



ISSN : 2581-7930, Impact Factor by Cosmos: 7.270
Publication Impact Factor by I2OR: 5.010

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

An International Quarterly Multidisciplinary Open Access Double Blind Peer Reviewed Refereed Journal

Volume 09

No. 03(I)

July-September, 2026

Contents

1.	Women, Water Scarcity, and Climate Change: A Crisis of Access and Empowerment <i>Reena Singh</i>	01-10
2.	Financial Inclusion and the Pradhan Mantri Jan Dhan Yojana: A Decadal Assessment of National Growth, Regional Performance in Western India, and Forecasts towards Viksit Bharat 2047 <i>Dhruvi Vyas & Dr. Naishal Raval</i>	11-20
3.	Sustainable Rural Livelihoods Resources <i>Dr. Suman Singh</i>	21-30
4.	Digital Transformation in Financial Systems: The Role of Blockchain and Fintech Innovation <i>Shipra Yadav, T. Lokeswara Rao & Saumendra Das</i>	31-43
5.	Digital Revolution and Customer Contentment in the Market for Smart Home Appliances: An Empirical Investigation of Indore City's Urban Households <i>Mr. Yogesh Kag & Dr. Bharat Bhati</i>	44-51
6.	Project Planning, Cost Analysis and Construction Management of a Compressed Biogas Plant: A Techno-Managerial Study <i>Shubham Maheshwari</i>	52-59
7.	E-Inclusion / Digital Inclusion in Reference to Society <i>Dr. Yogita Chandel & Mr. Pramod Yadav</i>	60-65
8.	Understanding Customer Satisfaction in BIM-Based Digital Construction Services: A B2B Marketing Perspective <i>Anita Tripathi & Dr. Aditi Jain</i>	66-75
9.	Women in Green: Gender-Responsive Participatory Waste Management and Community Health in Kerala's Haritha Karma Sena <i>Sachu Puthuparambill Sasi & Prof. (Dr.) Sukhdev Singh</i>	76-81
10.	Towards an Inclusive Digital Economy: Banking and Investment Trends in India <i>Ms. Swati Gupta</i>	82-91
11.	Role of Financial Technology in Advancing Social Inclusion <i>Ms. Ocean Rana & Ms. Shallu Vats</i>	92-97

12.	Goods and Services Tax (GST) in India: Recent Problems, Prospects and Challenges <i>Vivek Nigam & Dr. Arun Kumar Gautam</i>	98-108
13.	Corporate Social Responsibility Expenditure under India's Mandatory CSR Regime: A Comparative and Statistical Analysis of Leading Pharmaceutical Companies <i>Honey Panchal & Dr. Naishal Raval</i>	109-117
14.	A Study on Reimagining the Business Performance and Consumer Experience in B2B and B2C Marketing, Through AI-Driven Marketing Strategies <i>Dr. Rashmi R. Patel</i>	118-124
15.	Growth Prospects and Economics of Geographical Indication-Tagged Pineapple Cultivation in Vazhakulam, Kerala: An Analysis of Cost Structure, Market Volatility and Value Chain Constraints <i>Dr. Kuppachi Sreenivas, Dr. Muhammad Ashiq A M & Ms. Rubeena Kareem</i>	125-131
16.	Automating ESG Reporting: Driving Sustainable Finance and Global Competitiveness <i>Dr. Devika A & Dr. Latha R</i>	132-136
17.	Beyond Subsidies: Are Electric Vehicles Economically Self-Sustaining in India? A Secondary-Data-Based Assessment of India's Electric Vehicle Ecosystem, 2020-2026 <i>Jahnvi Dosaj</i>	137-152
18.	Constructing Jannat-ul-Firdous: The Representation of Kashmir in Persian Travel Literature <i>Dr. Mobaraka Moosavi</i>	153-160
19.	Green Human Resource Management Practices and Teaching Faculty Performance: A Study of Arts and Science Colleges in Chennai <i>Ms. Immaculate Lowara S.T. & Dr. Swathi Pradeeba P</i>	161-174
20.	A Study on Human Resource Process Efficiency: Recruitment, Attendance Tracking, and Payroll Practices in an IT Company in Chennai <i>VamsiKrishna L & Dr. Anitha Kumari D</i>	175-184
21.	Impact of Smart Store Technologies on Purchase Intention: The Mediating Role of User Experience and User Engagement <i>Dr. Lubna Ambreen, Dhakshitha B K, Dr. Smitha N.S, Dr. Vasantha Kumari.K & Sateesha.C</i>	183-191