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RESEARCH ARTICLES

- **Post- pandemic Digital Literacy of Indian Women: A Case Study.**
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- **Post & Pre Pandemic Effect on Indian FMCG Companies with the Help of Ratios.**
- **Consumer's Perception towards Organic Food Products Before and After Covid-19.**
- **Pradhan Mantri Jan Dhan Yojana Study and Review with Special Reference to Uttarakhand State.**

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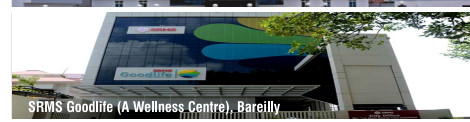
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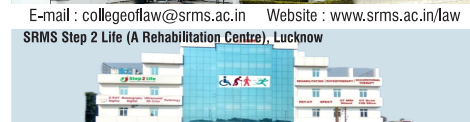
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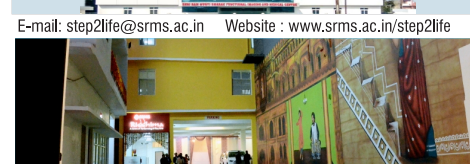
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About SRMS College of Engineering & Technology Bareilly

Shri Ram Murti Smarak College of Engineering & Technology has an independent residential campus spread over 35 acres of land with all weather roads, lush green lawns, playgrounds, Multi-Purpose Hall, Gymnasium, Squash Court and 53020 sq.m. of built up area on the campus. The campus is aesthetically planned and designed with exquisite facilities.

The college offers courses of undergraduate and postgraduate levels, with a professional or vocational orientation to internationally recognized standards of excellence. All courses lay emphasis on practicals and are multi-disciplinary in approach. The college inculcates Values, Ethics in its students, so that the PRIDE of SRMSCET will become the ASSET of our Nation.

The college has demonstrated the perennial evidence for merit and quality. It is developing by leaps and bounds in terms of infrastructural facilities and human capital not only to fulfill the requirements of the current technological status but also to set itself as teaching and research centre of eminence in future.

27 YEARS OF QUALITY EDUCATION :

- SRMS College of Engineering and Technology (CET), Bareilly has signed a Memorandum of Understanding (MOU) with the prestigious National Taipei University of Business (NTUB), Taiwan on 24th July 2023.
- SRMS Trust Chairman Shri Dev Murti Ji conferred with Achiever Award for remarkable contribution in Medical Service by Central UP Chamber of Commerce and Industry on 22nd June 2023.
- SRMS Institutions signed MoU with UN Global Compact Network India to drive sustainable development practices on 28th April 2023.
- Chairman, SRMS Trust, Shri Dev Murti Ji honoured with 'Uday Utkrashtra Samman 2023' award by Deputy CM, UP on 19th February 2023, for his commitment to quality education and healthcare services in the region.
- Faculty of Management Science, SRMSCET, Bareilly ranked 38th in North Zone among India's Best B-Schools, 116th ranked in Private Institute, 142nd ranked in private schools by Fortune India in Nov. 2022, Vol.13. N-1.
- Shri Aditya Murti Ji, Director, SRMS IMS received the Prestigious Rohilkhand Management Association (RMA) Achievers Award 2021.
- Achieved TOP 55th Rank B-Schools Region-Wise Private-North by Business World in 19th November 2022.
- Achieved TOP 56th Rank B-Schools Region-Wise Private-North by Business World in 2021.
- Rohilkhand Management Association Excellence Award 2020.
- Winner of Rohilkhand Management Association Excellence Award-2020 for its remarkable achievements in health care services.
- Management Excellence Award 2019.
- Brand Icons Rohilkhand Award 2018.

Editor

Dr. Pankaj Agarwal
Associate Professor
Faculty of Management Science
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Mr. Jitender Kumar

- Excellence Award for Higher Education in India 2017.
- Brand Icons of Rohilkhand Award 2016.
- Education Excellence Award given by Times of India in the year of 2015.
- Edupreneurs Award -2013 Vice Chancellors choice to the Chairman of the institution.
- Education Excellence Award given by CMAI Association of India in association with Times of India in the year 2013.
- Skill Tree knowledge Evangelist of India - 2013 for the outstanding contributions to the advancement of higher education system.
- Winner of National Employability Award -2012 by AMCAT.
- Awarded by Dr. Ram Manohar Lohiya Laghu Udhmi Protsahan Pradeshik Puruskar given by MSME &EPD, Govt. of U.P. in Education in the year 2011.
- Winner of National Awards for excellence in education -2011 in Indian Education awards -2011.
- The College is a STAR Performer College of UPTU now AKTU and winner of Excellence Award in B.Tech., B.Pharm, MBA & MCA in year 2009 and 2010 continuously.
- Winner of Academic Excellence Award of UPTU for MBA, B.Tech and B.Pharm in year 2008 and 2009 continuously.
- College has been selected for the Technical Education Quality Improvement Programme of National Project Implementation Unit of the Government of India financed by the World Bank.
- Approved institutions for organizing INSPIRE by DST Govt of India.
- Institutional Memberships of NASSCOM, NHRDN, AIMA, CSI, RMA, AIMS, GCNI.
- Over 16000 Alumni working at leading positions in reputed companies around the globe.
- Consistently Excellent Placement Record since inception.

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About FMS

(Faculty of Management Science)

Shri Ram Murti Smarak College of Engineering and Technology, Bareilly, UP has been offering its prestigious management programme since 1996. MBA from this college is known for its quality & perfection and recognized by industries for its practical orientations. The alumni of MBA course from this college are working at leading positions in the companies of repute. The Faculty of Management Science conducts various value addition activities also such as Campus Outreach Programmes, Management Development Programmes, Faculty Development Programmes & Interdisciplinary International Conferences, Certified Courses.

MBA from this college is among top ranked in the affiliating university since the beginning and awarded with Academic Excellence Awards of the university. A high degree of interaction is maintained with industries for imparting practical training. The department offers comprehensive management education blended with Entrepreneurship development, Case study, Economic policy analysis etc. Certification courses in Finance, Insurance, International Business, Project management & HR Management provides extra edge to the students of SRMS Bareilly & they are ready by to move from campus to corporate.

The department is having well equipped Class Rooms, Computer Lab, Seminar Halls, Team Rooms etc. to provide best required infrastructure for effective teaching and learning process. In order to promote research, the department publishes management journal Bizcraft (ISSN: 2231-0231, RNI No: UPEGN/2007/19207).

About The Journal

Bizcraft, the Journal of Management Sciences (FMS SRMS) is a bi-annual, peer reviewed journal with national circulation.

It publishes original communications of research that advances, illuminates Management science and that educates the journal readers.

Manuscripts dealing management aspects will be considered for publication, provided. They contain results of original investigations. Articles need to be of general interest - e.g., they cross the boundaries of specialties or are of sufficient novelty and importance that the journal's readers, whatever their specialty, should be made aware of the findings.

Research papers reporting original research, review articles, correspondence on published articles will also be considered. Papers of routine nature which are merely records of interesting cases as also those dealing with modifications of routine methodology will not be encouraged.

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The FMS SRMS strongly discourages duplication/reduplication of data already published in other journals. If and when duplication is detected after publishing in SRMS FMS, the journal will be forced to 'retract' such articles.

All papers submitted to FMS SRMS are subject to peer review process. All accepted papers will be suitably edited before publication.

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From Editor's Desk



Dr. Pankaj Agarwal
Editor

Dear Readers,

I am delighted to present to you the latest issue of our esteemed management stream journal. As the Editor, it is my pleasure to bring you a collection of insightful articles and research papers that delve into the diverse realms of management and its ever-evolving landscape.

In this issue, we have curated a range of thought-provoking content that explores various aspects of contemporary management practices and strategies. Our contributors, comprising esteemed scholars and industry experts, have diligently examined current trends, challenges, and opportunities that shape the field of management today.

As always, we strive to maintain the high standards of quality and relevance in the articles we publish. Each contribution has undergone a rigorous peer-

review process to ensure that our readers receive the most accurate and valuable information. We extend our heartfelt gratitude to our dedicated reviewers and editorial board members for their expertise and commitment to maintaining the integrity of our journal.

I would also like to express my appreciation to the authors who have shared their research and insights with us. Their contributions make this issue an invaluable resource for scholars, practitioners, and students alike, enabling them to stay abreast of the latest advancements and gain fresh perspectives on the ever-evolving field of management.

We sincerely hope that this issue will ignite fruitful discussions, inspire further research, and stimulate innovation in the realm of management. We encourage you to delve into the articles that pique your interest, engage with the ideas presented, and share your thoughts with colleagues and peers.

Thank you for your continued support, and we look forward to bringing you more stimulating content in future issues. Together, let us explore and shape the future of management.

Warm regards,
Editor
Dr. Pankaj Agarwal

From the Desk of Editor-in-Chief



Dr. Mohd Danish Chishti
Editor-in-Chief

I hope this message finds you in good health and high spirits. As we embark on a new phase of knowledge dissemination and scholarly exploration, I wanted to take a moment to reflect on the journey we have undertaken together and share my thoughts on the path ahead.

Our management journal has always been a platform for the exchange of innovative ideas, cutting-edge research, and insightful perspectives. Over the years, we have witnessed remarkable contributions from scholars, practitioners, and visionaries. Your dedication to advancing the field of management has been instrumental in shaping the journal's reputation for excellence.

The landscape of management is evolving at an unprecedented pace, driven by technological advancements, changing market dynamics, and a renewed emphasis on sustainable practices. Our journal will continue to serve as a compass, guiding us through these dynamic shifts and fostering dialogue that fuels progress.

I encourage each of you to consider the journal not only as a platform for publication but as a community of thought leaders who are shaping the future of management. Your contributions, whether in the form of research articles, case studies, or thought-provoking commentaries, are the lifeblood of our journal. Together, we can spark discussions, challenge assumptions, and drive the evolution of management theory and practice.

In the spirit of collaboration and academic camaraderie, I invite you to engage actively with our journal. Share your insights, participate in peer review processes, and join us in our commitment to advancing knowledge and driving positive change. Your expertise and dedication are the cornerstones of our success, and I am deeply grateful for your continued support.

Thank you for being an integral part of our journal's journey. Let us move forward with renewed vigor, embracing the opportunities that lie ahead and collectively contributing to the advancement of management scholarship.

Editor -in- Chief
Dr. Mohd Danish Chishti

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POST PANDEMIC DIGITAL LITERACY OF INDIAN WOMEN: A CASE STUDY

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Abstract

In both urban and rural areas of India, digital literacy still has a long way to go. We turned to digital technology to escape the storm as the pandemic began to spread around the world three years earlier. Virtual was a new standard overnight, and it continues to be so. Most of us live a virtual life in more ways than we could have imagined four years ago, from working to learning to even socializing. In recent days, we conducted a comprehensive research on digital education before and after the pandemic and its effects on Indian women. We interviewed some women from diverse background, how covid-19 affected their life and what did they do to cope up that.

This paper aims to analyse the impact of covid-19 on daily lives and the digitalization, focusing on improving the lives of women using digital education, knowledge and tools in this pandemic.

INTRODUCTION:

The capability to find, evaluates, and communicate information through the use of codifying or digital media platforms is digital knowledge. The arrival of the Internet and the use of social media has led to a shift in some of the focus of digital knowledge from the original focus on digital chops and standalone computers to mobile bias. Digital knowledge doesn't replace traditional styles of interpreting information, but rather expands the introductory chops of these traditional learnedness, as is the case with other evolving delineations of knowledge that fete artistic and literal ways of making meaning.

During covid-19 Indian government announced lockdown and closure as it resulted in severe economic and social impacts around the world. It had surely changed our world ever. But where is the new world headed? How has covid-19 changed the way we live and work? What will be India's place in the arising post epidemic world? How Has India made itself stronger? It not only challenged complaint control and extremity operation but also had long term and far reaching impacts on transnational cooperation's, countries, countries, and societies.

Women and Girls have constantly constituted one of the most vulnerable sections of society especially in pastoral India irrespective of their religion, estate, race, institutions, and class. Devoid of acceptable education and mindfulness, utmost of the women in society have been receded from the significance of leading and independent tone- sufficient life. But now they are ready to learn and harness their talent for brighter future. Massive strides have been made in Girls and women education over the past years, yet learning crisis persists.

But Epidemic showed that literacy can do anywhere and

anytime. With Rapid technological advancements across all areas of life and work, every women and girl needs to be digitally knowledgeable and connected to unlock access to possibilities beyond their Imagination. Digital learning presents an excellent occasion to bridge the digital gender peak and bring quality education to every women and girl.

OBJECTIVES:

The overall objective of this study is to analyse the impact of covid-19 on Indian women's and how it affected their digital knowledge. In Particular this case study will examine:

1. Role of digitalization in their lives during covid-19 and lockdown.
2. Digitalization had the positive or negative impact in the life of girls and women's.

LITERATURE REVIEW:

Digital information knowledge chops are playing an decreasingly important part in helping interpret the wealth of information available in the digital age. Some experimenters state that digital knowledge education for youthful people especially women's is more important because youthful people are the most vulnerable generation in the media used. In addition, they're anticipated to come agents of change to break problems in their lives.

The development of Internet and information technologies has changed women's lives in innumerable ways. Women's and girls are suitable to work more efficiently, purchase goods from comfort of their homes, access any kind of information and knowledge, develop small or big business, watching and making videos, shopping, making colorful payments, communicate incontinently with people each around the globe and so on. Thanks to the technology they're suitable to live healthier, longer, safer and happier lives.

The covid- 19 epidemic has converted nearly every aspect of people's lives. In other words can say as digital knowledge has come a life skill or a crucial capability. As per some experimenters, many exploration brigades conducted a series of studies and scientifically check whether the afflictions side effect of epidemic has indeed been the increase in position of digital knowledge. They came to the result that 60 of joker's retain the chops, whilst the chance of women is 4 lower. In addition to this, another study showed that the women's enjoying digital chops are substantially the veritably youthful bones aged 16- 19. nearly 73 to 81 women's for the age group 20 to 25, whilst in the group aged 25 to 30 it was 64 to 70 independently. As per the below data it can be said that the age group that retain the smallest digital chops are middle age and senior women.

RESEARCH METHODOLOGY AND DATA GATHERING PROCESS:

This study uses a descriptive type using a check system to describe digital knowledge of the Indian women's towards covid- 19. By measuring digital knowledge of the community, it can be seen whether the community is wise in chancing and exercising information. Experimenter performed the interviews with girls and women's. The population of this exploration is the women's of India starting at the age of 15 Years. Some of them are students, some are working and some of them are housewives. Survey consisted of two parts, the first question included their daily routines, Issues in their lives and why and when did they felt the need to be digitally literate and how they gained the knowledge of technology and how it helped them in their daily routines during covid-19. Next was what changes did technology bring to their life?

INTERVIEW ANALYSIS:

Researcher interviewed 3 women's and 2 girls' of different age group and tried to find out the changes in their literacy in digital tools and technologies before and after the covid-19.

Respondent 1- belongs to Sitapur but currently she is living in Pune because of her job. She is 26 years old. She works as human resource manager in a multinational company. In 2018 after completing her studies she started working and just after a year Pandemic Broke down Entire country was stuck in lockdown and at that time there was no other option to work else then to connect everyone digitally. That was the time when she was connected to everyone only through mails, Meetings, Phone calls and Video meetings. She had to be on her computer system for than 9 hours a day. It completely changed her way of working. Initially there were some difficulties but after than she liked working from home as she could get enough time to spend with her family

Also her digital knowledge was evolved.

Respondent 2- She belongs to a village named Gaura and is high school passed. She is not that much digitally literate and before pandemic she didn't used to use any digital equipment like mobile phone or laptop. But During pandemic she was facing a lot of problems as she couldn't go to the market to purchase daily essentials. She used to get bored at her home as there was nothing much to do. After then with the help of her children she began to use the mobile phones it took some time for her to learn. Learning how to use Internet was the first step towards being Independent. She could talk to anyone on video calls, learned new recepies, exercises and many other things. She has gained a lot of knowledge since when she started to use phones but still she says that she has to learn a lot.

Respondent 3- Belongs to Lucknow and she is well-educated. She lives in joint family with her sisters and their children along with her son. When asked about her digital education she told that she didn't had the knowledge of computer system but she knew how to use phones. Although she didn't use to keep digital phones because of children at her home. But when pandemic broke down, there was no other option. At that time she bought a phone and began to use it. She learned a lot of new things like online payments, Bookings, Recharges, shopping. It was during this time that she learnt about different internet programs wherein she learnt to access videos.

Respondent 4- She belongs to Lakhimpur and is a student of class 10th. When pandemic broke down at that time she was studying in class 8th. Because of lockdown her school was closed and she was stuck at her home. Studies were going on through online classes. She used to take help of Google and internet for her quality education. Also she learned various digital skills at her computer system and mobile phone. She added "I have come a long way from that shy, hesitant girl I used to be."

Respondent 5- She Belongs to Kasganj and is a post-graduation student. At that time she was studying in graduation. Because of lockdown she was at her home she gave her graduation exams via online mode. She was studying through online lectures and classes. She started preparing for her chartered accountant exams because she was staying at her home as there was nothing much to do. She was completely free to prepare for it. The Internet opened new Ideas and opportunities and showed her direction. Digital classes helped her a lot. She came to know about latest technologies that improved her efficiency and education quality. Although there were some distractions and problems while using them but still it brought a lot of new opportunities.

OBSERVATION AND RECOMMENDATION:

There are numerous reasons for the gender digital peak in India. These include Poverty, advanced rates of ignorance among women, a lack of applicable content, women's low situations of confidence in using technology, safety enterprises, and a fear of reputational threat – all of which constrain women's digital access and skill. The fear of the dark side of the internet is a major hedge to women's mobile internet relinquishment in India. Indeed when women do manage to get online, digital engagement comes with its own set of pitfalls. still women need further than affordable access to technology at the vill position. Women in India are gradually coming online via smart featured phones. They've internet as their first choice for seeking information especially scholars and working women's, But for others, utmost of them aren't having the introductory chops to navigate the information over the phone. Digital empowerment can only be brought through responsible educational institutions that help individuals in accordance with the changing needs of the society.

The first question was aimed at the problems of women's and girls' that they were facing and their response was almost similar. As the offices, Schools, Shops markets were placed they were facing problems with each and everything and that was the time when they feel the need to be digitally literate and started learning about various technologies methods tools that could help them in their work. Then it was checked how they gained the knowledge of using technology Internet and specially mobile phones that has become an essential part of everyone's life, and the result came out that as everything was dependent on digital devices, initially they had very basic knowledge but after then they began to explore and started learning new tools and methods. Finally the section finished with the question that how digital knowledge changed their life.

It helped women's overcome time walls by offering further inflexibility in how and when they worked and studied. Pastoral women are much more likely to have access to mobiles than computers; this approach offered more openings for women to exercise their literacy on their own bias. One of the problem that they faced was that utmost of the content was available in English, but certain accoutrements have been restated into different languages that helped them a lot..

CONCLUSION:

Covid- 19 has impacted immensely the education sector, men and women's of India. Though it has created numerous challenges colorful openings have also been evolved. Everyone was forced to work online when the epidemic broke out. Utmost of the repliers report that their digital knowledge has increased. From the exploration that has been described, it can be concluded that due to the covid- 19 epidemic, all conditioning are carried out online from academy to work. Women's in civic areas are comfortable with videotape and they find it a means for them to overcome walls that they have. We've seen women's chancing great hacks with voice so, the videotape and the voice is the other hack. We see women using camera with similar invention.

After the exploration it can be said that now women's and girls' ' really understand the ethics of using digital information and sources of information. They aren't careless in using the information, But they first assay whether the information is valid or not. While penetrating information women's chose accurate information sources. One of the real successes of digital knowledge is realized by the growing mindfulness of the Girls and women have to use the internet dashingly and appreciatively. The result of this exploration clarify that adding women's digital knowledge depends not just on digital skill, But on adding their digital access and use. Overall this exploration illustrates that digital knowledge position of women's of India has increased for betterment.

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ISSUE OF TELEMEDICINE POST COVID CRISIS

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Abstract

A wide area of India is still not having proper medical facilities where technology is considered as playing a major facilitating role and particularly in those cities and towns which are far located from getting a standard care of service and at a lower cost. The process of providing medical services, prescriptions, diagnosis and treating the patients through communication network remotely is known as telemedicine and is beneficial in expanding the access to prevent of treatments and for long-term health care patterns. After the COVID-19 pandemic, telemedicine shows drastic growth in its implementation and experienced success in variety of ways, leading to the development and improve delivery of patients care and maintaining the cost effectiveness at the same time.

Everybody captured the positive reputation and media presented viewpoint and imposed an unconcerned personal experiences because of which the limitations, barriers and inaccuracy of the telemedicine remain a mystery that needs to be solved by applying intellectual skills and intense research method as followed. Due to shortage of primary care delivery, it has been observed that people do opt for telemedicine practices, but their belief on the services are not completely dependent, rather, they prefer realistic process and face-to-face mode of consultations, they find that quality is maintained more in tangibility framework of the healthcare services and also the legality, accuracy and precision is specified majorly in physical mode as virtual and telemedicine practices do hold errors which can be extremely crucial for the patients and the individuals proposing consultations.

OBJECTIVE:

The Chief objective of this study and aim of this research is To observe the efficiency and perceptions of general public towards telemedicine & online digital consultation. The kinds of barriers that can hinder the process of telehealth and safety/security patterns adopted are effectively maintained or embedded under hidden aspects of configuration issues, technological barriers or the intermediate diagnostic measures and treatment being precised or an handicapped diagnosis.

INTRODUCTION:

Telemedicine - a process of delivering and catering healthcare services, information, diagnosis and other health related aspects through electronic medium and Telecommunication channels. Telemedicine earlier (referring to the period before the year 2020) was found to be originating and developing but the pace of its development was not much adaptable and concerning subject both from hypothetical and practical points on a larger scale but as in December 2019, a major catastrophic event occurred all around the world and shook the entire world in such a way that people got no other option except staying at home.

The catastrophe in the life of people doesn't mean a real end to life due to an earthquake outbreak here, but metaphorically a major threat of communicable disease which can capture anyone belonging to any age group or gender. This threat was not only from the sense of acquiring that disease but acquiring the goal of having environment as the frame of solicitude and its conservation and

subsequently the lubricated existence of the nature. Thus, people were also concerned about how to protect their family, friends and surroundings from acquiring the virus (COVID-19). Everything went online, be it professions, businesses, or exploration activities. Lockdown was the major unexpected event that people encountered and even heard for the first time in that period.

Corona Virus started flourishing and spreading at a much faster rate than expected by several scientist and research ministries. The mortality rate curve grown rapidly at an unanticipated degree and show progress in the virus's ability to kill as many people as it can. Thousand of people were dying on daily basis and at that moment the amount of doctors were much lesser in number as compared to the amount of people suffering from corona virus disease. This germinated the seed of telemedicine on a stronger basis and an accelerated acceptance from the people also paved the way for the swift performance of Telemedicine processes all over the world.

Telemedicine provided the access of appointments, consultations, remote monitoring, online assessment and diagnosis and prescription all through the electronic medium either on phone calls or Video conferencing. It permitted the long distant patients/sufferers to create contact with their doctors to seek all sorts of advice, recommendations, education regarding preventive measures, medicinal prescriptions, medicine delivery, remote assistance and several other medical interventions. This technological advancement not only proved to be beneficial to the people but also provided a platform for errors in the systems and processes that already took place in

some people's lives and might occur in others if the proficiency in the working is not maintained and might be full of risk for the life of individuals. This hidden aspect and its scientific relations will be further studied, explored and proved in the research corresponding ahead to this overview.

METHODOLOGY:

The study adopted the qualitative approach and conducted using primary data by getting responses on the questionnaire prepared using Google structure and forms, which included 14 Enquiry areas all together in which the initial five included the fundamental insights of the people, attempting the questionnaire such as their name, and other basic details, leading towards final answers on their views related to the topic and how they feel concerning the telemedicine process. The accompanying segment of people dealt effortlessly of obtaining an arrangement for the proper telly consultation administration further trailed by their fulfillment and satisfaction. The questionnaire was completely created in English language. The study was performed on more than 50 individuals and it was completely based on their informed consent to maintain the ethical, unbiased and non-discriminatory form of survey and information.

LITERATURE REVIEW:

The COVID-19 outbreak has centered on the healthcare industry. It has had to treat COVID-19 patients on the one hand, but it has also had to deal with a lot of problems just like other industries do. The industry has had to constantly come up with new ways to care for patients in the midst of everything. Consumer preferences and actions regarding healthcare services are undergoing significant shifts. It will be beneficial for players in this industry to comprehend these behavioral shifts and adjust their methods of operation accordingly. Consumer receptivity to out-of-hospital services, manual at-home services across the care continuum is rising, with approximately 80 percent of the sample favoring home care settings for consultation & prescriptions, diagnostics, day care and inpatient care.

The demands placed on health care providers are changing as a result of shifting consumer behavior, with an increased preference for alternative non-traditional care delivery settings (Maraju & Choudhari, 2023). Customers are progressively liking to have their medical care needs met from a distance or from the solace and security of their homes. They expect their healthcare providers to place a high priority on following safety procedures. In addition, they are willing to continue working with providers with whom they feel at ease and trust. Innovative players in the industry are already recognizing these trends and developing tech-enabled solutions to address them.

Going ahead, we see accurately the medical practitioners and executives to turn significantly more incorporated, with players offering various administrations meeting up and offering the patients the consideration and care that they

need. A few of the administrations will either move to a virtual setting, or to patient's homes, with innovation stages arranging them — similar as a jigsaw puzzle (Jitender Aneja, 2022). Benefits accrue to Medical Organizations that embrace these shifts and view them as opportunities for growth; on the other hand, challenges will mount over time for those that resist the change and simply wait for the return of the pre-COVID world.

Although health care providers and specialties can implement telemedicine, it is not a distinct medical specialty. Patients in rural areas or during off-hours may benefit from remote consultations provided by telemedicine technology. The principal point of this research is to figure out the elements to decide the patient's impression of health applications in mobile phones towards telemedicine and to test any connection or link present actively between these elements and buyers towards telemedicine.

As a result, It's evident that concept of telemedicine includes the transfer and exchange of information by healthcare professionals using telecommunications for effective consultation even after discharge video link technology, thereby improving the quality of life for patients. For example, there are a lot of apps for smartphones that allow you to text your doctor about a chronic condition.

There is an extending hole among individuals and the people offering essential health administrations as the populace in India has developed, and the typical life expectancy has expanded. In the treatment of cancer, telemedicine aids in palliative care, early detection of the actual problem, a satisfied better cure, prevention and rehabilitation but do carries loop holes in itself.

DISCUSSION:

Technology is merely a tool, not an end conclusion in and of itself. It is always a clinical decision when to limit the use of telemedicine and insist on a face-to-face consultation. Only the patient's interest, professional judgment, and the context are important. A few specialists might be happy with a ultrasound picture showing a mass in the pelvis. Others might be interested in having a rectal exam. Without seeing the doctor in person, at least for the first time, patients may be uncomfortable.

Many times, meaningful communication is also disturbed by latency in the conversation, poor audiovisual quality, and time lag and these are the major threats of telemedicine which are generally not discovered or considered as a deep area of research so far even after the covid crisis. Consultations via telemedicine are not the same for all specialties. For instance, patients may have difficulty preparing for surgery and being examined virtually in surgical specialties where telemedicine is not considered appropriate.

ANALYSIS:

To land on any decision there should be some concrete and justifiable facts and figures which can be understood with

the help of following data analysis. The technology used in Telemedicine, enables clinicians and patients to be nearly anywhere, is one of the most important issues in providing low-income individuals with access to high-quality healthcare. The current healthcare delivery system could incorporate Telemedicine technology, which could be used to reduce the gap in population access between rural and urban areas. In spite of efforts made by the government and the private sector, rural and remote areas still lack access to high-quality healthcare.

MODE OF CONSULTATION:

The data was collected from the people belonging to the age group between 18 to 40 and all genders out of which 96.1% of the individuals shows preference for face-to-face mode of consultation with the doctor and the remaining 3.9% are more indulged in online consultations, giving rise to telemedicine practices. The study shows that no matter how technological advancement occurs, but the majority of population belonging to the health care. Concerns will always believe in face-to-face that is man to man consultation in conversation as it is more reliable and realistic from the point of view of majority of individuals.

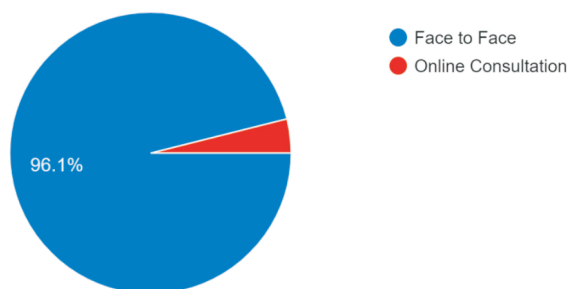


Fig 1. Figure representing the data based on consultation modes preferred

DIFFICULTY IN CONSULTATION:

Focusing on the difficulties or any kind of hindrance that individuals faced in online consultations during or post Covid situation it is found that 34% individuals faced difficulties where is 66% still have trust and found it easier to consult Online without facing any difficulties. Since, 34% is quite near to 50 so the difficulty level can be considered as 50% and thus making it as a major point of concern and issue that needs to be solved to maintain efficiency and authenticity of diagnosis and to address the process of telemedicine effectively.

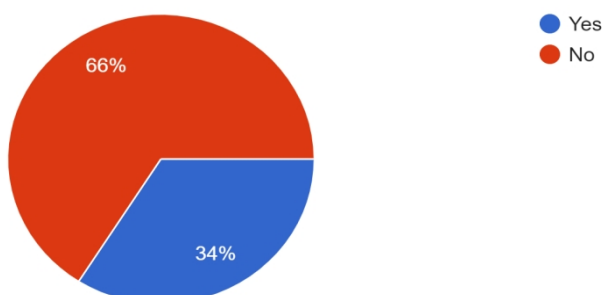


Fig 2. Image depicting the difficulty level faced in online consultation

ADVANCEMENT & ACCURACY:

Talking about the advancement and accuracy maintenance both at the same time the data analysis shows that 66.7% believe in the advancement made due to technology implementation in the healthcare sector but they also believe that it is not completely accurate as it can have certain errors and barriers belonging to different subjects such as technology or knowledge etc.

15.7% individuals believe that advancement in accuracy both cannot be maintained at the same time and the process of Telemedicine is neither fully advance not completely accurate in its own.

17.6% people believe that complete advancement and accuracy along with minute precision is prevailing and maintained by the doctors and health care practitioners during the time of Covid, since then till now.

This suggest that the scope of in accuracy is quite higher in online healthcare services and telemedicine because people have strong concern towards inaccuracy caused due to advancement.

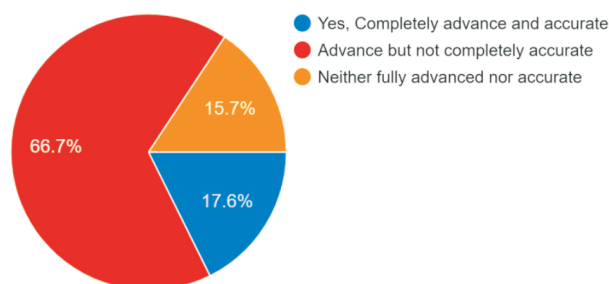


Fig 3. Data reflecting the advancement and accuracy maintained parallelly

Is remote working causing depletion?

The involvement and operational inclusion of artificial intelligence in the healthcare sector leading to a remote working culture, do carries the scope of depletion of this industry. The word scope is specifically used here because 45.1% individuals belonging to the questionnaire and survey reflected that they see the possibility of depletion of healthcare sector. If complete, artificial intelligence is involved in remote working will prevail more than real and reliable medium. where is equal proportion of 27.5% individual shows positive and negative responses towards the same.

As approximately 50% individuals can imagine the possibility of depletion of healthcare sector. It is thus concluded that not only such cultures and working structure should be avoided and ignored if the person has proper access to visit the doctor to maintain the quality of service, whereas in dire need of consultations and emergency situations, the individuals can go for availing Telemedicine practices.

RATING REVIEWS:

The rating of technical advancement in medical diagnosis via online medium on a scale of 1 to 5 reflects that 54.9% of

survey population has a positive attitude towards diagnosis whereas 35% still shows a neutral behaviour as it sees the scope of injustice and degraded quality of services. Since these 35% individuals believe that the quality of service can be lowered with the help of telemedicine practices then

there occurs a major issue of solving this problem of maintenance of quality by using advanced technical diagnostic equipment for online diagnosis and medical prescriptions.

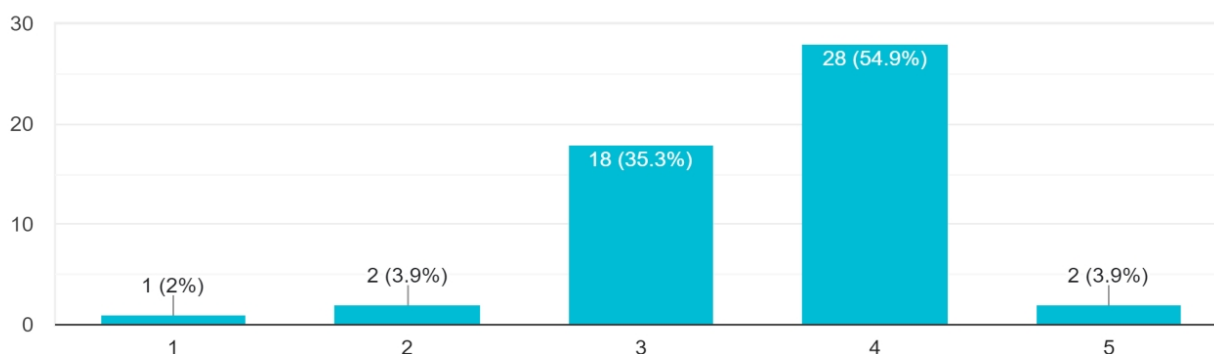


Fig 4. Rating reviews evaluation using empirical research methodology

QUALITY INSIGHTS OF TELEHEALTH:

About 84.3% responses depicted that the quality of service of providing prescriptions, treatments, diagnosis and communicating the procedures, online can be full of barriers and in accuracy as it includes the barrier of hardware or software's, lack of broadband coverage or low bandwidth in the area, poor, digital literacy, educational barrier, evidence related issues, in accurate, physical examination of the patient, inaccurate weight-based drugs, and the possibility of patient is not having the accessibility towards telemedicine services and comfortable access to technology.

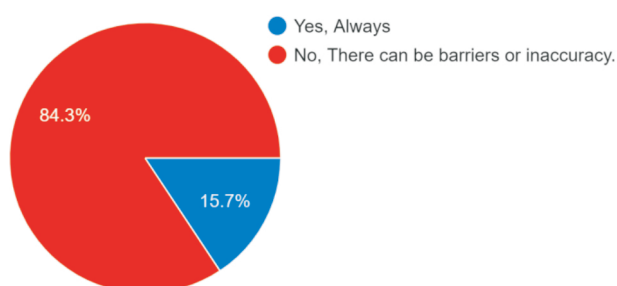


Fig 5. Chart representing the accuracy & precision consideration

ARE HOSPITALS SAFE TO VISIT?

As already discussed above that covid outbreak for a longer time created a negative image towards hospital in the mind of people due to which approximately 50% individuals don't consider it safe to visit the hospital and they are still scared of virus transmission whereas remaining 50% are quite comfortable now to visit the hospital. This suggest that 50% of the population who is not comfortable in visiting the hospitals after the COVID outbreak will definitely go to opt for telemedicine practices and services because of which the existence of real healthcare services will be half the way extinct and the scope of telemedicine, which is also having

an accuracy and different kinds of errors and barriers will overcome half the journey of its origination and retained existence.

Thus, the real-time catering of the services will be exploited and virtual existence will prevail and might show complete existence in the nearing future.

SAFETY, LEGAL & ETHICAL CONSIDERATION:

Almost 100 percent of the population shows positive response in generation of the revenue. That means almost all individuals correspond to the fact that telemedicine is helping doctors and other health care, department, practitioners and professionals in generating much higher revenue than expected. But among those 50% individuals believe that the revenues legal where is 50% believe that the revenue generated is illegal to some extent or the other. This consideration of revenue is not generally from the perspective of the patients or the impact of telemedicine on the population, but on the economy and the financial irregularities that may arise due to telemedicine and search illegal finances may discard the reputation of the health industry in India or on global platforms as well.

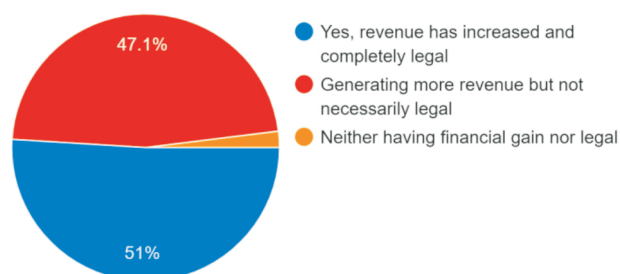


Fig 6. Data representation of financial advancement and it's impact under concern

Other legal, regulatory and security issues that arises in Telemedicine can be the changes in the data management,

procedures, adopted and the proper specific accreditation of health care personnel, the improper determination of clinical responsibilities, the conflict of laws and as in general traditional method the application of informed consent to the patient has to be given which will not be possible in the online method and the Telemedicine practices adopted so far leading to an disturb communication process and hindered services.

CONCLUSION:

The likely pattern of treating patients via Telemedicine is expected to increase significantly during the pandemic and decrease after the pandemic when evaluating clinical decisions made in two hypothetical scenarios. Examples of this can also be seen when considering individual clinical decisions, such as advocating anti-infective treatments and recommending suggestive treatments.

These perceptions are consistent with existing evidence

about physician mindsets and perceived barriers to telemedicine. One of the biggest barriers to telemedicine adoption has been the barrier to vendors leveraging this innovation with a patient focus, but web-based actions come with programmer-related security concerns. Telemedicine can raise privacy issues. It is the healthcare provider's responsibility to ensure that the platform they serve is secure and confidential. In short, limiting the types of diseases that can be treated with telemedicine, ease of scheduling, and technical requirements are key patient concerns.

Privacy is the biggest concern in Telemedicine, as all connected devices transmit data in real time. Personal data can be hacked if this end-to-end connection is not secure. This personal data can be used by criminals for their own benefit, and processing such large amounts of data in real time can also pose accuracy issues. It is therefore equally important to focus on the authenticity and accuracy of telemedicine delivery.

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POST & PRE PANDEMIC EFFECT ON INDIAN FMCG COMPANIES WITH THE HELP OF RATIOS

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Abstract

Covid – 19 has the big disaster for all over the world and India is not excepted. Due to covid -19 every business get effected along with that the FMCG sector has also effected. The performance of business can be measured by different ways but in this paper financial performance is measured by calculating liquidity, profitability, leverage and turnover ratios but in this study the author chose only liquidity and profitability ratio.

In this paper we discussed about the liquidity and profitability position of the randomly choosing fifteen FMCG companies of different working areas to know the impact of covid 19 on these companies and to know the financial position before and after lockdown. In this paper there is no effect on liquidity and profitability condition of chosen companies.

INTRODUCTION:

There is no market unaffected by the pandemic. Crown pandemic effects all businesses like the FMCG, finance, and so on. Due to the onset of the global pandemic, the COVID-19 has contributed to a global recession in the FMCG industry. The pandemic has also created economic environments all over the world, pointing to the upcoming global crisis, which has affected over 195 nations. The disease is being combated aggressively in a number of population. However, social isolation has had a significant impact on the FMCG industry. Organizational difficulties, a lack of jobs, or activities restricted to the production and distribution of just the necessary products are some of the few reasons that most FMCG companies worldwide face. The food and beverage industry was not shielded from COVID-19 effects either. Businesses that produce refined and non-perishable goods, for instance, have seen their profits rise significantly as a result of the scarcity of fresh produce.

Given the FMCG sector's potential for expansion and its contribution to our economy, we must ask: Is COVID-19 affecting the FMCG sector? Or on the other hand there is no effect of Coronavirus on monetary execution of FMCG organizations. In this research we will attempt to find the effect of Coronavirus on monetary execution of Indian FMCG organizations by contrasting the execution of FMCG organizations.

There are different measures of performance, but we will focus on financial performance of FMCG companies using different ratios like Current Ratio, Quick Ratio, Return on Equity Ratio (ROE), Return on Assets Ratio (ROA), Return on Capital Employed Ratio (ROCE). All the economic

activities are related to the earning of profit and business is one of the economic activities which is also related to the earning of profit.

The following is the structure of this paper: A literature review of the COVID-19 pandemic and businesses is presented. Our research's sample, methodology, and data are described, while the results and discussion are presented. The paper closes with the conclusions and bibliography.

LITERATURE REVIEW:

Since there are so many studies on the COVID-19 pandemic, we first conduct a biometric analysis to identify the most important issues. These are directly examined in relation to the connection between the global business activities and the progression of the COVID-19 pandemic. Using the VOS viewer software, we go over all of the Web of Science articles with the word "COVID" as the subject, then look for strong connections between them and the most frequently used words, focusing on "business." The information that was retrieved simultaneously demonstrates to us how to clearly visualize the results in the form of scientific maps.

The top fifteen companies formed the basis of the study. A study based on accounting ratios was carried out by Bagchi, B., and Khamrui, B. (2012) and focused on a comparative analysis of two businesses. As a result, accounting ratios are an important tool for evaluating a company's financial performance.

Lin and Zhang (2020) propose that the Covid-19 pandemic influences the worldwide food supply and market in an unexpected way. After an overview directed in Spring April

2020 on 122 rural commodity organizations from a Chinese territory (Fujian), Lin and Zhang saw that as albeit farming organizations decreased their products, some rural items, for example, grain and oil saw recorded increments. Essentially,

Nakat and Bou-Mitri (2021) direct a significantly huge writing survey on studies that investigate the effect of the Coronavirus pandemic on the food business (until June 5, 2020). They close with an affirmation of the huge difficulties in the food area because of the Coronavirus pandemic. Numerous factors, including consumer purchasing patterns, disruptions to the transportation network, labor absenteeism, and the closing of various food manufacturing industries, contribute to these difficulties.

Our lives were altered by COVID-19 from both perspectives. After COVID-19, businesses and international markets will never be the same again. The D2C, the creation of the Omni channel, and other emerging developments will all be present in the markets of tomorrow. The champions will be those businesses that actively recognize these patterns. These economic patterns are pushed by a dynamic network that is created by interruptions on the macro, customer, and supply sides. In

this paper, Shetty have made an endeavor to Examine this perplexing organization with deference of FMCG and retail businesses of India, and have recorded down patterns in these business sectors and potential procedures organizations should consolidate to emerge from this pandemic effectively (Shetty, 2020)

We will use the accounting ratios in this study that are used in the majority of studies, expand the study's time frame, and include data about the effects of the COVID-19 pandemic.

OBJECTIVES:

1. To calculate the financial ratios of FMCG companies.
2. To examine the influence of pandemic on FMCG company's financial ratios

METHODOLOGY:

This study adapted case study based descriptive design. Fifteen FMCG companies were randomly selected. The financial ratios (i.e., current ratio, quick ratio, return on assets, return on capital employed, and return on equity) were calculated. The financial data of two times (before and after the lock down) were selected. The means of the financial ratio for each company on two time points were calculated and compared using the paired sample t test.

Paired Samples T-Test					
		t statistic	df	p	Mean difference
Mean CR1	Mean CR2	0.8892	14	0.389	0.4083
Mean QR1	Mean QR2	0.8558	14	0.407	0.3943
Mean ROE1	Mean ROE2	-0.4258	14	0.677	-1.6553
Mean ROCE1	Mean ROCE2	0.0143	14	0.989	0.053
Mean ROA1	Mean ROA2	0.8227	14	0.424	1.273

$t(14)=0.8892, p>0.05$

There is no significant difference shown in these financial position of fifteen FMCG companies with the help of t test.

$t(14)=0.8558, p>0.05$

There is no significant difference shown in these financial position of fifteen FMCG companies with the help of t test.

$t(14)=-0.4258, p>0.05$

There is no significant difference shown in these financial position of fifteen FMCG companies with the help of t test.

$t(14)=0.0143, p>0.05$

There is no significant difference shown in these financial

position of fifteen FMCG companies with the help of t test.

$t(14)=0.8227, p>0.05$

There is no significant difference shown in these financial position of fifteen FMCG companies with the help of t test

DATA ANALYSIS & CONCLUSION:

Liquidity ratios

Liquidity ratios show the liquidity positions of the company. This refers to how much money or current assets companies have for meeting out of its current liabilities with in a one year time period. Liquidity ratios are of three types' current ratio, quick ratios and cash ratios. But in this paper the

author only take current ratio and quick ratio.

Current ratio consists of all current assets and current liabilities. The formula of current ratio is current assets divided by current liabilities. The standard ratio is 2:1 this means current assets should be twice of current liabilities. If any business organization fulfills this condition then there liquidity condition is considered good because it implies that there are two times more current assets for payment of current liabilities in one year time.

Quick ratio is the more moderate form of current ratio in these quick assets is divided by current liabilities. Quick assets are equal to current assets minus inventory and pre paid expenses. The standard quick ratio are 1:1 which means there should be equal quick assets and current liabilities so that any sudden liabilities could be meet out at a appropriate time without any losses.

In this paper the author tries to find out the liquidity condition of fifteen FMCG companies before and after lockdown. This is to know if there is any effect of pandemic on FMCG company's liquidity or not.

Profitability ratios

Profitability ratios are financial metrics used by analysts and investors to measure and evaluate the ability of a company to generate income (profit) relative to revenue, balance sheet assets, operating costs, and shareholders' equity during a specific period of time. They show how well a company utilizes its assets to produce profit and value to shareholders.

A higher ratio or value is commonly sought-after by most companies, as this usually means the business is performing well by generating revenues, profits, and cash

Return on equity

The Return on Equity ratio essentially measures the rate of return that the owners of common stock of a company receive on their shareholdings. Return on equity signifies how good the company is in generating returns on the investment it received from its shareholders.

Return on capital employed

Return on capital employed, or ROCE, is a long-term profitability ratio that measures how effectively a company uses its capital. The metric tells you the profit generated by each dollar (or other unit of currency) employed. Return on Capital Employed (ROCE), a profitability ratio, measures how efficiently a company is using its capital to generate profits. When the ROCE get increases then it is considered as a good ROCE and when ROCE get decreases then it is considered as a poor ROCE.

How to calculate ROCE

ROCE is calculated by dividing a company's earnings before interest and tax (EBIT) by its capital employed. In a ROCE calculation, capital employed means the total assets of the company with all liabilities removed.

$$\text{ROCE} = \text{Operating Earning} / \text{Capital Employee}$$

Return on Assets

Return on Assets (ROA) is a type of return on investment (ROI) metric that measures the profitability of a business in relation to its total assets. This ratio indicates how well a company is performing by comparing the profit (net income) it's generating to the capital it's invested in assets. The higher the return, the more productive and efficient management is in utilizing economic resources. Below you will find a breakdown of the ROA formula and calculation.

$$\text{ROA} = \text{Net Income} / \text{Average Assets}$$

With the help of all these ratios and then applying t test the author come to the conclusion that there is no significant difference before and after lockdown. As we can say that if offline transaction is not happening around the world then companies try to bring change in there supply chain and shift their businesses on online mode. So we can say that with the help of all this there is no significant change in there liquidity and profitability position.

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CONSUMER'S PERCEPTION TOWARDS ORGANIC FOOD PRODUCTS BEFORE AND AFTER COVID-19

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Abstract

In recent years, everyone is concerned about their health, the environment and sustainability and because of this, organic products became more popular. This growth is increased by the COVID-19 pandemic, so producers have adapted to produce organic food products to increase the market growth and also maintaining the same quality standards. To analyze the factors that are influencing consumer's perception towards organic food consumption, we have carried out a questionnaire-based study. This study shows about the factors such as gender, family income, education and occupational status which are differentiating consumers of organic and non-organic food products.

INTRODUCTION:

Organic food products are produced by organic farming methods which are grown without using synthetic chemicals; it is human-made pesticides and fertilizers which do not contain Genetically Modified Organisms (GMOs).

Organic food includes fresh produce, meats, and dairy products.

Certified organic products are more expensive because of the following reasons-

- Demand of organic food products is higher than the supply.
- Cost of producing organic food products is higher.
- Quantity of organic food is relatively small which results in higher cost because of mandatory segregation of organic and conventional produce.
- The Supply chain of organic food is relatively inefficient.

Since COVID-19 first spreaded in Wuhan, China in December 2019, because of COVID-19 more than 6 million people died worldwide. In addition, and more than 100 million people were estimated to be suffered from COVID worldwide and the highest rates of COVID being reported in Asia. Therefore, the COVID-19 pandemic will have a long-lasting impact on the health and well-being of the population

During COVID-19 because of health concerns consumer choices regarding lifestyle and dietary choices changes, which results increment in the consumption of organic products. In recent years, all are concerned about the environment and sustainability, which leads to an increase in use of organic products. So the aim of our study is to find

out the factors that are influencing consumer's perception towards organic food products, and to determine whether the COVID-19 pandemic had an influence on the consumption of organic food or not.

LITERATURE REVIEW:

Currently, research has detected factors influencing consumer behaviour with respect to the consumption of food and has divided it into intrinsic and nonintrinsic characteristics. Intrinsicity means factors relating to the products themselves, i.e. characteristics of foods such as quality, taste, nutrition, whether they are fresh or over a lengthy shelf life and properties which cannot be altered in any way but by cosmetic changes. On the other hand, the extrinsic characteristics include income, price, fashion, tradition, environmental motives, availability and location of purchase. The studies concluded that intrinsic characteristics influence the decision of consumers to purchase organic product. The studies have shown that organic products are consumed by consumers with a higher level of education and income. Furthermore, it has been demonstrated that the consumption of organic products is more frequent among consumers who purchase locally produced goods because they consider their quality to be excellent.

Although research has shown a number of differences between consumers' perceptions regarding the consumption of organically grown foods, there is still considerable knowledge worldwide as to their quality and health benefits. Thus, (Azzurra, 2019 et al.) concluded that organic food consumption increased because of increased interest in sustainable food and lifestyle. In addition, (Lang and Rodriguez, 2021) have analyzed how factors influencing consumer's decision making in respect of organic or unlabelled products are affected by those factors. The study

shows that if organic food satisfies the requirements of customers they willingly pay higher prices, however higher price also works as a barrier to organic food consumption. Existing research has identified that the less educated consumers tends to consume less

The consumption of organic products is usually higher among those with a college degree. The way consumers behave toward organic and healthy foodstuffs is also influenced by advertising campaigns. The study of (Mo, 2018 et al.) analyzed that the perceived effectiveness of ad will be higher if the consumer is more interested in environmental issues.

(De Barcker, 2021 et al.) research has been done on participants from 38 countries to explore what changes take place in the planning, selection and preparation of health meals within 2020 lockdowns. It was concluded that pandemic caused financial stress and because of this preparation and planning of healthy food decreased. It was reported that working women were having more time during COVID because of work from home and that's why the preparation of healthier food increased.

(Busch, 2020 et al.) the study carried out with German consumers has shown that the stability of products' life is more important for consumers compared to how pandemics affect consumer shopping decisions.

Although consumers' preferences for the consumption of some Organic Products are not known, As regards the most popular organic food products, such as cereals, flours, changes, but remains the same pasta, fruit and vegetables during the influenza epidemic.

RESEARCH METHODOLOGY:

Data collection:

There are two types of data – Primary data and Secondary data. A structural questionnaire, interview questions and a survey method may be used to collect primary data. Secondary data are those which have been collected by someone else and transferred through the statistical process. In this study the researcher has been collected data by primary method through questionnaire.

Sampling size:

There are 55 respondents in the sample size of the study.

Limitations of the research:

- It is limited to 55 respondents for the sample size.
- For the analysis of that research, respondents' responses are taken into account.

Research area:

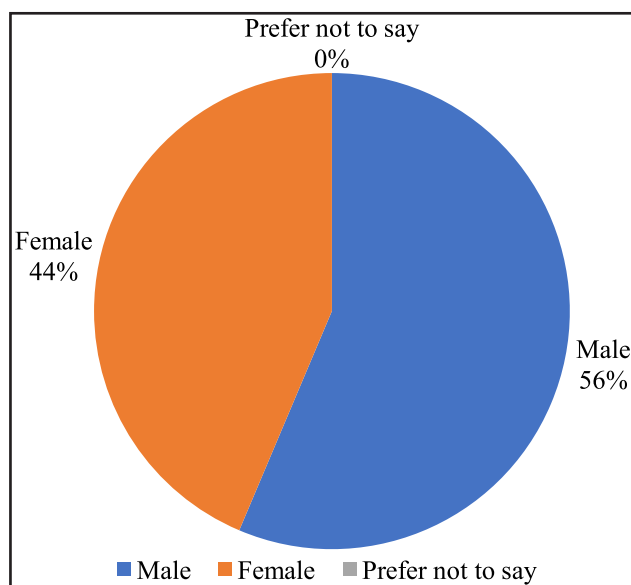
This research includes the people of all INDIA, Pune,

Shahjahanpur, Sitapur, Bareilly, Khatima, Ghaziabad, Delhi, Noida, Lucknow, Kasganj, Moradabad, and Bangalore.

RESULTS

Table No.1: Gender

S.No	Gender	No. of respondents	Percentage of respondents
1	Male	31	56.4
2	Female	24	43.6
3	Prefer not to say	0	0

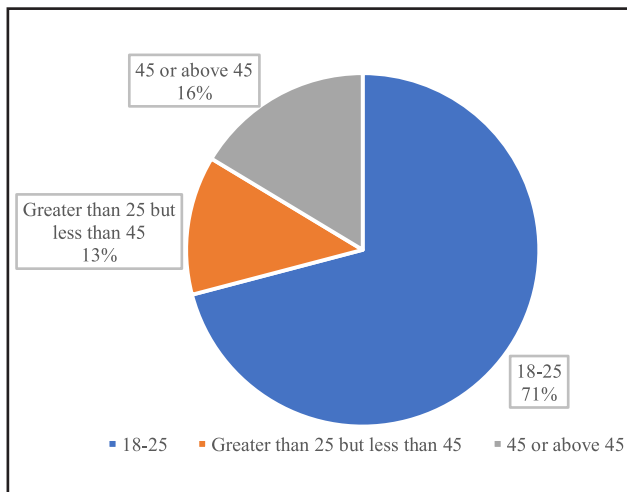


Interpretation:

Table shows that 56.4 % respondents are male, 43.6 % respondents are female.

Table No 2: Age

S.No.	Age	No. of respondents	Percentage of respondents
1	18-25	39	70.9
2	Greater than 25 but less than 45	7	12.7
3	45 or above 45	9	16.4

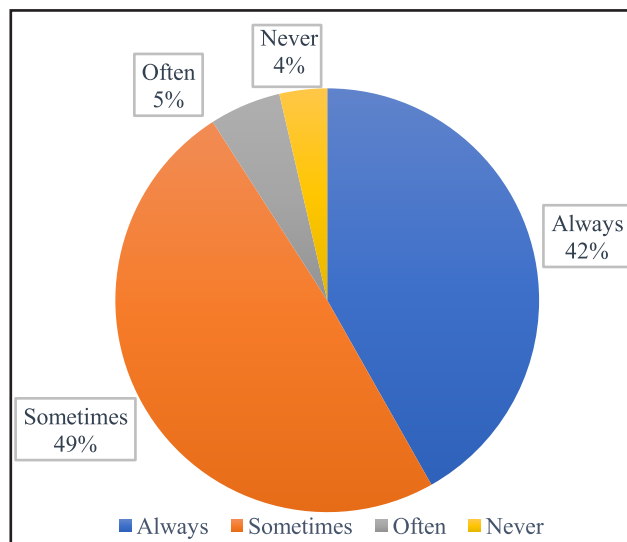


Interpretation:

Table shows that 70.9 % respondents are 18 to 25 age group, 12.7% respondents are >25 but <45 and 16.4% respondents are belonging to 45 or above 45 age group.

Table No 3: Preference of organic food

S.No.	Preference	No. of respondents	Percentage of respondents
1	Always	23	41.8
2	Sometimes	27	49.1
3	Often	3	5.5
4	Never	2	3.6

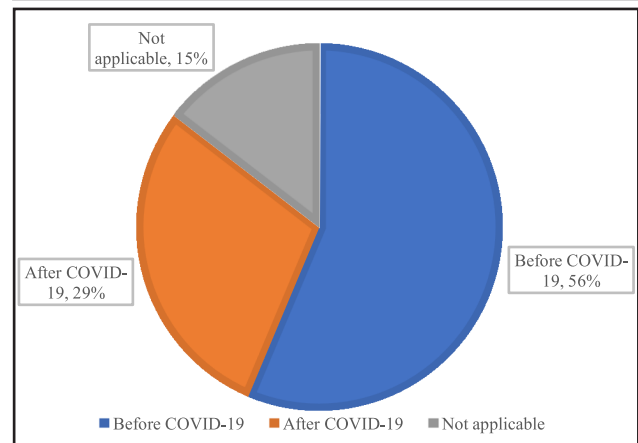


Interpretation:

This table shows that 41.8 % respondents prefer organic food always, 49.1% respondents prefer organic food sometimes, 5.5% respondents prefer organic food often while 3.6% respondents prefer organic food never.

Table No. 4: Since when preferring organic food

S.No.	Time of preference	No. of respondents	Percentage of respondents
1	Before COVID -19	31	56.4
2	After COVID-19	16	29.1
3	Not applicable	8	14.5

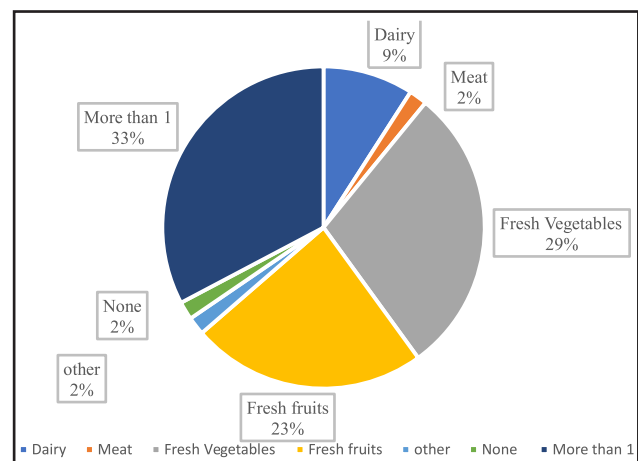


Interpretation:

Table shows that 56.4% respondents are consuming organic food before COVID-19, 29.1% respondents are consuming organic food after COVID-19 while 14.5% respondents never used organic food.

Table No 5: Type of organic food

S.No	Type of organic food	No. of respondents	Percentage of respondents
1	Dairy	5	9.1
2	Meat	1	1.8
3	Fresh vegetables	16	29.1
4	Fresh fruits	13	23.6
5	Other	1	1.8
6	None	1	1.8
7	More than 1	18	32.7

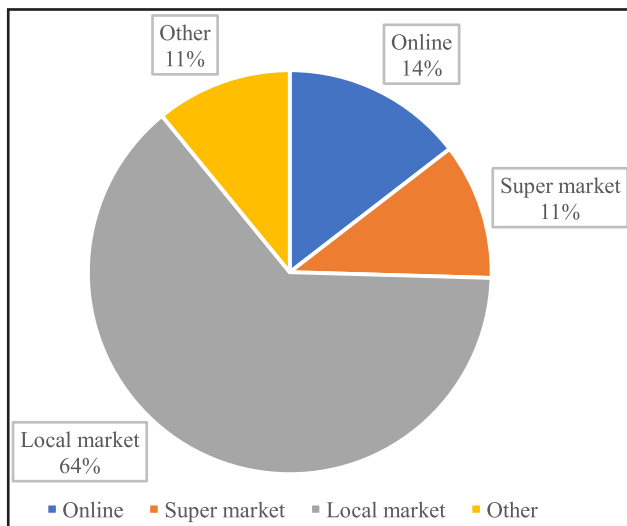


Interpretation:

Table shows that 9.1% respondents are using dairy products, 1.8% respondents are using organic meat products, 29.1% respondents are using fresh vegetables products, 23.6% respondents are using fresh fruits while 1.8% respondents choose other and 1.8% respondents use no organic products while 32.7% respondents use more than 1 type of organic products.

Table No 6: Preference of shopping location

S.No.	Shopping location	No. of respondents	Percentage of respondents
1	Online	8	14.5
2	Super market	6	10.9
3	Local market	35	63.6
4	Other	6	10.9

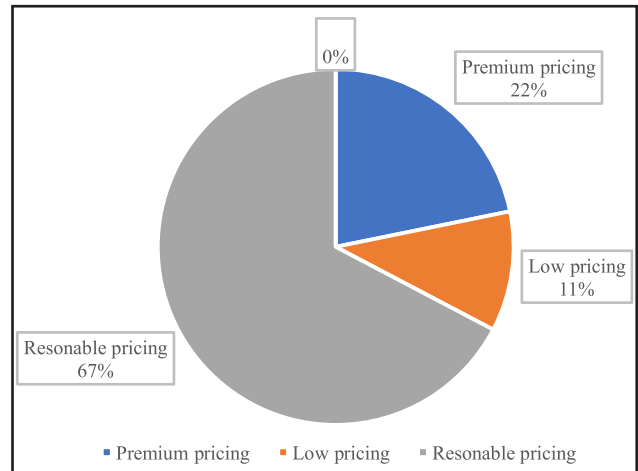


Interpretation:

This table shows that 14.5 % respondents preferred online shopping for buying organic products, 10.9% respondents prefer super market, 63.6% respondents choose local market and 10.9% respondents responded other.

Table No.7: Pricing opinion

S.No.	Pricing	No. of respondents	Percentage of respondents
1	Premium pricing	12	21.8
2	Low pricing	6	10.9
3	Reasonable pricing	37	67.3

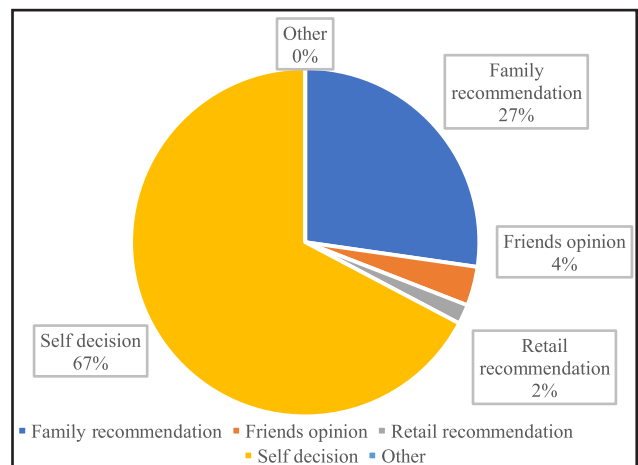


Interpretation:

Table shows that 21.8% respondents think that organic food products price is premium, 10.9% respondents think that organic food products price is low while 67.3% respondents think that organic products price is reasonable.

Table No 8: Basis of buying organic food products

S. No.	Basis of buying	No. of respondents	Percentage of respondents
1	Family recommendation	15	27.3
2	Friends opinion	2	3.6
3	Retail recommendation	1	1.8
4	Self-decision	37	67.3
5	Other	0	0

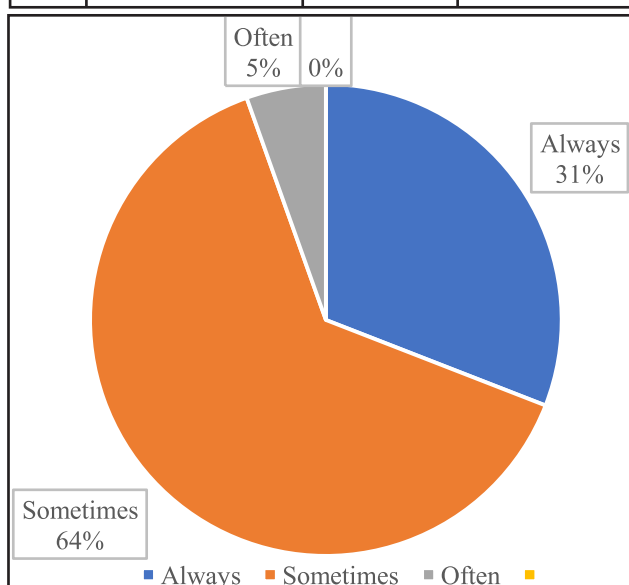


Interpretation:

This table shows that 27.3 % respondents are buying organic food products on the basis of family recommendation, 3.6% respondents are buying on the basis of friend's opinion, 1.8 % respondents are buying organic food products on the basis of retail recommendation, 67.3% respondents buying because of self- decision while 0% respondents are buying on the basis of others.

Table No 9:
Preference of same brand or place on next purchase

S.No.	Preference of brand or place	No. of respondents	Percentage of respondents
1	Always	17	30.9
2	Sometimes	35	63.6
3	Often	3	5.5

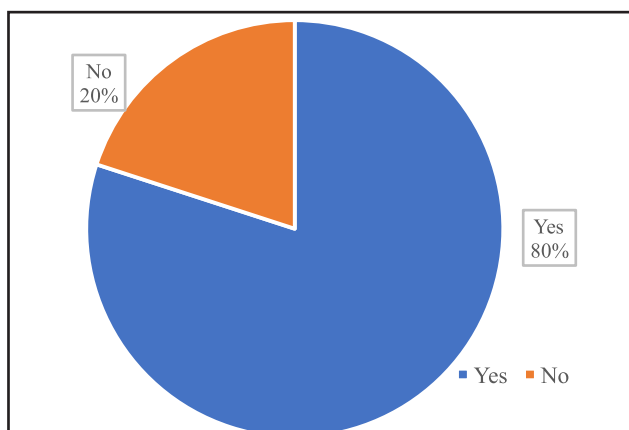


Interpretation:

This table shows that 30.9 % respondents choose same brand or place always, 63.6% respondents choose same brand or place for buying organic products sometimes while 5.5% respondents often choose same brand or place for buying organic food products.

Table No 10: Any difference while consuming organic food and non-organic food

S.No.	Difference while consuming	No. of respondents	Percentage of respondents
1	Yes	44	80
2	No	11	20

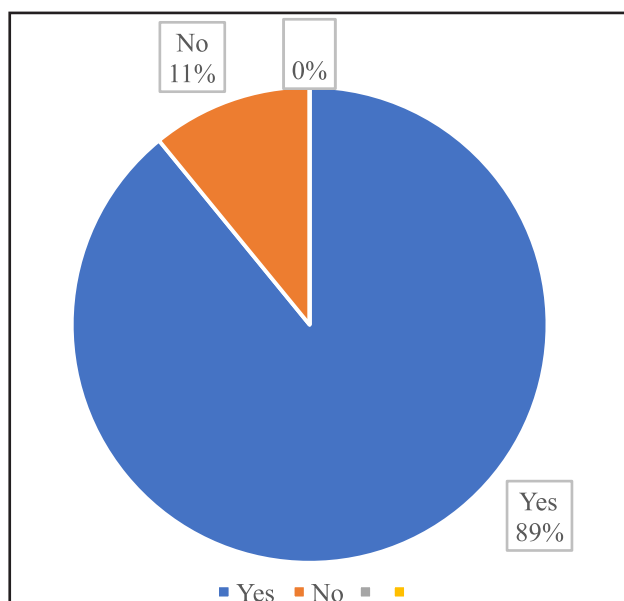


Interpretation:

This table shows that 80% respondents found difference while consuming organic food products and non-organic food products while 20% respondents did not notice any difference while consuming organic food products and non-organic food products.

Table No 11: How was the difference?

S.No.	Difference	No. of respondents	Percentage of respondents
1	Yes	49	89.1
2	No	6	10.9



Interpretation:

This table shows that 89.1 % respondents found positive difference while consuming organic food products and non-organic food products while 10.9% respondents found negative difference while consuming organic food products and non-organic food products.

CONCLUSION:

The research regarding organic food consumption shows that people are consuming organic food products before COVID-19 and most of the consumer's use fresh vegetables and fruits as organic food products. The study concluded that most of the people purchase organic food products from local market and they think that organic food products are at reasonable price. In conclusion, the study showed that consumers have noticed a substantial difference in their consumption of Organic food products from nonorganic ones and these differences are positive.

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PRADHAN MANTRI JAN DHAN YOJANA STUDY AND REVIEW WITH SPECIAL REFERENCE TO UTTARAKHAND STATE

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Abstract

The process of providing banking and financial services to all members of society without prejudice is referred to as financial inclusion. Financial inclusion is a severe issue, and despite rapid progress in the banking industry, a considerable portion of the population remains unbanked and isolated from the economy's financial system. Nonetheless, the Indian government and reserve bank have been trying to integrate the unbanked, impoverished, and vulnerable parts of society into the financial system in order to achieve the aim of inclusive growth. Honourable Prime Minister Narendra Modi inaugurated the National Mission on Financial Inclusion (NMFI) on August 15, 2014, to address the issue of financial exclusion. The programme debuted on August 28, 2014. MeraKhata - BhagyaVidhata was the campaign's slogan. Banks opened a record-breaking 1.5 crore new accounts on the first day of the Pradhan Mantri Jan Dhan Yojana. The repercussions of the Pradhan Mantri Jan Dhan Yojana are examined and analysed in this research, with an emphasis on the state of Uttarakhand. Several components of the scheme's effect assessments were overlooked in previous studies. It attempts to assess how PMJDY has increased financial inclusion from a range of perspectives. This government initiative will undoubtedly contribute significantly to supporting fair economic growth and relieving poverty.

Keywords: Financial Inclusion, Inclusive Growth, Financial Exclusion, PMJDY, National Mission, Financial Services.

INTRODUCTION:

The Pradhan Mantri Jan Dhan Yojana (PMJDY) has become the Government of India's main financial inclusion programme, which was launched in August 2014. The programme sought to provide poor members of society with access to financial services, specifically banking and insurance. The scheme's goal was to give every family in the country with a basic bank account, a debit card, insurance coverage, and an overdraft option of up to Rs 10,000. The major goal of the initiative was to minimise financial exclusion and promote financial inclusion in the country.

Since the launch, the PMJDY has been a success, with millions of new bank accounts opened across the country. According to the latest data released by the government, as of March 2021, over 43.04 crore accounts have been opened under this scheme, with total balance of over Rs. 1.47 lakh crore. Furthermore, approximately 41.56 crore RuPay debit cards have been given as part of the plan, giving participants access to digital payment choices.

The PMJDY has also been successful in Uttarakhand, with the state's population being largely rural and underprivileged. As of March 2021, over 59.9 lakh accounts have been opened in the state under the scheme, with a total balance of over Rs. 2,811.56 crore. The scheme has been instrumental in providing financial assistance to the underprivileged sections of society in Uttarakhand, allowing them access to basic banking and insurance services.

However, the scheme still faces challenges in ensuring that the benefits of the scheme reach the intended beneficiaries.

Some of the issues that must be addressed to ensure the program's success include a lack of financial awareness among those living in rural areas and the absence of bank branches in distant locations. Furthermore, the COVID-19 pandemic has also impacted the scheme's progress, with people being unable to access banking services due to lockdowns and restrictions.

In conclusion, the PMJDY has been successful in providing financial inclusion to millions of underprivileged people in Uttarakhand and across India. However, challenges still exist, and there is a need for continuous efforts to ensure the scheme's success and reach its intended beneficiaries.

REVIEW OF LITERATURE:

Financial inclusion has been a major issue in developing countries, including India. Several initiatives have been taken by the government to address this issue, and one such initiative is the Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in 2014. PMJDY aims to provide financial services to the unbanked population in India and has been successful in bringing a large number of people under the banking system.

Sharma (2017) conducted a study on the impact of PMJDY on financial inclusion in India. The study found that PMJDY has been successful in providing access to financial services to a large number of people who were previously excluded from the banking system. The study also found that PMJDY has increased the number of bank accounts, deposits, and credit disbursements.

Garg and Bhatnagar (2017) studied the impact of PMJDY

on financial inclusion in India. The study found that PMJDY has increased the number of bank accounts and the usage of banking services. The study also found that PMJDY has helped in reducing the gender gap in access to financial services.

Khanna (2018) studied PMJDY as an initiative for financial inclusion. The study found that PMJDY has been successful in providing access to banking services to a large number of people in a short period of time. The study also found that PMJDY has helped in reducing the dependence on informal sources of credit.

Kumar (2018) conducted a study on the impact of PMJDY in India. The study found that PMJDY has been successful in providing access to banking services to a large number of people who were previously excluded from the banking system. The study also found that PMJDY has helped in reducing the financial exclusion of marginalized sections of the society.

Overall, the literature suggests that PMJDY has been successful in providing access to financial services to a large number of people who were previously excluded from the banking system. PMJDY has also helped in reducing the gender gap in access to financial services and in reducing the dependence on informal sources of credit. However, there is still a need to improve the usage of banking services and to provide financial literacy to the unbanked population.

RESEARCH PROBLEM:

Despite the success of the Pradhan Mantri Jan Dhan Yojana (PMJDY) in Uttarakhand, several challenges remain in ensuring that the scheme's benefits reach the intended beneficiaries. The lack of financial literacy among the rural population, limited access to banking services in remote areas, and the impact of the COVID-19 pandemic on banking services are some of the challenges faced by the PMJDY in Uttarakhand. Therefore, the research problem is to identify the challenges faced by the PMJDY in Uttarakhand and recommend strategies to overcome them.

OBJECTIVES:

The objective of this research is to:

1. Identify the challenges faced by the PMJDY in Uttarakhand in ensuring financial inclusion.
2. Analyze the impact of the PMJDY on the financial inclusion of the underprivileged sections of society in Uttarakhand.
3. Evaluate the effectiveness of the PMJDY in Uttarakhand in providing access to banking and insurance services.
4. Identify the strategies that can be implemented to

overcome the challenges faced by the PMJDY in Uttarakhand.

5. Provide recommendations to improve the effectiveness of the PMJDY in Uttarakhand and ensure that the benefits of the scheme reach the intended beneficiaries.

FINDINGS:

Based on the research problem and objectives, the following are the detailed findings for the Pradhan Mantri Jan Dhan Yojana (PMJDY) with special reference to Uttarakhand State.

Challenges Faced by PMJDY in Uttarakhand:

- a. **Lack of Financial Literacy:** One of the major challenges faced by the PMJDY in Uttarakhand is the lack of financial literacy among the rural population. As per the 2011 census, the literacy rate in Uttarakhand was 79.63%, which indicates a high level of illiteracy among the population. Lack of financial literacy has resulted in a low level of understanding of banking services and their benefits.
- b. **Limited Access to Banking Services:** Uttarakhand is a hilly state with a scattered population. It has a low density of banks, which makes it difficult for people in remote areas to access banking services. As per the Reserve Bank of India (RBI), Uttarakhand has 2,582 bank branches, which translates to one bank branch per 6,056 people.
- c. **COVID-19 influence:** The COVID-19 epidemic has had a substantial influence on the PMJDY in Uttarakhand. Lockdowns and mobility restrictions have made it harder for consumers to obtain financial services, resulting in a drop in banking activities.

Impact of PMJDY on Financial Inclusion:

- a. **Increased Number of Bank Accounts:** The PMJDY has been successful in increasing the number of bank accounts in Uttarakhand. As of March 2021, over 59.9 lakh accounts have been opened in the state under the scheme. The PMJDY has helped in bringing people into the formal banking system and providing access to basic banking services.
- b. **Increase in Deposits:** The PMJDY has also resulted in an increase in deposits in Uttarakhand. As of March 2021, the total balance in PMJDY accounts in Uttarakhand was over Rs. 2,811.56 crore. This has helped in promoting savings among the underprivileged sections of society.
- c. **Access to Digital Payment Options:** The PMJDY has also provided beneficiaries with access to digital payment options through the issuance of RuPay debit cards. As of March 2021, over 41.56 crore RuPay debit

cards have been issued under the scheme, promoting cashless transactions in the state.

Effectiveness of PMJDY in Providing Access to Banking and Insurance Services:

- a. **Basic financial Services:** In Uttarakhand, the PMJDY has been effective in providing basic financial services to the poorest sectors of society. Beneficiaries are given a basic savings bank deposit account with a RuPay debit card, insurance coverage, and an overdraft option of up to Rs. 10,000.
- b. **Insurance Services:** The PMJDY also provides insurance cover to beneficiaries, which includes a life cover of Rs. 30,000 and an accidental insurance cover of Rs. 2 lakh. This has helped in providing financial security to the underprivileged sections of society.

Strategies to Overcome Challenges Faced by PMJDY in Uttarakhand:

- a. **Awareness Programs:** To overcome the challenge of financial illiteracy, awareness programs should be conducted to educate the rural population on the benefits of banking services.
- b. **Mobile Banking:** Mobile banking can be promoted as a means of providing banking services to people in remote areas where there are no bank branches.
- c. **Agent Banking:** Agent banking can be introduced in Uttarakhand, where agents can provide basic banking services in remote areas.
- d. **Collaboration with Local Authorities:** Collaboration with local authorities such as Panchayats and Gram Sabhas can help in identifying the areas that require banking facilities and in promoting financial literacy.

Recommendations to Improve Effectiveness of PMJDY in Uttarakhand:

- a. **Promote Financial Literacy:** Financial literacy should be promoted through various awareness programs, including financial education programs in schools and colleges.
- b. **Enhance Digital Connectivity:** Digital connectivity should be enhanced in remote areas to ensure that people can access digital banking services.
- c. **Increase Awareness about Insurance Cover:** Beneficiaries should be made aware of the insurance cover provided under the scheme to ensure that they can take advantage of the benefits.
- d. **Strengthen Grievance Redressal Mechanisms:** Grievance redressal mechanisms should be strengthened to ensure that beneficiaries can raise their concerns and grievances related to the scheme.
- e. **Collaborate with Local Authorities:** Collaboration with local authorities such as Panchayats and Gram Sabhas can help in identifying the areas that require banking facilities and in promoting financial literacy.

The PMJDY has been successful in increasing financial inclusion in Uttarakhand, but challenges such as financial illiteracy, limited access to banking services, and the impact of the COVID-19 pandemic remain. The government should implement strategies to overcome these challenges and promote financial literacy among the underprivileged sections of society. This will ensure that the benefits of the scheme reach the intended beneficiaries and contribute to the overall development of Uttarakhand.

Table summarizing the findings for the Pradhan Mantri Jan Dhan Yojana (PMJDY) with special reference to Uttarakhand State:	
Findings	Data/Facts/Figures
Challenges Faced by PMJDY in Uttarakhand	
Lack of Financial Literacy	Uttarakhand literacy rate: 79.63% (2011 census)
	High level of illiteracy among the population
Limited Access to Banking Services	Uttarakhand has 2,582 bank branches (RBI)
	One bank branch per 6,056 people
Impact of COVID-19	Lockdowns and restrictions on movement affecting banking transactions

Impact of PMJDY on Financial Inclusion	
Increased Number of Bank Accounts	Over 59.9 lakh accounts opened in Uttarakhand (as of March 2021)
	Bringing people into the formal banking system
Increase in Deposits	Total balance in PMJDY accounts in Uttarakhand: over Rs. 2,811.56 crore
Promoting savings among underprivileged sections of society	
Access to Digital Payment Options	Over 41.56 crore RuPay debit cards issued under the scheme
	Promoting cashless transactions in the state
Effectiveness of PMJDY in Providing Access to Banking and Insurance Services	
Basic Banking Services	PMJDY provides basic savings bank deposit account with a RuPay debit card, insurance cover, and an overdraft facility of up to Rs. 10,000
Insurance Services	Life cover of Rs. 30,000 and accidental insurance cover of Rs. 2 lakh provided
Strategies to Overcome Challenges Faced by PMJDY in Uttarakhand	
Awareness Programs	Conducting awareness programs to educate rural population on benefits of banking services
Mobile Banking	Promoting mobile banking to provide banking services in remote areas
Agent Banking	Introducing agent banking to provide basic banking services in remote areas
Collaboration with Local Authorities	Collaborating with Panchayats and Gram Sabhas to identify areas requiring banking facilities and promote financial literacy
Recommendations to Improve Effectiveness of PMJDY in Uttarakhand	
Promote Financial Literacy	Promoting financial literacy through awareness programs and education programs in schools and colleges
Enhance Digital Connectivity	Enhancing digital connectivity in remote areas for access to digital banking services
Increase Awareness about Insurance Cover	Making beneficiaries aware of insurance cover provided under the scheme
Strengthen Grievance Redressal Mechanisms	Strengthening grievance redressal mechanisms to address concerns and grievances
Collaboration with Local Authorities	Collaborating with Panchayats and Gram Sabhas to identify areas requiring banking facilities and promote financial literacy

SUGGESTIONS:

Promote Financial Literacy: One of the major challenges faced by PMJDY in Uttarakhand is the lack of financial literacy among the rural population. To overcome this challenge, the government should conduct awareness programs and education programs in schools and colleges to promote financial literacy. This will help the underprivileged sections of society to understand the benefits of banking services and take advantage of the services provided under PMJDY.

Enhance Digital Connectivity: Digital connectivity in remote areas of Uttarakhand is limited, which affects the access to digital banking services. The government should take steps to enhance digital connectivity in remote areas to ensure that people can access digital banking services.

Increase Awareness about Insurance Cover: Many beneficiaries of PMJDY are unaware of the insurance cover provided under the scheme. The government should take steps to increase awareness about the insurance cover to ensure that people can take advantage of the benefits.

Strengthen Grievance Redressal Mechanisms: Grievance redressal mechanisms should be strengthened to ensure that beneficiaries can raise their concerns and grievances related to the scheme. This will help in addressing the concerns of the beneficiaries and ensure that the benefits of the scheme reach the intended beneficiaries.

Collaborate with Local Authorities: Collaboration with local authorities such as Panchayats and Gram Sabhas can help in identifying the areas that require banking facilities and in promoting financial literacy. The government should collaborate with local authorities to ensure that the benefits of the scheme reach the underprivileged sections of society.

CONCLUSION

In conclusion, PMJDY has been successful in increasing financial inclusion in Uttarakhand, but challenges such as financial illiteracy, limited access to banking services, and the impact of the COVID-19 pandemic remain. The study has found that PMJDY has increased the number of bank accounts, deposits, and access to digital payment options in Uttarakhand. However, to improve the effectiveness of PMJDY, the government should implement strategies to overcome the challenges faced by the scheme in Uttarakhand.

Promoting financial literacy, enhancing digital connectivity, increasing awareness about insurance cover, strengthening grievance redressal mechanisms, and collaborating with local authorities are some of the strategies that can be implemented to improve the effectiveness of PMJDY in Uttarakhand. By implementing these strategies, the government can ensure that the benefits of the scheme reach the intended beneficiaries and contribute to the overall development of Uttarakhand.

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