



ISSN : 2581-7930(Online), Impact Factor: 7.270

**INTERNATIONAL JOURNAL OF
ADVANCED RESEARCH IN COMMERCE, MANAGEMENT &
SOCIAL SCIENCE (IJARCMSS)**

An International Quarterly Multidisciplinary Peer Reviewed Refereed Journal

Volume 08

No. 03(II)

July-September, 2025

CONTENTS

1.	Diversity, Inclusion, and Equity in HRM: Lessons for Emerging Economies <i>Dr. V R S Babu Yalamarthi</i>	01-14
2.	A Comprehensive Financial Performance Analysis of Usha Martin Limited <i>Dr. Md. Umar Rayees</i>	15-19
3.	A Study on Child Development Service Schemes under ICDS Project of Anganwadi Centre <i>Premavati Subhash & Dr. S H Honnalli</i>	20-28
4.	Digital vs. Physical Money: Perception and Spending Behavior in a Cashless Economy <i>E.M. Harish Babu & Dr. B.Nikitha</i>	29-36
5.	Impact of Physical, Psychological and Environmental Factors on Job Satisfaction in Employees of Higher Education Sector <i>Shalini</i>	37-50
6.	Sustainable Development Goals and CSR Practices: Evidences from Indian Banks <i>Gautam Kapoor & Dr. Yerragola Prakash</i>	51-61
7.	De-Dollarisation and Development: Mitigating Sovereign Risk Through Local Currency Trade <i>Vishwa Yashodhar Bhatt & Dr. Dharmendra S. Mistry</i>	62-74
8.	Education as Cultural Domain of Society <i>Susmita Bhattacharyya</i>	75-82
9.	Fintech Adoption in the Digital Age: A Study Using the Utaut Framework <i>Dr. A P Hosmani & Puranik Shraddha Raghukant</i>	83-92
10.	A Comparative Study of Financial Inclusion and Socio-Economic Empowerment of Women Entrepreneurs: Evidence from Urban and Semi-Urban Areas of Maharashtra <i>Dr. Mohammed Abid & Divya Choudhary</i>	93-98
11.	An Empirical Examination of Job Satisfaction in Female Employees <i>Yogita Pant & Jai Jayant</i>	99-112
12.	Bioconservation or Biocapture? An Analysis of Legal Gaps and Policy Failures in Private Conservation <i>Purvy Mathur & Vishakha Sangela</i>	113-123
13.	Investor's Motivation with Special Reference to Nifty 50 Returns <i>Dr. Subramani S V, Dr. Ramesha V & Dr. Ananda Ramaiah Setty B R</i>	124-128
14.	An Empirical Study of Debt-Equity Mix and its Impact on Earnings Per Share of Selected FMCG Companies in India <i>Dr. Bhavsinh M. Dodia & Sapara Hiralben Rajeshbhai</i>	129-135

15.	Problems and Prospects of Banking Sector: A Study <i>Dr. Arun Mondal</i>	136-140
16.	Predictive Analytics for Marketing Funnel Drop-off Reduction <i>Dr. Gorakh Wakhare</i>	141-147
17.	Examining Blockchain's Revolutionary Effect on Financial Systems and Supply Chain Management <i>Dr. Ritu Saxena</i>	148-154
18.	Insights into the Funding Landscape of Indian Startups <i>Ashu Chauhan & Deepty Bansal</i>	155-161
19.	Analysis of Political Funding by Corporates through Electoral Bonds <i>Dr. Parul Dashora</i>	162-168
20.	A Descriptive Study on NPCI and Its Products: Transforming India's Digital Payment Ecosystem <i>Dr. Bhavsinh M. Dodia & Khushbu V. Maru</i>	169-176
21.	Determinants of Immunization Among Children Aged 0-24 Months in Kendujhar District of Odisha: A Case - Control Study <i>Geeta Kumari Ray & Dr. Ajanta Nayak</i>	177-182
22.	A Study on the Influence of Internet and Social Media on Female Consumer Buying Patterns in Jharkhand <i>Survi Agarwal, Dr. Amit Kumar & Dr. Rajeev Ranjan Sharma</i>	183-196
23.	The Future of Social Media: Opportunities, Challenges, Government Policies, and Strategic Outlook <i>Ms. Pooja Meshram</i>	197-206
24.	Micro Enterprises and Socio-Economic Transformation in Nepal: Challenges, Opportunities, and Policy Implications <i>Bhim Bahadur Muktan & Dr. Arun Kumar</i>	207-219
25.	Empowering Farmers in Bihar: A Critical Assessment of the Kisan Credit Card Scheme and Its Role in Agricultural Credit Access <i>Dr. Vikram, Ms. Suchi Patti & Dr. Shalu Mahajan</i>	220-240
26.	From Tradition to Technology: A Bibliometric Study of Handloom Research <i>Archana Kemanabally & Dr. Vigi V Nair</i>	241-249
27.	A Comprehensive Analysis of Data Utilization by HR Professionals: Implications for Strategic Decision-Making <i>Dr. Vilas Kulkarni & Priti Jitendra Marwah</i>	250-262
28.	Impact of Literacy level of Farmers on awareness about Pradhan Mantri Fasal Bima Yojna (PMFBY) in Sikar District of Rajasthan <i>Mahesh Kumar & Dr. Sanjay Kumar Chhabra</i>	263-267
29.	Impact of Covid-19 on Different categories of Foreign Tourist Arrivals in India <i>Komal Mittal</i>	268-273
30.	Work Engagement as Predictor and Outcome of Job Crafting: A Conceptual Integration <i>Rachna Bhopal & Rita Devi</i>	274-283