

This issue of the journal marks a significant step towards expanding the frontiers of academic dialogue across disciplines that influence the sustainability and inclusiveness of societies. In an era defined by digital transformation, environmental vulnerability and economic realignments, the research contributions presented here reflect the urgency to rethink traditional paradigms. They address the nexus of technology, environment, gender and finance—offering multidimensional perspectives that bridge local experiences and global aspirations. Through empirical evidence, case-based explorations and theoretical insights, the authors shed light on how collective innovation and informed policy design can drive equitable progress. The journal continues its mission to serve as a platform for emerging scholars and seasoned researchers to engage critically with themes that shape the evolving landscape of development and governance.

The first article, authored by Solomon Eze, ‘Artificial Intelligence and Sustainability of Small and Medium Scale Enterprises in Anambra State, Nigeria’, investigates how artificial intelligence technologies can bolster operational efficiency, reduce costs and foster environmental responsibility among SMEs in Anambra State. The findings emphasise the transformative potential of AI in achieving both economic and ecological sustainability while outlining challenges in implementation. In the second article, ‘Affirmative Action during the Time of Enrolment in Higher Education in India: An Investigation’, written by Sangita Ghosh, examines the role of affirmative action policies in enhancing higher education enrolment among marginalised communities in India. Using Probit regression, the study highlights how gender, caste, income and institutional availability interact to shape educational access, providing valuable insights for policy reform. The third article, ‘Effect of Digital Financial Sustainability and Institutional Quality on Economic Growth in Sub-Sahara African Countries’, written by Jude O. Dike, evaluates the nexus between digital financial systems and institutional quality across 24 Sub-Saharan African nations. Employing a Generalised Linear Model, the findings reveal that while digital finance contributes modestly to growth, institutional quality—especially political stability and government effectiveness—remains a critical determinant.

The fourth article, ‘Role of Microfinance in Women’s Empowerment in Rural Areas’, by Shaji Thomas, explores how microfinance serves as a pivotal mechanism for empowering women in rural communities. The research highlights beneficiaries’ satisfaction with microfinance operations and underscores the importance of



financial literacy and supportive policy frameworks in sustaining empowerment outcomes. The fifth article, an empirical study by Shailu Singh, 'An Empirical Study of Consumer Perception Towards Eco-Friendly FMCG Products: A Study based in Navi Mumbai Area', delves into green consumerism, examining awareness, attitudes and purchasing behaviour towards eco-friendly fast-moving consumer goods (FMCG) products. The findings expose the prevalent attitude-behaviour gap and stress the need for credible branding, effective government intervention and consumer education to bridge it. The sixth article, 'Community Resistance and Environmental Justice in Nigeria's Niger Delta: Contesting Water Sustainability amidst Oil Exploitation', written by Seun Bamidele, is a thought-provoking article that examines the paradox of resource wealth and water insecurity in the Niger Delta. By exposing the socio-environmental consequences of oil extraction, the article calls for justice-driven governance and meaningful community participation aligned with Sustainable Development Goal 6.

The seventh article, 'Gender, Firm Dynamics and Education in Accessing Microloan: Commentary on Women Entrepreneurs in Northeast India', by Ashraf Rehman, provides an insightful commentary on gendered access to finance, demonstrating how education, firm size and gender influence microloan accessibility in Northeast India. The article advocates for gender-sensitive credit mechanisms and enhanced support for women entrepreneurs. The eighth article, 'Performance Evaluation of Small Funds under Smart Investors', written by Dipendra Karki, evaluates the performance of Nepalese mutual funds using standard risk-adjusted metrics. The analysis identifies fund age and expense ratio as key determinants of fund success, offering actionable insights for investors and fund managers. The ninth article, 'Structural Equation Modelling of Behavioural Factors Influencing Intraday Trading Prospects in Nepal', also authored by Dipendra Karki, investigates the behavioural determinants influencing investors' intention to engage in intraday trading. Herding behaviour and information asymmetry emerge as dominant influences, providing implications for market literacy and policy formulation.

Collectively, the articles in this issue reaffirm the journal's enduring commitment to fostering cross-disciplinary research and critical discourse that advance both academic and societal objectives. Each manuscript highlights how innovative thinking, data-driven insights and context-sensitive interventions can together pave the path towards sustainable and inclusive growth. Whether through technological empowerment of small enterprises, re-evaluation of affirmative policies, behavioural understanding of financial markets or advocacy for environmental justice, the authors exemplify the spirit of research that transcends boundaries and contributes meaningfully to the global knowledge ecosystem. The editorial board extends sincere appreciation to the authors, reviewers and readers for their invaluable contributions to this collective endeavour. We look forward to continuing scholarly engagement that inspires change, strengthens institutions and upholds the journal's vision of academic excellence in service of society.

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