

Editorial Message**Navigating Future Horizons: The Intersection of Innovation, Governance, and Human Resilience**

Dear Researchers, Academicians, and Readers,

It gives me immense pleasure to present Volume 05, Issue 03 (July–September 2026) of *Shodh Sari – An International Multidisciplinary Journal*. As we navigate through the third quarter of 2026, academia continues to bear witness to deep technological convergence alongside the critical need for inclusive human development. This volume captures that exact dynamic, assembling 37 diverse, peer-reviewed contributions that span global perspectives—from the streets of India to the educational institutions of Nigeria, and beyond.

I. Technological Frontiers, FinTech, and Artificial Intelligence Technology continues to redefine institutional and societal paradigms. In this issue, authors explore agentic AI in financial auditing (Venkatasubramanian Ganapathy), IoT-driven precision farming (Ramsagar Yadav et al.), and multimodal AI applications for nutrient stabilization (Bhavana H.). Furthermore, the evolution of modern commerce through FinTech, blockchain, and digital financial transformations is rigorously evaluated by authors such as Nital Manoj Kothari, Rajesh H., and Meenakshi Ahuja.

II. Indigenous Knowledge, Cultural Studies, and Language Preserving and leveraging traditional wisdom remains vital in our globalized world. Trans-disciplinary studies in this issue connect Ayurveda with modern digital transformation (Jajbir Singh) and unpack Indigenous Knowledge Systems within education under India's NEP 2020 (Hemkant Vijay Dhade). Literature and cultural narratives are equally foregrounded through postcolonial critiques of Louisa May Alcott (J. Selva Antony & B. Abinaya Bharathi), Blue Humanities approaches to contemporary fiction (Suma H. P. et al.), and social upliftment themes in Hindi poetry (Riyaz Khan).

III. Education, Governance, and Public Policy Educational reform and leadership practices are central to institutional progress. Contributions in this issue examine blended learning efficacy (Kakali Kundu & Debabrata Sarkar), democratic leadership in African universities (Oluwatayomi Ajibade Abiola et al.), Open Educational Resources (Sumadevi S.), and the decolonization of language teaching (Evelyn Ewene



Enu & Omobolaji Ganiyu Aimasiko). In public policy, India's defense sector transition under the *Atmanirbhar Bharat* initiative is critically analyzed (Rinku).

IV. Sustainability, Mental Health, and Social Well-Being Addressing human resilience and environmental responsibility, our contributors offer evidence-based insights into community psychosocial support (Abiola Adiat Omokhabi et al.), mental health mediated by resilience (Abdulqudus Olansile Ibrahim & Abimbola Afolabi), and the environmental pathways of aquatic heavy metals (Aishwarya Vaibhav Banpatte & Vijaykumar S. Gadekar). Corporate governance, social innovation, and employee engagement strategies are also evaluated to offer practical paths toward organizational impact.

The scholars published in this issue remind us that cross-disciplinary collaboration is essential for tackling contemporary challenges. I extend my heartiest gratitude to our peer reviewers for maintaining rigorous editorial standards and to our authors for sharing their valuable scholarship.

Prof. (Dr) Sandeep Kumar

Editor-in-Chief

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