.000)	0.055 (0.884)	-0.031 (0.955)	0.533 (0.000)	38.65%	1.97	0.146
V	-6.387 (0.000)	0.015 (0.924)	0.025 (0.950)	0.939 (0.000)	19.5%	1.96	0.030
VI	-6.895 (0.000)	-0.022 (0.924)	0.055 (0.907)	0.790 (0.000)	55.2%	1.96	0.000

The results reveal that the intercept term is significantly different from zero across all six portfolios, which contradicts the core assumption of the Capital Asset Pricing Model (CAPM) that presumes a zero intercept. While the beta coefficient is positive in four out of the six portfolios, it remains statistically insignificant in every case, challenging CAPM's theoretical premise that portfolio returns are driven by systematic risk. Furthermore, the beta-squared terms are insignificant in all instances, implying the linearity of the Security Market Line (SML) and thereby supporting the model in that aspect. However, the residual variance coefficients are statistically significant in all six cases, indicating that unsystematic risk influences portfolio returns—an outcome inconsistent with CAPM, which assumes that only systematic risk is priced. Although the R-squared values are generally low, the F-statistics suggest that the models are statistically significant overall. Additionally, the Durbin-Watson statistics, being close to 2 in all cases, indicate an absence of autocorrelation in the residuals.

**Table 2: Regression Results of Estimating the Equation:  $R = \alpha_1\beta_i + \alpha_2\beta_i^2 + \alpha_3RV_i + \varepsilon$**

Portfolio	$\beta$	$\beta^2$	RV
I	-0.241	0.156	0.360
II	-1.568	0.847	0.272
III	-2.657	2.542	0.565
IV	-1.534	1.346	0.218
V	0.303	0.243	0.585
VI	0.287	0.587	0.230

### **Results of the Model without Intercept:**

Since the CAPM is treated as a model without an intercept—also known as a zero-intercept model—it is reasonable to evaluate it by excluding the intercept term. However, even under this condition, the findings do not support the hypotheses affirming the validity of CAPM, as the model is rejected in all six instances (refer to Table 3).

### **5. Conclusion**

The findings of this research suggest that the Capital Asset Pricing Model (CAPM) does not hold in the context of the Indian stock market during the selected period. The results challenge the core assumptions and theoretical underpinnings of the CAPM. Even when the model is tested without an intercept term, the outcomes consistently contradict the theory.

However, the study is subject to certain limitations: (a) the theoretical assumptions underlying CAPM were not entirely satisfied, and (b) the analysis was based on a relatively small sample of 30 companies over a limited duration of two years. The low R-squared values indicate that beta alone cannot fully explain the variations in excess portfolio returns. This suggests the potential relevance of other variables such as market capitalization, net profit ratio, and book-to-market ratio, which might enhance the explanatory power of the model. These additional factors were not incorporated in the present study and warrant further investigation.

Overall, this study reinforces the growing skepticism around the applicability of CAPM in emerging and more volatile markets. The evidence, both from this study and from similar research in developing economies, points to the inadequacy of CAPM in capturing the complexities of such markets. Therefore, there is a compelling need to revise or replace the existing model with one that more accurately reflects the factors influencing asset price movements

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## EFFECTIVE INTEGRATION OF ICT TO ENHANCE ACCESSIBILITY, PERSONALIZATION, COLLABORATION, AND EDUCATOR TRAINING IN INCLUSIVE EDUCATION

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### ABSTRACT

*Inclusive education ensures that all learners, regardless of their abilities or backgrounds, participate fully in mainstream schooling. However, barriers such as limited accessibility, insufficient differentiated resources, and inadequate teacher preparation often undermine these goals. This paper examines the transformative potential of Information and Communication Technology (ICT) in strengthening inclusive education. We review the principles of inclusion and explore how ICT tools ranging from adaptive software and assistive devices to multimedia platforms and open educational resources personalize learning, enhance communication, and foster collaboration among students, educators, and families. In particular, we highlight the role of assistive technologies (e.g., screen readers, speech-to-text applications, eye-tracking systems) in breaking down sensory and physical barriers, and the importance of ICT-driven professional development in empowering teachers to design accessible curricula and leverage data-driven insights. Finally, we discuss key challenges to ICT integration such as infrastructure deficits, digital literacy gaps, and attitudinal barriers and propose strategic interventions, including targeted investments, public-private partnerships, and ongoing capacity building. Our findings underscore that, when thoughtfully implemented, ICT can significantly advance equity, participation, and learning outcomes in inclusive settings.*

**KEYWORDS:** *Inclusive Education; Information And Communication Technology (ICT); Assistive Technologies; Teacher Professional Development; Digital Equity.*

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### 1. INTRODUCTION

Inclusive education is a fundamental approach that ensures all children, regardless of their physical, intellectual, social, emotional, linguistic, or other conditions, receive equal opportunities to learn and participate in mainstream education. It recognizes the diversity of learners and strives to create an environment where every student feels valued, supported, and empowered. However, achieving true inclusivity in education poses numerous challenges, including accessibility barriers, lack of tailored learning resources, and limited teacher capacity to address diverse needs. In this context, Information and Communication Technology (ICT) emerges as a powerful catalyst for transforming inclusive education. ICT refers to a broad range of digital tools and resources used to communicate, create, store, and manage information. Its integration in education can bridge gaps faced by learners with disabilities or special needs by

offering personalized and accessible learning experiences. For instance, assistive technologies such as screen readers, speech-to-text applications, and adaptive software enable students with visual, auditory, or learning impairments to engage with educational content effectively. Moreover, multimedia, and interactive digital resources can cater to different learning styles, making lessons more engaging and comprehensible for all students. The effective use of ICT in inclusive education not only enhances accessibility but also fosters participation, collaboration, and independent learning [1]. It equips teachers with innovative tools to adapt their teaching methods and continuously assess student progress. Despite its immense potential, the successful integration of ICT requires thoughtful planning, adequate infrastructure, and capacity building among educators. Addressing challenges such as limited access to technology, insufficient training, and attitudinal barriers is essential to harness ICT's full benefits [2].

### 1.1 Inclusive Education: Principles and Importance

**Principles of Inclusive Education:** Inclusive education is grounded in the fundamental principle that every child has the right to education, irrespective of their individual differences or disabilities. It is based on the belief that diversity among learners enriches the learning environment and that education systems should be flexible enough to accommodate this diversity. At its core, inclusive education emphasizes equality, equity, and respect for human rights, aiming to eliminate all forms of discrimination and exclusion within educational settings.

A key principle is the recognition and respect for diversity. This means that educational institutions must move away from the 'one-size-fits-all' model and instead provide learning environments that embrace differences in abilities, languages, cultures, and backgrounds. Inclusive education calls for curricula, teaching methods, and assessments that are adaptable and responsive to the varied needs of all students. It stresses the importance of providing support mechanisms—such as specialized instruction, assistive technologies, and reasonable accommodations—that enable learners with disabilities or other special needs to participate fully. Another vital principle is full participation and belonging. Inclusive education is not just about physical presence in mainstream classrooms; it ensures that all students actively engage in the learning process and social activities. It promotes a sense of belonging by creating welcoming, supportive, and safe environments where learners feel valued and respected. This inclusive culture reduces stigma and fosters positive attitudes among peers and educators, encouraging collaboration and mutual understanding. Finally, inclusive education is rooted in the collaborative involvement of all stakeholders, including teachers, families, communities, and policymakers. It recognizes that inclusion is a shared responsibility requiring coordinated efforts to remove barriers, provide necessary resources, and develop inclusive policies and practices. This collaborative approach ensures sustainability and effectiveness in meeting the diverse educational needs of all children [3-7].

**Importance of Inclusive Education:** Inclusive education is essential not only for the individual learners it serves but also for the broader society. At the individual level, inclusive education provides equitable access to quality learning, which is crucial for the personal, social, and economic development of children with diverse needs. When students with disabilities or from marginalized groups are included in mainstream education, they gain opportunities to develop academic skills, self-confidence, and social competencies. This inclusion helps reduce educational disparities and prepares them for meaningful participation in society. Moreover, inclusive education fosters social cohesion and empathy among all students. When children learn



together in diverse classrooms, they develop an understanding and appreciation of differences. This experience challenges prejudices and stereotypes, promoting respect, tolerance, and friendship across diverse groups. It nurtures a generation that values diversity and advocates for equity and justice, which is essential in building inclusive societies. From an educational system perspective, inclusive education encourages innovation and improvement in teaching practices and learning environments. Schools and educators become more responsive and flexible, adopting learner-centered approaches that benefit all students, not only those with special needs. This inclusive mindset promotes a holistic understanding of education, emphasizing the development of every learner's potential. Furthermore, inclusive education aligns with global commitments such as the United Nations Convention on the Rights of Persons with Disabilities (CRPD) and the Sustainable Development Goal 4 (SDG 4), which emphasize inclusive and equitable quality education for all. Implementing inclusive education contributes to fulfilling these international mandates, ensuring that no child is left behind [8-11].

## **1.2 The Role of ICT in Bridging Gaps in Inclusive Education**

**Personalizing Learning Experiences for Diverse Needs:** ICT plays a crucial role in bridging educational gaps by enabling personalized learning tailored to the unique needs of each student. Traditional classrooms often struggle to accommodate learners with diverse abilities and learning styles, but ICT offers flexible tools that adapt content and pace accordingly. For example, digital platforms can adjust difficulty levels, provide instant feedback, and use multimedia—such as videos, audio, and interactive simulations—to cater to visual, auditory, and kinesthetic learners alike. Moreover, assistive technologies embedded within ICT—such as screen readers for visually impaired students or speech-to-text applications for those with writing difficulties—allow learners to engage with educational materials independently. These tools break down barriers that previously hindered access to information, making learning more inclusive and effective. By personalizing education, ICT helps ensure that students with disabilities or special educational needs receive equitable opportunities to succeed alongside their peers [12-15].

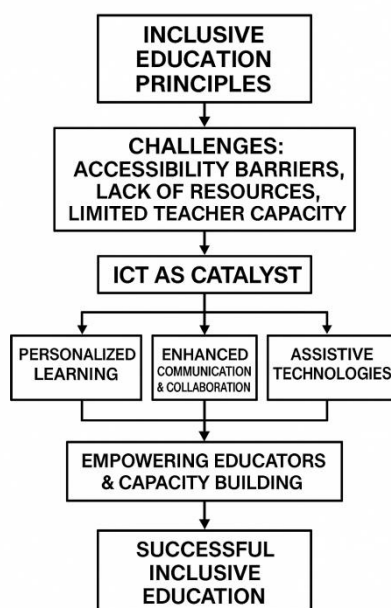
**Enhancing Communication, Collaboration, and Access:** ICT also facilitates communication and collaboration among students, teachers, and families, which is essential in inclusive education. Online platforms, virtual classrooms, and communication apps allow students who may be physically isolated or have mobility challenges to participate actively in learning and social interactions. These technologies support group projects, peer learning, and teacher-student engagement beyond the traditional classroom setting. Additionally, ICT expands access to a vast array of digital resources and learning materials that might otherwise be unavailable. Open educational resources (OER), digital libraries, and accessible content repositories provide diverse and culturally relevant materials that support inclusive curricula. By connecting learners to global knowledge and fostering interactive learning environments, ICT reduces educational disparities and promotes equity in education [16-18, 21].

**Enhancing Accessibility and Participation through Assistive Technologies:** Assistive technologies play a pivotal role in promoting accessibility and active participation for students with disabilities within inclusive education settings. These tools are designed to help learners overcome physical, sensory, cognitive, or communication barriers that may hinder their ability to engage with traditional learning materials. For example, screen readers and Braille displays enable visually impaired students to access digital content, while speech-to-text software supports learners with writing difficulties or motor impairments. Hearing-impaired students

benefit from captioned videos and audio amplification devices, enhancing their understanding and classroom interaction. Additionally, adaptive input devices like specialized keyboards or eye-tracking systems allow students with limited mobility to navigate computers and educational software independently. Through empowering learners to access, process, and express information in ways that suit their individual needs, assistive technologies foster greater independence, boost self-confidence, and encourage full participation in learning activities—making inclusive education more meaningful and effective for all [19,20].

### **I. Empowering Educators through ICT and Capacity Building**

Empowering educators is a crucial component of successfully integrating ICT into inclusive education. Teachers play a central role in creating supportive and adaptive learning environments, and their ability to effectively use technology determines how well inclusive strategies are implemented. ICT provides educators with tools to design personalized learning plans, develop accessible digital content, and utilize assistive technologies that cater to diverse learner needs. However, to harness these tools effectively, teachers must receive ongoing training and professional development. Capacity building through ICT-focused workshops, online courses, and collaborative learning communities equips educators with the skills and confidence needed to navigate digital platforms and incorporate inclusive practices into their teaching. Moreover, ICT enables teachers to continuously assess student progress, communicate with parents and support staff, and adapt their methods based on data-driven insights. By enhancing their technological proficiency and pedagogical strategies, educators become better prepared to meet the challenges of diverse classrooms. This empowerment not only improves student learning outcomes but also fosters a culture of innovation, inclusivity, and lifelong learning among teaching professionals. Ensuring that teachers are adequately supported in their ICT journey is essential for sustaining and scaling inclusive education across all levels of the education system [22-26].



**Fig 1: Foundational principles of inclusive education**

This flowchart as presented above in fig 1, begins with the foundational principles of inclusive education, emphasizing rights, equity, and respect. It identifies key obstacles—accessibility barriers, limited resources, and insufficient teacher capacity and positions ICT as a catalyst for overcoming these challenges. Under ICT as catalyst, three components are highlighted: personalized learning, enhanced communication and collaboration, and assistive technologies. These strands converge on empowering educators through capacity building, equipping teachers with skills to implement inclusive strategies. The final outcome is successful inclusive education, where all learners participate fully regardless of needs. This structured progression shows how ICT integration transforms inclusive education theory into effective practice [27].

### **Research Background**

Over the past decade, a growing body of research has demonstrated that Information and Communication Technology (ICT) can serve as a powerful enabler of truly inclusive education by addressing long-standing barriers related to accessibility, pedagogy, and stakeholder engagement. Francisco, Hartman, and Wang (2020) highlighted the inconsistent definitions and standards in traditional special education, calling for unified frameworks to guide inclusive practice, while Kefallinou, Symeonidou, and Meijer (2020) emphasized that inclusive approaches yield both academic gains and social cohesion when supported by coherent research-policy linkages. In parallel, Yaşar-Akyar, Mercan, and Demirhan (2020) used multiple case studies of Turkey's SELI platform to identify context-specific ICT needs—such as digital storytelling tools and accessible content repositories—that foster learner engagement across diverse settings. The COVID-19 pandemic further exposed digital divides, with Lorente, Arrabal, and Pulido-Montes (2020) documenting stark disparities in remote-learning infrastructure and teacher preparedness, and Pérez-Jorge et al. (2024) confirming that educators in the Canary Islands require targeted professional development to leverage ICT effectively for students with special educational needs. Teacher attitudes themselves vary cross-culturally: Moberg et al. (2020) found that Finnish instructors, accustomed to strong special-education systems, exhibited more skepticism about inclusion than their Japanese counterparts, underscoring the need for culturally responsive ICT-training programs. On the frontlines, practitioners such as Bonifatius (2021) in Namibia and Odeke-Nato (2021) in Uganda have reported that, despite national ICT policies, many teachers lack the pedagogical skills to integrate assistive technologies—screen readers, speech-to-text applications, and adaptive input devices—into everyday instruction. Ryndak and Saldaeva (2021) further elucidated how virtual “funds of scientific effects” and e-learning models can personalize learning paths but require sustained collaboration among policymakers, educators, and technologists. Systematic reviews by Salas-Pilco, Xiao, and Oshima (2022) and Sibagariang et al. (2023) have underscored the promise of emerging technologies such as artificial intelligence and interactive multimedia, while also cautioning that technological limitations, dataset biases, and socio cultural factors must be addressed through multi-level strategies. Promising innovations like the Class Point tool (Abdelrady & Akram, 2022) and the culturally adaptive PictoAndes communication board (Carrión-Toro et al., 2025) demonstrate that ICT can significantly enhance learner satisfaction and autonomy when co-designed with end users under agile methodologies. However, foundational challenges remain: inadequate infrastructure and maintenance (Mushimiyimana et al., 2025), low digital literacy among teachers and students (WanBin & Yan, 2025), and attitudinal barriers within institutions (Du Plessis, 2021). To overcome these obstacles, scholars recommend strategic investments in equitable connectivity, robust teacher-education reforms

grounded in Equi-Frame analyses (Mishra & Trivedi, 2023), and the cultivation of collaborative online communities for continuous professional learning (Lesina et al., 2022). By aligning policy, practice, and technology under a unified vision of inclusion, education systems can harness ICT not merely as an add-on but as an integral catalyst for equity, participation, and lifelong learning for all students.

### **Challenges and Strategies for Successful ICT Integration in Inclusive Education**

**Limited Infrastructure and Access to Technology:** One of the primary challenges in integrating ICT in inclusive education is the lack of adequate infrastructure, especially in rural or underfunded schools. Limited access to reliable electricity, internet connectivity, and assistive devices hampers the implementation of digital solutions. Many students with disabilities remain excluded due to unavailability of necessary hardware or accessible software. To address this, governments and educational institutions must invest in building ICT infrastructure and ensure equitable distribution of resources. Partnerships with NGOs and tech companies can support the provision of low-cost devices and internet access, especially for marginalized communities.

**Insufficient Teacher Training and Support:** Another significant barrier is the lack of proper training for educators in using ICT tools for inclusive education. Many teachers are unfamiliar with assistive technologies or how to integrate them into lesson planning. To overcome this, targeted professional development programs must be implemented, focusing on both technical skills and inclusive teaching methodologies. Continuous support, mentorship, and access to online learning communities can enhance teachers' confidence and competence. Empowering educators ensures that ICT tools are used effectively to support all learners, especially those with special educational needs [28-30].

### **CONCLUSION**

The effective integration of ICT into inclusive education holds immense promise for transforming learning environments into truly accessible and engaging spaces for all students. Through enabling personalized content delivery, assistive support, and rich multimedia experiences, ICT addresses diverse learning needs and empowers students with disabilities to engage alongside their peers. Moreover, digital platforms facilitate collaboration and extend communication beyond physical classrooms, fostering stronger partnerships among learners, educators, and families. Yet, realizing this potential requires overcoming persistent challenges. Infrastructure gaps, particularly in under-resourced and rural contexts, must be bridged through coordinated investment and low-cost technology initiatives. Equally critical is the continuous professional development of teachers; equipping educators with both the technical skills to operate ICT tools and the pedagogical expertise to integrate them thoughtfully into lesson design ensures that technology enhances not replaces instruction. Addressing attitudinal barriers through awareness campaigns and inclusive policy frameworks further cultivates a culture that embraces diversity and innovation. Moving forward, stakeholders should prioritize a holistic strategy that aligns infrastructure development, teacher training, and policy support. Public-private partnerships can mobilize resources for device procurement and connectivity, while collaborative online communities can sustain teacher learning and peer exchange. Future research should evaluate longitudinal impacts of specific ICT interventions on student outcomes and identify best-practice models for scaling inclusive technologies. By committing to strategic, evidence-based integration of ICT, education systems can move closer to fulfilling the promise of

inclusive education ensuring that every child has equitable access to quality learning and the opportunity to thrive.

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