

1. Message from Editor-In-Chief	1
– Subodh Kesharwani	
2. Message from Managing Editor	5
– Jyoti	
3. Message from Associate Handling Editors	6
– Shailza & Sonakshi	
4. Message from Assistant Editor	6
– Kanishk	
Empirical Research Papers	
5. Coping with Shrinkflation: A Comprehensive Analysis of Socio-Economic Factors Shaping Consumer Awareness in the National Capital Region	7
– Anil Kumar and Kalpana Kataria	
6. Development of an Instrument to Check Academic Anxiety Among Distance Learners	16
– Preeti Chandel and Amiteshwar Ratra	
7. Role of Demographic Factors in the usage of Digital Banking Services An Empirical Analysis	24
– Kotaru Sai Charan and Krishna Banana	
Theme Based Paper	
8. Decentralisation and Development- A Study on Micro Enterprises of Kudumbashree in Palakkad District	35
– Narayanan PK and Pradeep Kumar	
Case Based Study	
9. Identifying Problems and Challenges in the Implementation of Blended Learning Instruction: Construction and Validation of a Scale for Teachers	43
– Noor Aisha and Amiteshwar Ratra	
View Point	
10. Fog Computing: An Innovative Technique for the Quality Improvement in IOT Communication	49
– Rajbala Simon, Laxmi Ahuja, Akansha Kumari and Saurav Vinod Nair	
Review of Literature	
11. Climate Change and Security with Reference to Food Security: A Systematic Literature Review	57
– Ruchi Gautam	