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From the Editor's-in-Chief

It gives me profound pleasure and humility in welcoming **Vol-17, No.4** and promoting quality writing and research at PIMT Journal of Research (Peer Reviewed Refereed Journal). On behalf of the entire research and teaching fraternity, I would like to extend a very warm welcome to the readership of writing and research pool. I invite quality authors, editors and anonymous reviewers who wish to add to our writing and research pool. The response from the contributors of research articles has been overwhelming. The PIMT Journal of Research presents an academically proficient blending of research articles, short communications, book reviews and doctoral dissertation abstracts. The significance of Management and Information Technology has become very well founded all over the world. These fields are witnessing rapid challenges and changes in the face of globalization forcing researchers, academicians and practicing managers to keep them updated on the latest advances in multidisciplinary areas. To promote exchange of ideas among the scholars and practicing managers in the field, PIMT has launched the PIMT Journal of Research. The Journal reflects a keen interest and sustained efforts of researchers, academicians and professionals who have covered wide spectrum of contemporary issues in multidisciplinary & its allied areas. We appreciate the efforts put in by the researchers in terms of quality research work done by them and versatility in the methodology adopted in their research work.

I welcome contributions that can demonstrate near-term practical usefulness, particularly contributions that take a multidisciplinary/convergent approach because many real-world problems are complex in nature. We are here to modernize and strengthen the areas of research and development for all our readers and contributors. PIMT Editorial cell is certainly striving hard to reach new benchmarks of research, writing, innovation and development through its rich reservoir of papers and articles. We at this institution are going to leave no stone unturned in ensuring that we are writing and researching extensively upon the most recent developments in the field of Commerce/Management, Technology and other allied and interdisciplinary areas.

The President **Sh. Raj Kumar Goyal**, Secretary **Sh. Nitin Saggar**, Chairman **Sh. Naresh Aggarwal** and other members of Governing Council of the Institute have taken the keen interest in this academic endeavor. I am extremely grateful to them for their continued guidance and support.

Dr. Nishi Bala

Editor-in-Chief PIMT, Alour, Khanna

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BALANCING THE CHALK AND THE CLOCK: A REVIEW OF WORK-LIFE INTEGRATION AND CAREER DEVELOPMENT AMONG WOMEN ACADEMICS

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ABSTRACT

The purpose of this study is to investigate the relationship between career development (CD) and work-life balance (WLB) in private Universities of Himachal Pradesh. Although prior research has mostly concentrated on the direct correlation between work-life balance (WLB) and career advancement (CA), this study goes one step further by examining the roles that work life balance and career advancement play in this relationship, especially when it comes to private universities of Himachal Pradesh in emerging economies. Work-life balance was chosen as the independent variable, and research was conducted to determine whether it affected the career development of these female faculty members who work in private universities of Himachal Pradesh. From a comprehensive review of literature, this study aims to determine the elements that support or undermine females' capacity to manage their personal and professional lives. The analysis's conclusions showed that career development is significantly impacted by work-life balance, and the researcher is able to pinpoint and offer suggestions for enhancing the professional growth of female employees.

Keywords: Work-life balance, Female Faculty, Career advancement

AGRO-EXPORT OF PUNJAB AND HARYANA: A COMPARATIVE ANALYSIS

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ABSTRACT

India's agricultural sector has long been the backbone of its economy, sustaining the livelihoods of millions and contributing significantly to the nation's GDP. The states of Punjab and Haryana have a major contribution in both agriculture sector and agricultural exports of the nation. The study focuses on the performance of contribution of these states in the export of some selected agricultural products from the year 2011 to 2023. The research is totally based on secondary data collected through various annual reports, research papers and official websites of Government. Export of various agricultural products of Punjab and Haryana have shown variations over the period of time. It was found that most of the agricultural products have shown a decent growth over the years except a few products like Jaggery & confectionery and milled products. The highest export was noted in basmati rice in both the states. The study intends to reflect the products that needed to be focused on to increase the contribution of agricultural exports in Indian GDP.

Keywords: Agricultural Sector, GDP, Export, Punjab and Haryana.

AN OVERVIEW AND ANALYSIS OF THE FINTECH LANDSCAPE IN INDIA

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ABSTRACT

India is embracing new financial era like few exceptional countries. The fintech region has gone through super increase and transformation in India over the last decade, pushed with the aid of using elements along with technological advancements, growing net penetration, supportive regulatory policies, and evolving consumer behavior. India is now taken into consideration to have the third biggest fintech surroundings after America and China, with one of the maximum adoption costs amongst international populations. This dynamic region has disrupted conventional monetary services, fostering innovation in payments, lending, insurance, wealth management, and more, and all predictions are for endured enormous growth. The Reserve Bank of India (RBI) and different regulatory our bodies have performed an important function in shaping the fintech landscape. They have delivered frameworks for virtual payments, lending, and information security, placing stability among innovation and client protection. The regulatory sandbox initiative permits fintech startups to check their merchandise in a managed environment, fostering innovation even as making sure compliance with regulations.

With a growing internet user base, increasing Smartphone penetration, and a supportive regulatory environment, India has become one of the world's largest fintech ecosystems. The sector attracts significant investment from domestic and global players, fostering competition and innovation. From digital wallets and peer-to-peer lending platforms to robo-advisors and blockchain-based solutions, fintech companies in India are reshaping the financial landscape, making services more accessible, efficient, and inclusive.

This overview explores the key segments, major players, regulatory framework, challenges, and future trends in India's fintech industry.

Keywords: Fintech companies, Key segments, Major players, RBI regulations

FINANCIAL LITERACY OF SCHOOL TEACHERS: A COMPREHENSIVE REVIEW AND ANALYSIS

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ABSTRACT

The empirical foundation of this study has been meticulously constructed through a comprehensive review of secondary data, encompassing an array of nine pertinent scholarly articles along with the globally acclaimed Standard & Poor's (popularly known as S&P) Financial Literacy Survey of 2014. Analytical methodologies employed includes descriptive and inferential statistical tools majorly such as mean, median, variance, exploratory factor analysis, Chi-square test, Analysis of Variance (ANOVA), regression analysis & measures of skewness and kurtosis, all operationalized via Statistical Packages for Social Sciences (SPSS 20) and Microsoft Excel (2021). In summation, while financial literacy drives constitute a strong initiative, substantive and enduring transformation shall only materialize when the pedagogical community is holistically empowered through comprehensive training (through the sustained efforts of governmental and private agencies both) encompassing foundational and advanced paradigms of financial acumen.

Keywords: Financial Literacy, Financial Knowledge, Personal Finance, Financial Skills, Financial Decisioning, School Teachers Financial Education.

EXPLORE INDIA SUSTAINABLY: A JOURNEY THROUGH RESPONSIBLE TOURISM

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ABSTRACT

As the travel industry expands and has a greater impact on local communities and habitats, responsible tourism has become increasingly important. This is also true of India, a well-liked travel destination. In terms of responsible tourism, the nation faces both opportunities and challenges due to the millions of visitors it receives each year. This paper aims to overview the idea of responsible travel in India. The study also showcases the examples of responsible tourism around the world as well as the initiatives taken by government in India to promote responsible tourism. The paper also highlights the impact of responsible tourism and suggests measures to further boost the concept to make tourism industry more sustainable.

Keywords: Responsible tourism, sustainable development, cultural sensitivity, environmental protection

INVESTMENT SKILLS OF INDIAN MUTUAL FUND MANAGERS IN SELECTED LARGE-CAP AND SMALL-CAP SCHEMES: EVIDENCE FROM STOCK SELECTION AND MARKET TIMING ACROSS DIFFERENT MARKET PHASES

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*

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ABSTRACT

This study examines the stock selection and market timing abilities of fund managers managing selected open-ended large-cap and small-cap mutual schemes in India across three phases: preCovid (2017–2019), Covid (2020–2021), and post-Covid (2022–2024), using the Treynor-Mazuy (1966) and Henriksson-Merton (1981) unconditional models. The results indicate that the majority of fund managers have failed to generate positive alpha throughout the phases, indicating weak stock-selecting abilities. Similarly, most fund managers lacked the market timing ability, except LIC MF Large Cap, Aditya Birla Sun Life Small Cap, and HDFC Small Cap during the pre-Covid phase, and HDFC Large Cap and Nippon India Large Cap during the Covid phase. Furthermore, no evidence of market timing ability has been found in the post-Covid phase. Therefore, the findings suggest that most fund managers have lacked both skills, preventing them from consistently outperforming the market.

Keywords: Mutual Funds; Market Timing; Stock Selectivity: Covid-19; Treynor-Mazuy Model; Henriksson-Merton Model.

LEGAL PROTECTION OF GIG ECONOMY WORKERS IN INDIA: A CRITICAL STUDY

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ABSTRACT

This study utilises a sociological perspective to analyse India's gig economy, emphasising how social inequalities and workers' rights interact. The gig economy brings several issues, especially with respect to labour regulations, but it also provides flexible job options. This study intends to thoroughly examine the current state of gig workers in India with respect to precarious conditions at work, a lack of social security, quality of life, and a lack of legal protections in order to identify the major challenges that underlie it. It finds that ambiguity in employment status is the primary cause of issues like limited access to basic benefits like health insurance, incentives, pension plans, minimum wages, and many more the impact of the gig economy on contract work rules is examined in this research. The research focusses on legal sources, policy papers, and court decisions rather than gathering actual data in the field in order to determine the normative premises behind whether platform regulation is carried effectively. This research examines at the laws that regulate gig workers in other important nations and then contrasts them with the regulations in India. After that, a critical analysis of the current legal landscape is conducted in order to find any gaps and supplement the recommendations offered to strengthen the protection of gig workers' rights. Through a comparative study of global regulatory frameworks and a detailed examination of the Indian approach, this article delves further into the issues facing the gig economy and provides suggestions for its management. The purpose of this paper is to contribute to the current national and international discussion on gig economy regulation by outlining a smoother path for equitable and long-term employment in the present day.

Keywords: - Gig Economy, Labor Protections, Rights and Social, Regulatory Frameworks, Policy Documents, Social Security, Indian Counterpart, Gig Workers' Rights, Sustainable Employment.

NAVIGATING TRADITION AND TRANSFORMATION: WOMEN IN FAMILY FIRMS

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ABSTRACT

Women have a vital but frequently underappreciated role in family businesses worldwide. Traditionally excluded from leadership and decision-making positions, women in family businesses have been increasingly moving into more visible roles due to changing society, legal changes, and increased educational opportunities. This chapter examines the evolving roles of women in family businesses, their past and cultural challenges, and the revolutionary changes that have taken place over the past few decades. Based on empirical research, international data, and case-based illustrations, the chapter gets into the gender-based obstacles, succession concerns, and governance issues while also laying out effective interventions as well as new leadership trends. The chapter ends with suggestions to increase women's visibility and contribution in family firms for more inclusive and sustainable business practices.

Keywords: Leadership, Women in Family Business, Gender Roles, Succession, Entrepreneurship, Gender Equality.

SOCIAL ENTREPRENEURSHIP IN INDIA: OPPORTUNITIES AND CHALLENGES

**Vandna Garg Assistant Professor, Punjab Institute of Management and Technology*

ABSTRACT

Social entrepreneurship is the work of social entrepreneur who recognizes a social problem and uses entrepreneurial processes to organise, create and manage a non-profit, profit or hybrid venture to address it. In the last decade India has seen a boom of start-ups to solve wide range of problems. This paper aims to discuss the concept of social entrepreneurship and highlights the opportunities for social entrepreneurs along with challenges faced by social entrepreneurs in India. The paper discusses some successful examples of social entrepreneurs in India. The author found an increase in social entrepreneurship in the country and still there are lot of opportunities for social entrepreneurs. However, social entrepreneurs face challenges such as lack of funds, lack of skilled man power, lack of plan and central agenda in social entrepreneurship.

Keywords: Social Entrepreneurship, Start-ups, Opportunities, Challenges

INTEGRATION OF VOCATIONAL SKILL TRAINING IN UNDERGRADUATE COURSES

Pooja

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ABSTRACT

With an ever-increasing demand for qualified professionals across distinct industries, vocational skill training has become a crucial segment that can't be overlooked. Since it's necessary to understand that the nation's future is highly dependent on the upcoming generation, we must ensure we take every critical step towards the professional growth of the students. The research paper exemplifies the impact that vocational skill training can have on a student's personal and professional life. Not only does this type of education prepares them for a future occupation, but also, helps in fulfilling the desires of a nation, and a family, creating talented professionals in several specialized areas, which industries desperately demand for.

The much-needed change that our educational system has demanded for decades can be brought with the help of vocational skill training. The older educational system does not work anymore since the industry demands professionals who are specialized in a certain skill-set. Encouraging the students to learn in their area of interest by integrating vocational skill training in their curriculum can bring up a whole new pool of highly skilled professionals who are set to make an impact in the nation's economy. We, as the drivers of this system, are still new to this arena, and there is certainly a need to create awareness developing an ecosystem that accepts the fact that this whole education system needs a shift towards vocational skill training.

The paper highlights the advantages of the vocational skill training education system, disadvantages of the previous education system, impacts that the vocation-based system can have on a student's personal and professional life, and ample other facts that focus on the need to establish this kind of a system. There is still a lot of research required to make sure the current system of education gets better and better with years passing by.

Keywords: Vocational; Job; Specialization; Training

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PUNJAB INSTITUTE OF MANAGEMENT & TECHNOLOGY

Punjab Institute of Management & Technology, Vill. Alour, Khanna, established in 1997 –“the oldest Management & IT Institute of this region.” It is one of the top B-School of excellence in India and it is the first AICTE approved institute. It is divulging Quality Technology Education and running courses like MBA, MCA, BBA, BCA, BTTM, & B.Sc (Hons.) Food Tech. The institute houses state of the art academic infrastructure sprawled over 5 acres of land, Fully Wi-Fi campus is now vibrant with large number of students trying to attain excellence in technical skills and indoctrinate human and social values making them a true professional ready to face global challenges.

PIMT is centrally located in Vill. Alour, Khanna on busy National Highway NH-1, an hour drive from Chandigarh Airport which is the nearest airport or from Ambala Cantt Railway Junction. The city is well connected by road, rail and air to almost any destination in India.

Gobindgarh Educational and Social Welfare Trust is a non –profit, non-proprietary educational body managed by professionals from various walks of life. Along with PIMT, they are also running the chain of institute like GPC (Gobindgarh Public College), GPS (Gobindgarh Public School) with CBSE & CIE (Cambridge Internationals Examination).

PIMT provides a platform to hi-tech professionals in the field of Management & Information Technology by comparing with those expected by corporate dynamics. The institute is striving to impart the education which is, by all means, market oriented and with a purpose to foster the needs of global industries.

Philosophy of PIMT provides a framework that makes students fully competitive and ready to face current challenges with the body of business & professional ethics. The institute has created a unique learning experience that focuses on all round student development. Institute’s focus on core competence gives way to extensive use of modern teaching aids, easy availability of international journals and E-journals, state of the art computer centre, E-resources with large number of terminals and free access to internet is virtually grooming these students to create knowledge based society.

The intellectual stimulating environment enhances the value of education through its well-articulated mentoring programme where in students are continually evaluated throughout the tenure of course through class tests, assignments, projects, presentations and training in industries. Students are not only assessed in knowledge and skills but also on their professional attitudes.

With PIMT legacy of innovation in teaching learning process, various studies at PIMT take on dimensions unknown to conventional educationist. At the forefront of this effort, institute has academic excellence programme with the aim nurturing outstanding managers and maintains higher domains of professional ethos.

In the direction of aligning the vision of institute with emerging needs of corporate world, institute creates cutting edges research that students are privy to and respect the close connection.

Students are provided a framework to work on cutting edge technology & management style. They are nourished to the goal oriented skill set & learn Business & Professional ethics by heart.

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