

These systemic issues reflect what [9] identifies as the depoliticization of gender inequality through financialized solutions, where structural barriers remain unchallenged despite individual economic participation.

Conclusion. Our findings suggest microfinance alone cannot achieve gender equality. We recommend: integrating gender education into financial services; developing feminist evaluation metrics; linking microfinance to broader social justice movements. As [10] argues, true empowerment requires transforming the structural conditions that make microfinance necessary in the first place.

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Artificial Intelligence in Educational Process

*Myslitskaya A. E., BSU,
senior lecture – Makarevich I. I., Master of Philological Sciences*

Traditional educational methods often fail to meet the diverse needs of modern students, who seek more personalized and engaging learning experiences. The integration of AI can enhance the effectiveness of education by automating processes and providing individualized feedback, thus making learning more efficient

The world today is changing faster than it ever has before due to a large variety of factors that will be regarded in this article.

Key words: modern technologies; artificial intelligence; digital revolution; modern applications; educational process.

The title of the article is «Artificial Intelligence in Educational process». It is devoted to the importance of improving the learning process for instance by using artificial intelligence.

Globalization doesn't have to be a bad thing as long as government provides us all with the tools to cope in a changing world.

John B. Larson

Before the Internet existed, information was disseminated through limited channels. Books and magazines had a shorter shelf life, while newspapers and radio broadcasts were heard only in a tiny area.

Thanks to modern technologies, information is available everywhere via the Internet nowadays.

Many people fear change as there is no certainty about what it will bring. It may be a good or bad change. Furthermore, different individuals and areas of our life will be affected in different ways.

The world today is changing faster than it ever has before due to a large variety of factors that we will discuss in this article.

It's undeniable that the topic of this article is relevant as it shows how our world has changed recently and how the evolution of technologies has improved over those years. For example there were no computers and Internet that would allow people to find information. All data was in paper books.

And now we can see a huge variety of academic opportunities. Such as Internet, e-books, educational sites and applications, artificial intelligence and etc.

The invention of the computer in various forms introduced a lot of efficiencies, which made operations easier and sped up progress exponentially.

AI is able to individualize the student's learning trajectory, act as an optimal adjuster of the student's "life", and personalize the student's educational activity. AI thinking is arithmetic – it is based on the processing of information accumulated by mankind and placed in storages in an accessible format. The basis of machine computation is communication-arithmetic according to the algorithm of the chip, zero or one. Computation does not involve going beyond the algorithm of the score itself, it is the copying of a set of operations regulated by the algorithm [6].

Artificial Intelligence is a marker of speeds that close the way for a person to himself and others, atomize a person. This indicates an indirect decrease in the amount of heterogeneity and otherness in society. The direct impact of artificial intelligence on the narrowing of the dialog field lies in the different nature of

machine and human thinking. Human thinking is not “arithmetic”, but depends on the psycho-emotional component, i.e. on deeper layers of the psyche [5].

AI can not only “give” but also “grow” in the learner – help define their mission, set goals, ask questions [5].

You’ve probably noticed the significant shift in our education system due to technological advancements. The transformation of traditional classrooms into digital ones has not only revolutionized the way we learn but also brought forth numerous advantages such as accessibility and flexibility, thanks to e-learning platforms.

Artificial intelligence (AI) refers to the development of computer systems that can perform tasks that typically require human intelligence. These tasks include speech recognition, decision-making, problem-solving, and learning. AI systems can analyze large amounts of data, recognize patterns, and make predictions or recommendations.

AI is revolutionizing almost every aspect of our lives. From the way we communicate to the way we work, AI technologies are becoming an integral part of our daily routines. But what is AI and how does it affect students?

AI refers to the development of computer systems that can perform tasks that normally require human intelligence, such as visual perception, speech recognition, and decision-making. It is a field of study that combines computer science, mathematics, and psychology to create intelligent machines. With the advancement of AI, students are now exposed to a range of educational tools and resources that can enhance their learning experience.

One of the key effects of AI on students is the ability to personalize education. AI-powered platforms can collect and analyze data on individual students’ learning progress, strengths, and weaknesses, enabling educators to tailor their teaching methods accordingly. This personalized approach allows students to learn at their own pace and in a way that suits their unique learning style.

Furthermore, AI technologies are influencing the way students access information. With the help of AI-powered search engines and recommendation systems, students can easily find relevant and reliable information to support their studies. This not only saves time but also encourages critical thinking and independent learning.

The invention of such application as Photomath was also revolutionary for those who wanted their tasks solved as soon as possible. Photomath is an educational technology mobile app, owned by Google. It features a computer algebra system with an augmented optical character recognition system, designed for use with a smartphone’s camera to scan and recognize mathematical equations. The app then displays step-by-step explanations onscreen. So, undoubted advantages of such service are the speed and visual presentation of the material. In this case, online mathematical calculators expand the

possibilities of the educational process and become a good assistant in the work of a teacher.

When it comes to language learning, Chat GPT is a game changer, especially if you want to practice speaking English on your own. It's like having a personal writing assistant or a virtual friend who can understand and respond to you in natural language. It also helps people do their job faster and more creative for almost everyone.

Nevertheless, we should remember that Chat GPT is mainly good for generating text. For content it's better to use more reliable resources such as English learning blogs, websites, and platforms, as well as learning with a teacher who can provide reliable information and resources.

Artificial intelligence has shown considerable promise in improving administrative duties like grading, providing feedback, assessing assignments and papers, helping students to do their research more efficient and faster.

The Perplexity mobile app allows us to ask questions to the neural network, the answers to which the neural network searches for in validated existing sources. Using this application, we can create a heuristic game with the prevailing value of the student's question, as well as pay special attention to the formation of critical thinking skills (when analyzing the system's answers) [5].

The article provides not only the advantages of AI but also the impact on the future years. It is important to note that improving the learning process via site GPT, using online dictionaries and an apps called Photomath and Perplexity.

AI in learning has been used in a variety of ways, including modifying and personalizing curriculum and information, as well as removing barriers to learning possibilities.

In conclusion, we can say that on the one hand whatever world development there is, it can fully help people improve not only in education but also in other ways and on the other hand new technologies and various applications can be not so reliable and exact.

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