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*Proceedings of the*  
*International e-Conference on*

**The Challenges and Rehabilitation Avenues**  
**in the Context of Covid-19**

**August 12-14, 2020**



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*Department of Economics*

*Directorate of Distance Education*

**Madurai Kamaraj University**

*Madurai 625 021, Tamil Nadu, India*

**Editor : Mr.V.Loganathan**

**Assistant Professor**  
**Department of Economics, DDE**  
**Madurai Kamaraj University**

## Preface

This edited book is an outcome of the conference entitled “The Challenges and Rehabilitation Avenues in the Context of Covid-19” organized by the Department of Economics, Directorate of Distance Education, Madurai Kamaraj University during 12th -14th August 2020 in online mode. The main theme of the conference to discuss the challenges faced by every human during covid-19 and formulate policies to come out from this pandemic situation .The sub-themes of the conference are lessons from past business cycles, health and hygiene, Environment (Ecological imbalance, pollution),Traditional sectors like Agriculture, arts and crafts, Hybrid sectors (Wholesale and retail trade, restaurants and eateries, small and medium manufacturing enterprises and transport),modern sectors (Information and communication technology, digitisation of education sector, Financial services),Immigration and migration from other countries and within the state, External Sector and Macro Economic variables, Impact of Covid-19 on the economy of households of workers in unorganized sector.

First and foremost I express my sincere thanks to Vice-Chancellor, Madurai Kamaraj University, Registrar, Madurai Kamaraj University and Director, Directorate of Distance Education, Madurai Kamaraj University for having given permission to conduct this international e-conference.

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I am very grateful to my colleagues and also organizing committee members of this e-conference Dr.P.Muthupandi,Assitant Profeesor of Educaiton, Dr. S. Salima Rabiyyath, Assistant Professor of Journalism and Mass Communication, Dr. N. Perumal, Assistant Professor

of Sociology, Dr.V. Thiruveni, Assistant Professor of Visual Communication,Dr. G. Rajesh Kumar, Assistant professor of English, Dr.V.P.Prabhakaran,Assistant Professor of Public Administration and Dr.R.PavananthiVembulu, Assistant Professor of Political Science DDE, Madurai Kamaraj University for their extended full support to complete this e-conference successfully.

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I immensely express my deep sense of gratitudes to all Presenters and Participants in this e-conference.

I earnestly thank my wife Mrs.C.Revathi for her encouragement and my lovable kids L.Yogatara and L.R.Neha for their love and affection showered on me these days.

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**Editor**

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## **PROPELLING GLOBAL PANDEMIC AND THE PREDISPOSITION OF THE MIGRANT LABOUR**

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### **ABSTRACT**

The start of this decade left the whole globe in a state of pandemonium by the recrudescence and surging of a viral pandemic COVID-19. This scenario doles out as the penultimate encumbrance to the global economy and coerces the world population to be in a state of parsimony. Migrant workers are prominent among those who undergo a phase of tribulation during the current situation. In accordance with the lockdowns, there are millions of migrant workers who are on the roads without food and daily necessities for their livelihood. Such an agonizing condition arises due to the certitude that most of the migrants would have to work every day to earn their living. Mustering of these people in groups makes them vulnerable to the easy spread of the pandemic. Lack of public transport system makes them entrapped and unable to circumnavigate top their hometown. It has been construed that nearly 139 million migrants in India are prevalent suffering due to lack of provisions. A handful has committed suicide and others were dead due to starving and subsequent issues. Majority of the migrants descended from states like Madhya Pradesh, Uttar Pradesh, Rajasthan and Bihar. The people battling through their adversities are prone to svere mood swings which indirectly affect their mental health and behavior. This article illustrates the struggles endured by the migrant labor in India, especially during the adherence of the lockdown and an effort to address their hardships due to the pandemic, which in the long run might have a significant impact on them both physically and mentally.

Keywords: Migrant labor, COVID-19, lockdown

### **INTRODUCTION**

COVID-19 is a wild spread pandemic infecting people all over the world and burgeoning each day in exponential numbers. The rush for the invention of a cure vaccine has been effectuated by all the countries around the globe. India occupies the second highest population among the world, this owing to the population density aggrandizes the viral spread by a colossal extent. Subsequent lockdowns and social distancing serves as an evanescent solution for the surging havoc. Due to the diminution of Industries, several merchandises have been put into a situation of irrevocable blemish. This sudden pause has led to economic instability and even

recession in several countries. On the ongoing quest of this rampant, there are a group of people who travelled far from their hometown in search of job and to make a living. India rushed to close its universal outskirts and uphold a quick lockdown, which WHO commended as "extreme and convenient". (WHO, 2020). The lockdown has additionally given the administration time to get ready for a potential flood in situations when the pandemic is gauges upto top in the coming weeks. All things considered, India's populace of 1.3 billion across various states, wellbeing imbalances, broadening monetary and social aberration, and unmistakable social qualities present one of a kind difficulties. The migrant labors from different states in India would have to depend on their daily wages to attend to their daily needs and necessities. The administration's abrupt requirement of the lockdown appeared to be hurriedly arranged and promptly burdened effectively weak populaces. There has been a mass migration of transient specialists and concerns are ascending about starvation among individuals who work in the casual economy. Actualizing general wellbeing measures is troublesome in places with stuffed day to day environments and lacking cleanliness and sanitation. The services of non-COVID-19 health prerequisites have been perturbed. Reports propose that the administration's endeavors to offer monetary help and a proportion of food security to facilitate these weights will be inadequate to fulfill need. Be that as it may, better arranging and correspondence could have deflected this emergency(The Lancet, 2020). The gregarious movement of the itinerants on a contemporary, makes them vulnerable to the contagious viral infection. The effect of distress and anxiety needs meticulous attention, this paper serves as a minor tool to shed light upon the livelihoods of the migrant workers.

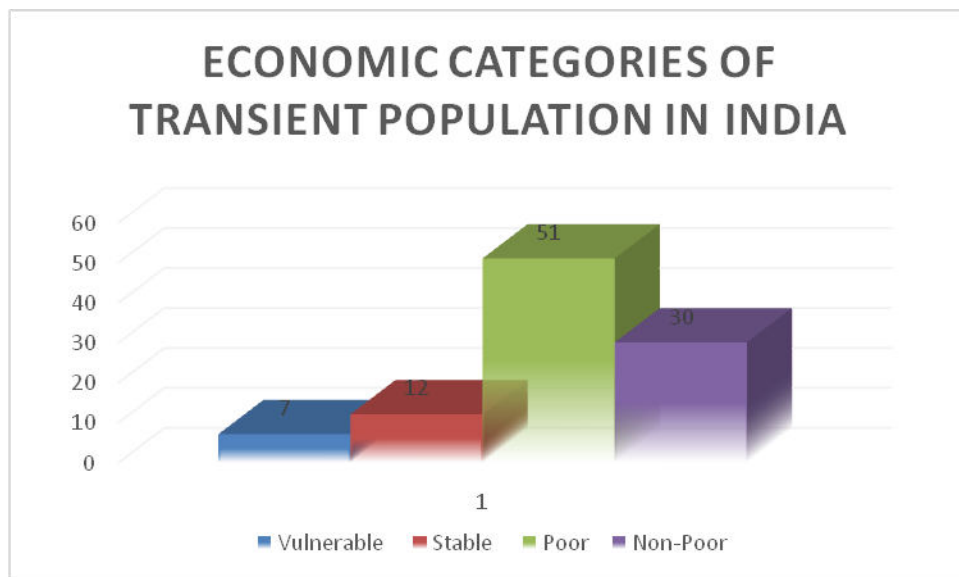
## **PHENEMENON OF ECONOMIC MIGRANCE**

In India ,the condition of people migrating from one place to another dates back centuries ago. There are diverse reasons for people to travel from their native places such as economic conditions, environmental stress and family uncertainties(Gelatt, 2020). Anyway improved means of correspondences, aggrandizing transport and conveyance, clashes over normal assets and new monetary open doors have made uncommon degrees of versatile conditions a possibility. Albeit critical as of late, development has been inconsistent in India described by industry in created states, for instance, Gujarat, Maharashtra and Punjab drawing work from agro-economically in reverse and helpless areas, for example, eastern Uttar Pradesh,Bihar, southern Madhya Pradesh, western Orissa and southern Rajasthan. High profitability horticultural regions ("green transformation zones") keep on being significant goals, however ruralurban movement is the quickest developing sort of relocation as more transients decide to work inbetter paying non-ranch occupations in urban territories and mechanical zones. Delhi and the conditions of Gujarat and Maharashtra are top goals for between state transient work. Work portability has developed and will most likely keep on developing once the economy recuperates from the current emergency (Kanbur, 2005). There are specific sectors such as the migrant labours are concentrated with, depending on the constraints and the dexterity of th workers play a major role in the cluster of the occupants. Circular migration depending on communities, women

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and children are involved in such transients, particularly involving family movement. Field proof shows that the major subsectors utilizing transient work are materials, development, stone quarries and mines, block ovens, little scope industry (precious stone cutting, cowhide adornments and so on), crop relocating and collecting, sugarcane cutting, ranches, cart pulling, food handling including fish and prawn preparing, salt panning, residential work, security administrations, sex work, little lodgings and side of the road eateries/bistros and road distributing. We piece together accessible data on the quantities of laborers included and their commitment to the economy. Construction is another prominent industry that deploys the migrant labours. This industry involves both workers who possess adroitness and unexperienced, as there would be a collation of both (Bhattacharyya and Korinek, 2007). The below table indicates the presence and the migration of the people from place to place due to variance in the economic conditions. The source of the economic people from a native place to another concerns on several factors such as inability of living conditions. For instance, during the Chernobyl nuclear explosion, most of the people residing in nearby areas have been evacuated by the government because, it might result in serious and detrimental health effects bith mentally and physically. With respect to the migratory population in India, females and girls are more adapted to household and domestic work. Although there are strict laws and regulations governing children, child labour is still prevalent in several industry, with respect to restaurants and other highway dhabas respectively(Deshingkar and Akter, 2009).

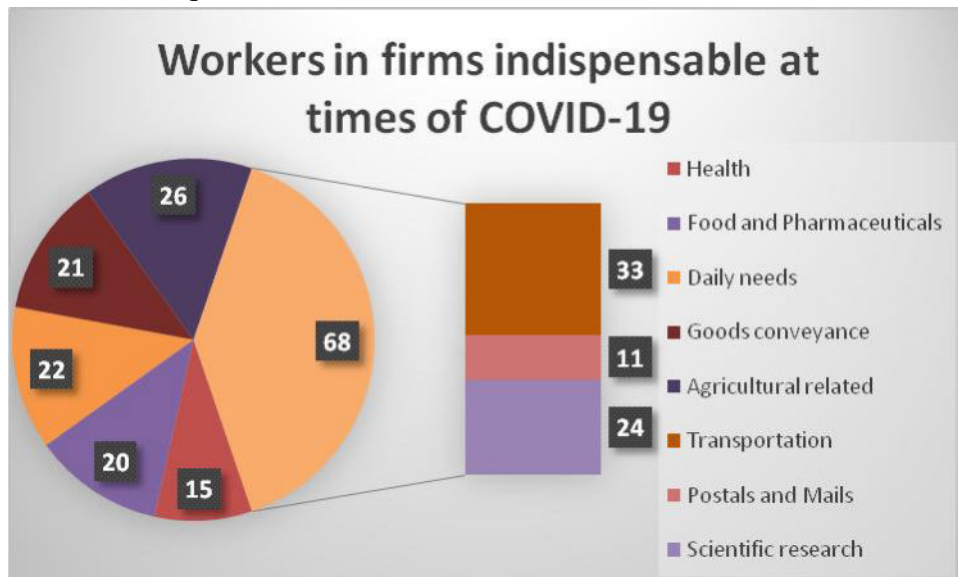


Source: Stefan, et.al,2020

## PLIGHT OF THE MIGRANT WORKERS DUE TO COVID-19

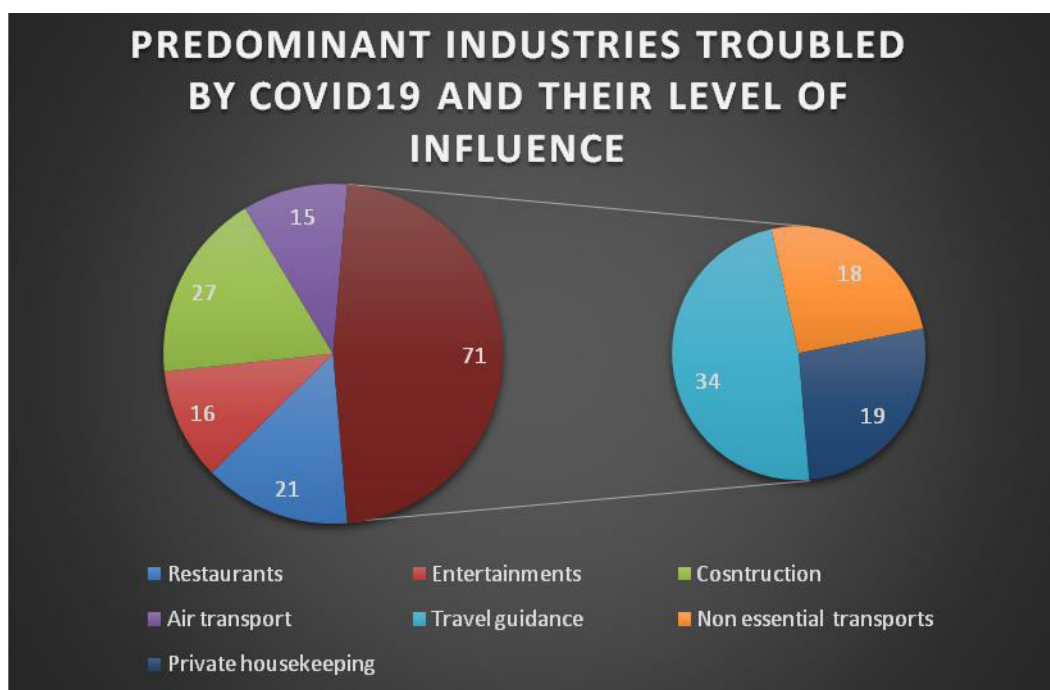
Axiomatically, the lockdowns due to corona virus has left millions of migrant workers in demand for food and basic necessities. People are bounded to travel to their home by walk and many of them are facing their demise due to starvation and accidents on their way back. Nevertheless, there has been efforts from the government’s side in relaxing the lockdowns and thereby resuming the industrial activities. Most of the workers are deprived of their jobs on a large scale. As India accounts for holding the highest number of young generation in the world, with an average person’s age ar29 years. The people who are in the spring time of their life constitutes 20% of the population of migrant workers. This quandary situation for the workers, made them to decide to avail jobs in their hometowns for the rest of their life. In the skirmish of a huge number of homebound travellers are development labourers, diamond polishers, bricklayers and talented craftsmen who deftly sewed sequins on pieces of clothing – explicit aptitudes that made transient specialists fundamental to a few key ventures. Albeit casually utilized, their aptitudes oil gracefully chains taking care of local and worldwide markets and their income bolster country networks, with financial experts notice their hesitance to return could mean work deficiencies that hit the Indian economy. Mindful of their reliance on transient labourers, numerous businesses and state governments are presently hooking to discover approaches to draw back specialists or to prepare neighbourhood inhabitants in the regularly gifted work directed by this voyaging armed force of representatives.

Considering a global perspective for the migrant workers, there are several people who fled their native countries to abroad with a notion to work in the frontline industries. There are people who work in the medical industries and firms that come in close relation to the viral pandemic and merchandises that require social movement.



Source: Hughes Seraphin et.al,2020

Confronting a spate of worldwide explorer limitations also, strongly checked household request, carriers are cutting flights and lodgings and other brief rental dwelling are confronting void rooms and, therefore, decreased requirement for staff. A developing number of bars also, cafés in numerous pieces of the world have sliced staff or just picked to close by and large, as their business has been put on break or pointedly reduced. Inside the wide convenience and food administrations industry, workers are significant offers of labourers inside specific occupations. The remote conceived speak to 51 percent of servants and cleaners in this industry, 38 percent of culinary experts and head cooks, 31percent of cooks, and 24 percent of food arrangement labourers. Mass cutbacks in businesses enduring the worst part of the sharp financial lull will have huge wave impacts over the economy—and on person family units. In the event that the financial separation proceeds for a considerable length of time and months, numerous families will battle to bear the cost of food, clinical consideration, and different necessities, furthermore, may fall behind on lease, service bills, and credit card and vehicle payments.<sup>6</sup> These difficulties will influence tons of inhabitants. With most office labourers the nation over at this point telecommuting, neighbourhood commands to close "superfluous" work environments, and high rises scaling back administrations for general wellbeing reasons, the number of labourers required to staff and clean structures has been extraordinarily diminished. Workers represent 38 percent of all structure administrations labourers, including 59 percent of servants and maids, 41 percent of janitors, and 21 percent of support and fix labourers.



Source: Lancet,2020

## **MENTAL HEALTH OF THE MIGRANTS**

Due to the predicament that they are subjected through, the migrant labours are prone to psychological illness such as weariness, anxiety and suicidal thoughts. More than 20% of suicides as a reverberation of the pandemic among the migrants has been observed, of which Maharashtra is the highest followed by several Indian states. As indicated by the mental issues among transients during COVID-19 recorded by the, inner traveler laborers are experiencing high degrees of nerves and fears because of different worries in COVID-19 pandemic, and are needing psycho-social help. The consistent opposite movement of a large number of transient specialists to their local towns can end up being negative for the emotional wellness and rustic India might be especially helpless to self destruction in not so distant future because of the substantial financial heap of jobless traveler workers. Reports of the transient laborers having a genuine mental meltdown and burdensome crazy issues have begun showing up in the print media (Kumar et al., 2020), (Choudhari, 2020), (Shashtri et al., 2020).

## **CONCLUSION**

The migrant workers globally are vital to the development of any industry and firm. Their involvement in the work and their dexterity are prominent to the development of the economy. These transients are helpless against the SARS-CoV-2 contamination and can at last become the conveying agents for the spread of the malady. Indeed, even the work camps and isolate cover homes may raise the danger of defilement among them. Taking care of the undermined emotional well-being of the moving laborers is another test. Discouraged by the wretchedness around, and absence of future work openings and money related help is probably going to bring about self-destructive musings. The government must approve them of essential and adequate subsidies to keep them occupied during the national lockdown periods. The efficacy of the migrant labours are crucial in many industries. A necessary psychological awareness in their specific camps could be organised along with provision of rations and supplies. The scheme “One nation and One ration card” could be rapidly enunciated by the government and implement along all parts of the nation. It is the liability of the government officials to ensure the safety of the migrants as they are considered as the tower of strengths of skilled labour, above all they too are the citizens of India. Providing proper medicating treatments to the people and also provision of daily essentials should be considered as obligatory by the government. On the onset of a possible second wave of COVID-19 and extending lockdown policies, the indemnity of the people are as important as the quest for discovering a potential vaccine towards obliterating the pandemic and crisis.

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## POTENCY OF COVID-19 UPON EXTRICATING ENVIRONMENTAL DESPOLIATION

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### ABSTRACT

Covid-19, as well known is a permeating pandemic, which is ubiquitous all around the globe. There are several implications such as lock down and social distancing serving as an impediment to the present viral rampage. Despite of the decline in the global trade and economic instability of several nations, concerning the environment, there is a certain amelioration due to the reduction in the commuting of people. The air quality has certainly been improved in the most polluted cities in the world. The climate conditions has revived for a good cause to a greater extent. The level of NO<sub>x</sub> and other greenhouse gases in the atmosphere has reduced by a tremendous degree. In Delhi, the concentrations of NO<sub>2</sub> have been standardized at a historical low value of 89µg/m<sup>3</sup>. In Chennai, the levels of PM<sub>2.5</sub> and NO<sub>2</sub> was observed at 12 µg/m<sup>3</sup> and 4 µg/m<sup>3</sup> respectively. Regardless, the ambient air quality and the particulate matter has also been drastically mitigated by the allegiance of the lockdown in the country. Owing to the proscribed transportation between states and cities has indeed paved way for the fauna to burgeon and grab some fresh breathe of air. In the cities, the particulate matter due to natural sources accounts for less than 1% which signifies the effect of anthropogenic factors. The allegiance of lockdown, the subsequent diminution in labour deployment of several industries and restricted vehicle movement has forcibly led to the attenuation of air pollution in the major cities all over the globe. This paper focusses on the magnitude of the whip hand possessed by the COVID-19 pandemic over the environment with special reference to air pollution on a global outlook.

Keywords: COVID-19, air pollution, environment

### INTRODUCTION

The year 2020 has been a mare’s nest since the start due to the rampant outbreak and subsequent burgeoning of the COVID-19. This sudden change in the regular activities enabled the environment to breathe out a bit. The effect of the shutdown in industries and the factories along with the restricted traffic on the road is precisely evident in the air quality of several regions. Air pollution is a major consort in the field of environmental studies that demands meticulous heed at the earliest. The growing populace and the surging density in the urban cities of India intend to aggrandize the air pollution to a colossal extent. India began experiencing financial development, quick extension of urban areas, industrialization, and relentless development of framework since progression during the 1990s. Simultaneously, the degree of air contamination in India has expanded to amajor wellbeing danger and reason for huge untimely mortality. Approximately one million individuals kicked the bucket in 2015 because of



surrounding particulate (PM) contamination alone in India (Guo et al., 2017). India holds the notoriety for being the home of 21 out of the 30 highly contaminated cities around the globe (Lowry, n.d.). The majority of the adulteration in air is due to the concernment of particulate matter in excess among the ambient air. The predominant source of pollution in air is due to industries followed by transportation of vehicles finally by combustion and other festivity rituals. Particulate matter are embedded with toxic components such as Formaldehyde, total volatile organic components and heavy metals which over a prolonged period of accumulation in the lungs might cause serious and detrimental risks to human health. Chronic exposure to such toxic emissions might result in cancer and even mortality. Traffic signals are the primary sources for the release of these particulate matter by an enormous amounts. As the vehicles, while their idling are known to cause immense pollution levels and contamination in the ambient air (Zhao et al., 2013), (Dannenberg et al., 2008). In this article the efficacy of low cost portable PM monitors have been measured by deploying them in three major traffic signals in Puducherry and thereby estimating the emissions (Liu et al., 2020), (Badura et al., 2018). The pre and post lockdown circumstances have been elucidated providing an eloquent illustration of the ascendancy that COVID-19 pandemic has engendered over the environment and mitigating the particulate matter concentration in air and thereby ameliorating the ambient air quality.

## **MATERIALS AND METHODS**

Low cost portable PM monitors are utilized for the deciding the overwhelming concentration of heavy metals in the ambient air at distinctive places in Puducherry district. The concentration of heavy metals focussed high at the endorsed spots alongside the formaldehyde and volatile organic components. The intense focuses are high when contrasted with the surrounding in Puducherry area. A convenient PM monitor are utilized to decide the dominance of heavy at different places contemporaneously. As indicated by this the fixations are estimated at explicit time periods all through a time of 8 hours out of each day and 3 days of the week, so as to survey the evaluated concentrations at the chosen sites (Celikkaya et al., 2019), (Brzozowski et al., 2019). The sites of the traffic signals are selected so as they are in proximity with Industrial, Residential and Commercial areas respectively. The readings were taken the pre lockdown periods and compared with the post lockdown sessions are reckoned and the observations are discerned. The regression analysis between formaldehyde and total volatile organic carbons proved significance in the ascension and proportionality. The values projected below are in  $\mu\text{g}/\text{m}^3$ . The wind direction and the speed were considered along with temperature and humidity were also regarded while pursuing the experiment.

## OBSERVATION

Concentrations in the ambient air during pre-lockdown of COVID-19,

### Formaldehyde

Industrial	Residential	Commercial
0.112	0.031	0.192
0.151	0.022	0.063
0.189	0.044	0.242
0.092	0.058	0.314
0.058	0.118	0.281
0.128	0.157	0.341
0.012	0.135	0.065
0	0	0

### PM<sub>1</sub>

Industrial	Residential	Commercial
0.31	0.27	0.28
0.28	0.27	0.19
0.34	0.22	0.71
0.28	0.44	0.24
0.23	0.31	0.22
0.39	0.32	0.12
0.33	0.12	0.31
0.28	0.16	0.24

### PM<sub>2.5</sub>PM<sub>10</sub>

Industrial	Residential	Commercial
0.39	0.31	0.36
0.37	0.36	0.24
0.48	0.29	0.82
0.35	0.52	0.31
0.27	0.33	0.38
0.44	0.37	0.18
0.39	0.18	0.43
0.37	0.22	0.32

Industrial	Residential	Commercial
0.44	0.35	0.43
0.42	0.41	0.3
0.52	0.37	0.91
0.39	0.59	0.36
0.32	0.38	0.51
0.51	0.41	0.22
0.44	0.29	0.49
0.42	0.25	0.37

### TVOC

Industrial	Residential	Commercial
0.436	0.322	0.924
0.6	0.244	0.376
0.712	0.418	1.159
0.375	0.572	1.579
0.23	1.012	1.327
0.51	1.301	1.72
0.105	1.154	0.375
0	0	0

## PALPABLE EFFECT OF LOCKDOWN IN AMBIENT AIR

Concentrations in ambient air post COVID-19 during lockdown,

### Formaldehyde

Industrial	Residential	Commercial
0	0.012	0.024
0	0	0.010
0	0	0
0.004	0.015	0
0.009	0.011	0.017
0	0.007	0.015
0	0	0
0	0	0

### PM<sub>1</sub>

Industrial	Residential	Commercial
0.11	0.14	0.12
0.09	0.18	0.16
0.10	0.11	0.21
0.14	0.10	0.24
0.18	0.08	0.14
0.2	0.09	0.08
0.17	0.17	0.16
0.12	0.08	0.15

### PM<sub>2.5</sub>PM<sub>10</sub>

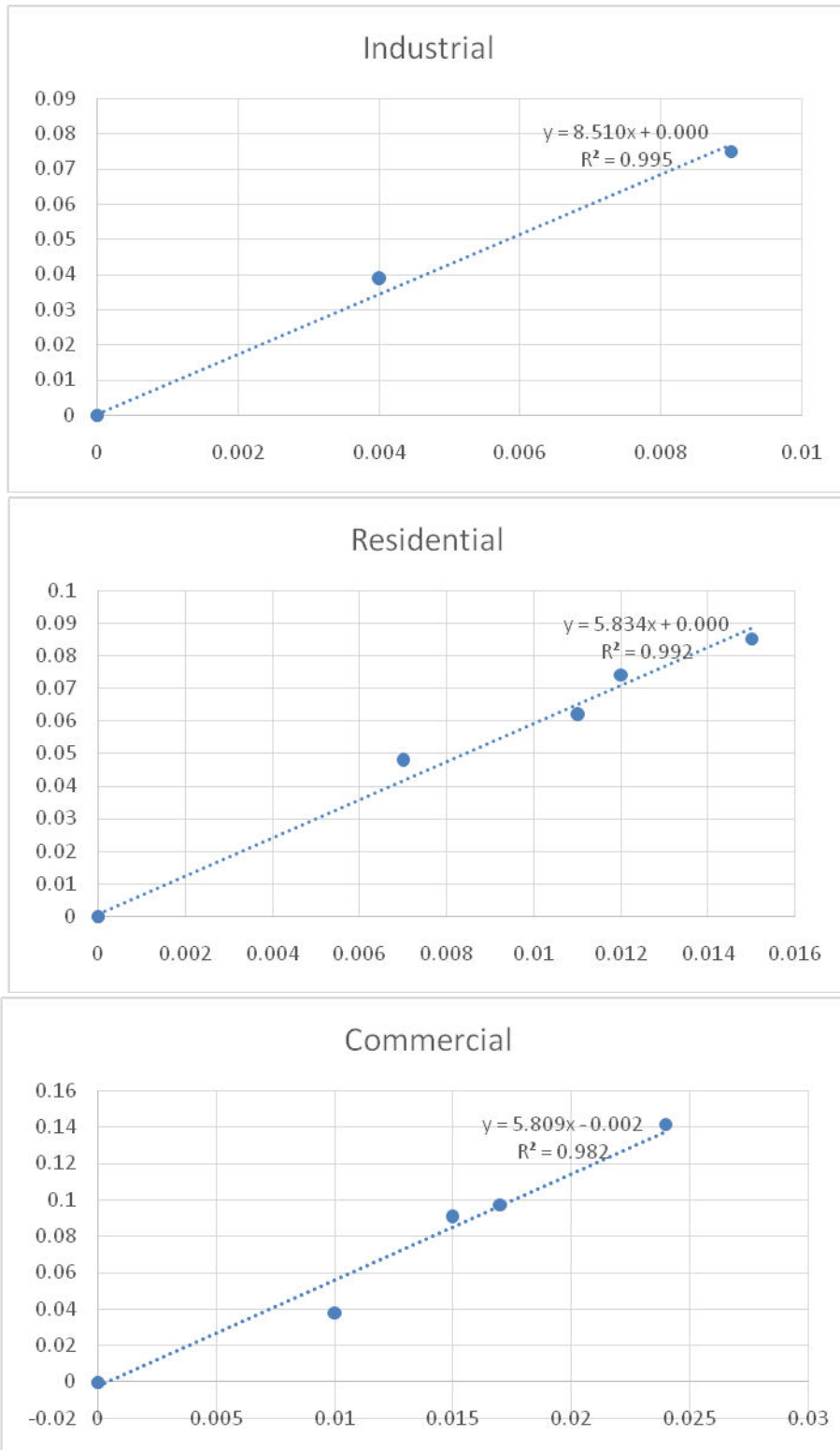
Industrial	Residential	Commercial
0.12	0.15	0.19
0.10	0.16	0.25
0.20	0.05	0.26
0.18	0.18	0.14
0.24	0.28	0.11
0.21	0.23	0.18
0.15	0.20	0.17
0.11	0.14	0.09

Industrial	Residential	Commercial
0.25	0.24	0.22
0.21	0.27	0.31
0.24	0.30	0.35
0.26	0.35	0.22
0.3	0.41	0.17
0.27	0.37	0.25
0.22	0.32	0.3
0.21	0.26	0.23

### TVOC

Industrial	Residential	Commercial
0	0.074	0.141
0	0	0.038
0	0	0
0.039	0.085	0
0.075	0.062	0.097
0	0.048	0.091
0	0	0
0	0	0

## RESULTS AND DISCUSSION



As, it has been observed in both seasons, it has been evident that the level of particulate matter

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concentration in air is less during the lockdown period as it is in juxtaposition with the normal days. The environment wields the pandemic scenario as a means to recover itself. The linear regression proves that there is significant correlation between the formaldehyde and total volatile organic carbons. The presence of particulate matter in the air is inevitable, regardless of the lockdown. But, there is a conspicuous dwindling in its concentration during the lockdown period. This corroborates the fact that the particulate matter in air during pre-lockdown days are prominently swayed by the effect of anthropogenic activities. The formaldehyde concentrations were minimal in the lockdown sessions which could be attributed to limited locomotion of traffic(Wang et al., 2020),(Chen et al., 2017).

## **CONCLUSION**

COVID-19 as a pandemic might have been the reason to economic instability and recession of many countries around the globe. As on regard with the environment the effect has axiomatically been alleviated. Consequences of the current article may assist with reconsidering how far we are answerable for our wretchedness. It might likewise assist with thinking about whether lockdown would be an un-customary measure for re-establishing the earth and giving a quality biological system to the urban individuals. Since in urban regions in point of satisfying the objective monetary development frequently the wellsprings of biological system administrations are overlooked because of which individuals experience wellbeing danger. The appalling infection in one hand undermining our life and then again the instrument of the ecological rebuilding process is likewise going on. The quality of air over all the cities around the world which are renowned for such plausible actions have been alleviated. The concentrations in the ambient air declined by almost 25% and 30% of carbon and NO<sub>2</sub> emissions respectively in China(Watts and Kommenda, 2020), (Mahato et al., 2020), (Li et al., 2020). This study in this article is with respect to Puducherry and there might be variations in the air quality which are bound to topography and meteorology. The study could be prolonged as such by estimating specific volatile organic compounds and their level of accumulation in the ambient air.

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## STUDY OF DIGITAL PEDAGOGY IN HIGHER EDUCATION IN INDIA

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### ABSTRACT

Human Connectivity between teachers and students in a critical situation like today's scenario of COVID-19 will be possible through Digital Pedagogy. In the current scenario the Teachers have to adopt the Digital Pedagogy to continue in educating the students. Digital Pedagogy is nothing but using Electronic technology in teaching and learning. Traditional Teaching needs the human interaction through face to face in physical appearance, but today's situations need interaction through a supplementary mode that is online. My paper studies the Digital pedagogy in Higher Education its pros and cons.

Most of the Students in Higher Education after +2 may be having and using an android phone as part and parcel of their life. They might use for communication and other purposes like entertainment etc., The usage of cell phones is now leading to continue with digital pedagogy. In the present scenario due to situational changes, Teachers or Governments should adopt the hybrid system of teaching using both online and face to face modes. But so many constraints are there to continue teaching through online with digital Pedagogy. My paper studies the Digital pedagogy in Higher Education its pros and cons.

Keywords: Digital Pedagogy, Online Pedagogy, Hybrid Pedagogy.

### INTRODUCTION

Pedagogy is an interaction between students and Teachers in the Learning process. It is the teacher's instructional approach in various classes with different grouped students, in different situations. As education is the facilitating process of acquiring the knowledge, skills, values, beliefs and habits, while pedagogy is a suitable approach which influences the growth of the students.

In the Current scenario the pedagogy which is adopted by teachers to satisfy the needs of the learner changed into the Digital Pedagogy from the age old traditional learning. But the latest digital pedagogies like online or hybrid systems are using on the basis of some constraints. The whole world now is facing the situation of social distancing which cannot be possible through collective learning. These situations are encouraging and insisting the teachers to adopt the latest pedagogies.

Higher education is to be considered continuing education after the secondary education

levels which includes awarding of degrees, diplomas etc., “in the modern world the nature of higher education around the world has been largely determined by the models established in the influential countries such as France, Germany, Great Britain, and the United States.”<sup>1</sup>

“India’s Higher education system is the third largest in the world, next to the United States and China. The main governing body at the tertiary level is the University Grants Commission, which enforces its standards, advises the government, and helps coordinate between the centre and state.”<sup>2</sup>

The pedagogy adopted by a teacher plays an important role in the designing based on learning opportunities, will be modified with hybrid technology. There are 2 spheres to adopt a proper technology based pedagogy which includes student centric and teacher centric. Both are depends on the availability of technical support and financial status of the both learners and teachers.

## **METHODOLOGY**

This study is done through basing on the descriptive methodology. This study is done basing on the secondary sources

## **OBJECTIVES:**

- To study the digital pedagogy in higher education.
- To know the pros and cons of Digital Pedagogy in Higher Education.

## **SIGNIFICANCE**

In the present scenario the world is striving to adopt new technological pedagogy to face the situations. Especially in higher education the teachers and students have to adopt these new pedagogical strategies including the digital pedagogy.

## **DIGITAL PEDAGOGY**

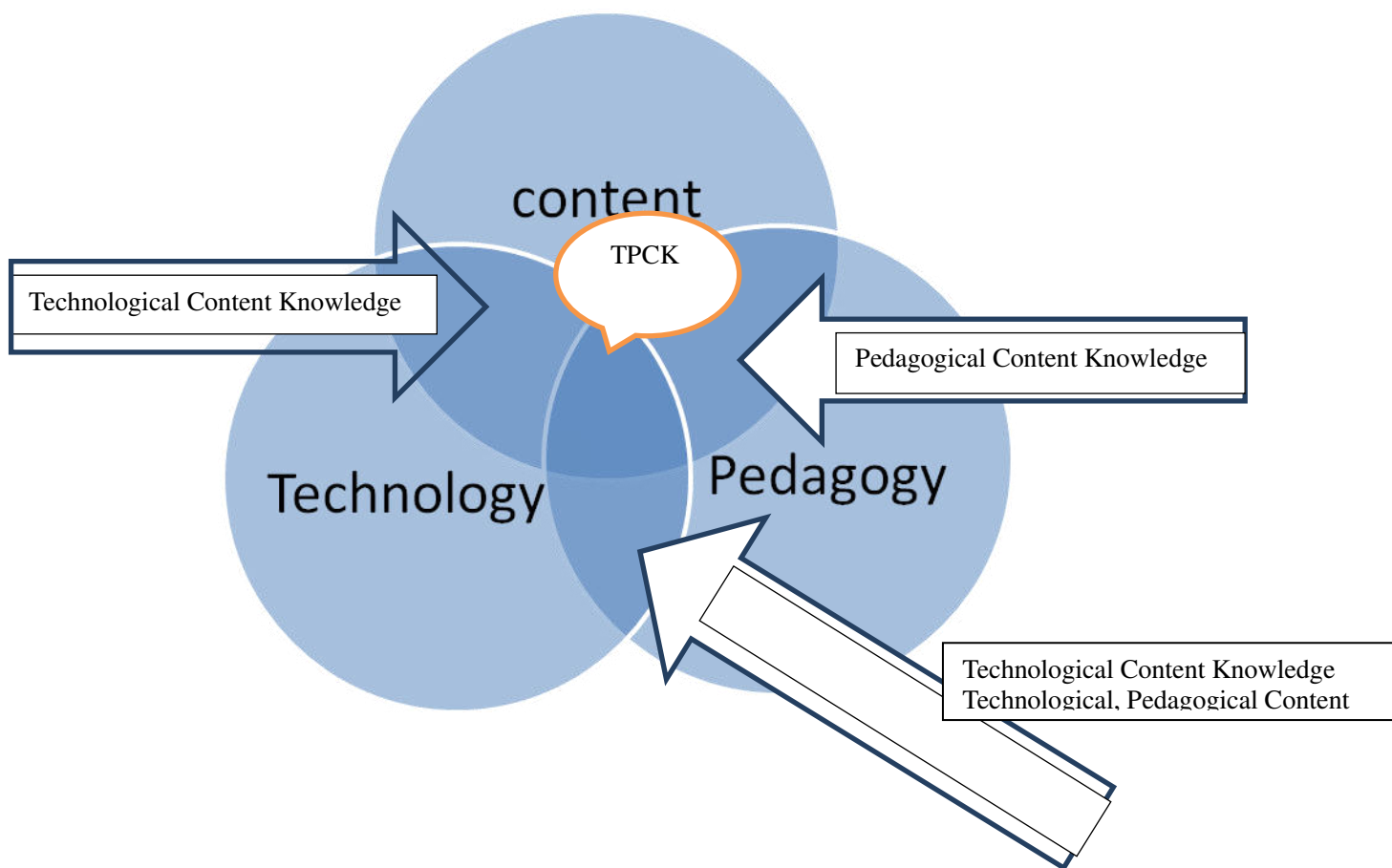
Digital pedagogy, the term emerged from the juxtaposition of technical skills, pedagogical practices and understanding of curriculum design approach, which are appropriate for learners. It is effective in supporting, enhancing, and transforming the process of teaching and learning and in consequence provides enriched, assorted and flexible learning opportunities for learners. It also offers a base to engage learners in constructive learning through which learners dynamically construct and apply learning in decisive, purposeful and significant ways.

According to smart classrooms (2008), “Digital Pedagogy enhances opportunity for authentic, contextualised assessment that supports learning in a digital context. The Digital Pedagogy program incorporates contemporary teaching and learning strategies. It features personalised approaches, intellectual rigour and engagement, connectedness to global contexts,



supportive and collaborative classroom environments and a clear alignment of curriculum, assessment and reporting to improve outcomes for students.”

The Digital Pedagogy provides an understanding to teachers about the ways in which learners of digital generation works and learns in a digitalized connected environment. Teachers may combine technology with their teaching which may result in a potential tool to bring changes in the education process by the means of digital pedagogy. Digital pedagogy or techno-pedagogy consists of three areas of knowledge, i.e.: content, pedagogy, and technology.



Digital Pedagogy in the higher education aims to develop the knowledge and skills in both the teachers and students. Educating the teachers also plays a significant role in Digital Pedagogy related approaches, because the teachers are already habituated to traditional pedagogy. It's the time that every teacher should know the proper use of technology, pedagogy and content of their subject to make their daily class room teaching effective and efficient.

Digital Pedagogy or Hybrid Pedagogy which consists of three areas of knowledge, i.e.: content, pedagogy, and technology. Content (C) is the concepts and aspects of the related subject

. Technology (T) includes latest technologies such as computer, Software, Hardware, Internet, mobiles, digital video, e-books, Open educational resources and commonplace technologies including overhead projectors, blackboards, and books. Pedagogy (P) describes the collected practices, processes, strategies, procedures, and methods of teaching and learning. This also includes knowledge about the objectives of instruction, mode of assessment, and student learning (Khirwadkar 2007). Integration of technology involves the understanding of the relationships among the aforementioned three components. According to Koehler and Mishra (2005), “good teaching is not simply adding technology to the existing teaching and content domain; rather, the introduction of technology causes the representation of new concepts and requires developing sensitivity to the dynamic, transactional relationship between all three components suggested by the TPCK framework”.

## **NEED OF THE THE DIGITAL PEDAGOGY IN HIGHER EDUCATION**

The origin of the digital pedagogy is distance learning which is previously known as learning through correspondence courses in the early 20<sup>th</sup> Century. Charles Dickens famously said that the External Programme was the "Peoples' University," as it allowed broader access to higher education. With the improvement of communication technologies, it was assumed that the TV and radio would begin to change the course of education. In the United States, educational TV programs and radio broadcasts were created by institutions with the cooperation of UGC. Tele courses saw resurgence in the early 1970s with the spread of community colleges. These distance courses paved the way for online education, which came to prevalence during the popularization of the Internet, beginning at the end of the twentieth century.

In addition to engaging students, digital learning tools and technology sharpen critical thinking skills, which are the basis for the development of analytic reasoning. ... They also promote cooperation and teamwork which are very important skills, in every aspect of life.

## **INITIATIVES IN INDIA**

In India the initiatives to introduce digital assisted learning started way back in 1990s. However, it picked up momentum in this decade. NCERT has developed e-Pathshala, ICT curriculum for teachers and students National Repository of Open Educational Resources (NROER) is working on initiatives to bring together all digital resources across all stages of school education and teacher education. A Massive Open Online Courses (MOOCs) platform popularly known as SWAYAM (Study Webs of Active learning for Young Aspiring Minds) has been launched to offer various online courses for higher education. 32 National Channels are functioning for utilization of satellite communication technologies to transmit educational e-contents in the name of SwayamPrabha. Around 2003, seven IITs along with IISc Bangalore started NPTEL and around 250 high quality video lectures are being offered in various Engineering Branches in first phase. In the second phase around 600 courses are developed. NPTEL also initiated free MOOCs courses from 2014. Around 20% of the enrolments are from

the faculty members from various colleges. NPTEL has also launched YouTube channel which is one of the most viewed education channel with more than 5 lakh subscribers. Apart from the efforts from the governmental agencies, the digital pedagogy has found its place in private academic institutions in the form of software and hardware packages. Most of the urban private schools are adopting one or other digital mechanisms. But still, the Indian picture is different. A country of more than 1.3 billion people, the 6th biggest economy in the world, fastest growth rate in GDP amongst major economy, where 90% of citizens are digitally illiterate, around 94% of households are digitally illiterate & digitally excluded, and only 6% of the house-holds have computers at home. This further implies that Indian industries lack skilled manpower who are learned in next-gen technologies. With a mission to make India a knowledge superpower, the MHRD is planning to equip its students with the necessary skills and knowledge, which in turn eliminate the shortage of manpower in science, technology, academics and industry. The Committee to Draft National Education Policy constituted under Dr. K. Kasturirangan to prepare the Draft National Education Policy is about to submit its report.

## **PROS AND CONS**

I recently came across a number of arguments for and against the introduction and implementation of digital pedagogy. In theory, it appears to be something extremely beneficial to all students.

Digital learning is replacing traditional educational methods more and more each day. With how rapidly classrooms are changing, it is best to forget methods you may remember from when you were in school and start thinking about newer teaching and learning techniques based on digital learning tools and technologies. The inclusion of digital learning in the classrooms can vary from simply using tablets instead of paper to using elaborate software programs and equipment as opposed to the simple pen.

This could entail using sites, services, programs, teaching tools, and technologies like study aids built for at-home use. Even social networks and communications platforms can be used to create and manage digital assignments and agendas. Irrespective of how much technology is integrated into the classroom, digital learning has come to play a crucial role in education. It empowers students by getting them to be more interested in learning and expanding their horizons.

As we are all aware, there are a number of advantages to digital learning, such as:

### **Merits**

- Engagement: improved student motivation from engaging content and interest-based strategies  
Increasing Students' Employability with Digital Learning Tools and Technology.

- Time: extending the learning day and year; allowing students to learn when they learn best
- Location: anywhere anytime learning creates a new world of opportunity
- Pacing: Allowing students to progress at their own rateStudents Made as self-motivated and accountable.
- Individualization: customizing learning by level and modality
- Content: rich, deep, and **up to date**
- Sharing: the difference between ‘turn it in’ and ‘publish it’; the ability to teachers **to share** what works
- Data: instant and **multiple forms of feedback**; smart profiles that will drive customized learning
- Ownership: students choosing **what** to learn, **how** to demonstrate their learning
- Parent involvement: transparency and connections the classroom

### Demerits

- Infrastructure: Particularly affordable broadband at home, it’s difficult to afford tariffs of broad band connection or plans.
- More of the same: The risk of layering technology on top of how we’ve always done institute with little benefit
- Old paradigms: teachers, administrators, and parents trapped in an old model, they don’t agree to shift to new paradigm.
- Management and scheduling: Customized learning will require much better management and scheduling tools.
- Preparation & development: Learning new tools will be the easy part, learning new roleswill be more challenging particularly as college models proliferate
- Obsolesce: constantly changing software and hardware versions make it tough for Colleges to stay current (but cloud computing will help)
- Interoperability: there lots of engaging content and cool apps but nothing works together

- Security and cheating: technology will solve some problems but introduce other challenges.

## **CONCLUSION**

Digital learning tools and technology fill the gaps where traditional classroom teaching falls behind. In fact, some of the efficiencies such tools bring are simply unmatched by traditional learning techniques. From the environmental impact recognized by the need for less paper for handouts and books to saving time with quick access to information and the ease of research, digital pedagogy provides an effective way to cut costs, maximize resources and heighten both reach and impact for students and educators alike. By helping learners think outside their typical learning modes, digital Pedagogy inspires creativity and lets children feel a sense of accomplishment that encourages further learning.

Since digital pedagogy is far more interactive and memorable than voluminous textbooks or one-sided lectures, they provide better context, a greater sense of perspective, and more engaging activities than traditional education methods. This allows students to better connect with the learning material. Further, they often offer a more interesting and involving way to digest information. This is reflected in their retention rates and test scores.

In the initiation of the government to introduce the digital environment, the government took a part to change the traditional environmental teaching into digital environment by introducing the online platforms and it made compulsory to adopt digital pedagogy in higher education system. The UGC also insisting the teacher community of higher education to change the attitude of the teachers through several mandatory policies linked with monetary benefits to the teachers. Hence we can understand the future of digital pedagogy in the higher education system.

The society will have to digest the situations with digital environment and co operate to the changing scenario in the education system. The present COVID -19 situation changed the entire system of teaching in higher education system. And all the levels of higher education encouraged by the private sector based applications like zoom, team line, jit, Google class room, Google meet, Google forms, edmodo, moodle, moocs etc., Learning tools and technologies like social learning platforms make it easy for teachers to create and manage groups.

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## **IMPACT ON BANKING AND NON-BANKING FINANCIAL COMPANIES DUE TO COVID-19**

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### **ABSTRACT**

COVID-19 affects various industries in our country. Especially Banks and Non-Banking financial companies are affected in India due to COVID-19 issue. India is one of the countries severely impacted and in 3<sup>rd</sup> position now in the world out of 213 affected countries. United States of America is in no.1 position and Brazil is in 2<sup>nd</sup> position in the world in COVID positive cases. In this connection, we are discussing about lockdown, moratorium in banks and non-banking financial companies. Further, we have recommended some metrics for running these banks and financial companies without facing more issues. It is needed for our strengthening our Indian economy.

**Keywords:** Banks, NBFC, COVID-19, Coronavirus, Impact

### **INTRODUCTION**

Corona virus pandemic was identified in Wuhan, China in December 2019. So, it is being called as COVID-19. The worldwide spread of corona virus started in January 2020. The spread started from China to Australia at the end of new year celebration, then it was spread to most of the European countries. COVID-19 was first identified in India at the last week of February 2020. Initially our central government took various steps to prevent COVID-19 to reach the third stage of social spread which was experienced in many countries like Italy, Spain and America. The steps were taken first on 13<sup>th</sup> March 2020 by the Indian government which included closing of schools, colleges, Parks and public accessing places. On 24<sup>th</sup> March 2020, our prime minister Shri Narendra Modi announced lockdown for next 21 days (till 14<sup>th</sup> April 2020). On the morning of 14<sup>th</sup> April 2020 at 10.00 am again our prime minister extended the lockdown up to 3<sup>rd</sup> May 2020 for the entire country. Still lockdown is being continued in all over India with some relaxation.

### **STATEMENT OF THE PROBLEM**

Already Corona entered in 213 countries in the world. Many countries are affected by corona. Due to this issue banks and non-banking financial industry is affected more. So, we need to know that what steps are taken by this industry for providing service to the customers and what the precaution steps for avoiding corona virus spared. This study tries to bring out the answers for the specific questions.

### **SCOPE OF THE STUDY**

This study is towards an awareness of COVID-19 and has been attempted to know the impact of economy based in this banks and financial industry. So, scope of the study is very more now.

## OBJECTIVES

The study aims to identify the impact of banks and NBFCs sector due to COVID-19 and how they are managing the service to the customers and profit for them. Also for understanding that what is moratorium and how it is helpful to the customers.

## LIMITATIONS OF THE STUDY:

This study covers only in India, it provides the details of COVID-19 and we cover only banks and non-banking financial companies sector and we don't cover all the industry. It covers only major impact of banks and financial sectors in India.

## POPULATION AND CORONA STATUS IN INDIA:

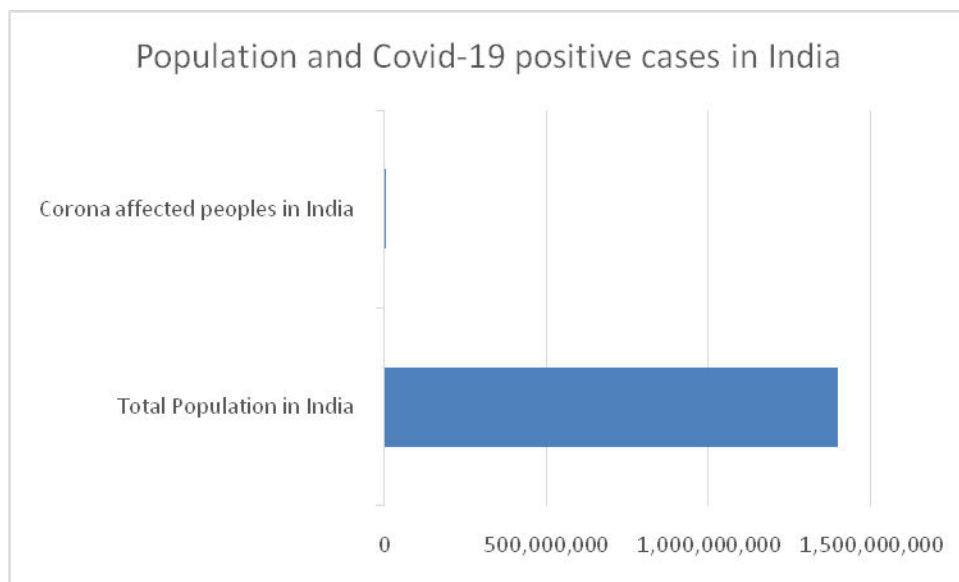
Present population in India is 139,72,82,627 as on 28<sup>th</sup> July 2020

(Source: <https://countrymeters.info/en/India>)

Corona affected peoples are 14,84,136 as on 28<sup>th</sup> July 2020

(Source: <https://www.worldometers.info/coronavirus/countries-where-coronavirus-has-spread/>)

<b>Total Population in India</b>	1,39,72,82,627
<b>Corona affected peoples in India</b>	14,84,136



From the above chart we can understand that Corona affected peoples are 0.10% only in our country as on 28<sup>th</sup> July 2020.

## BANKS

Reserve bank of India is our central Bank and it has powers to supervise the functioning of the banks and non-banking financial companies. It is called as Bank of the bankers also. Normally we can categorize banks as government bank (Nationalised bank) or private banks. Indian Bank,



State Bank of India, Bank of India are the examples for public sector bank. HDFC Bank, AXIS Bank are good examples for private sector banks. Some foreign banks also working in our country. It means, their head office is in out of country but they have their branches in our country. Good example is Standard Chartered Bank, Bank of America, DBS bank etc. Apart from this we have Regional Rural Banks, Cooperative Banks etc.

### **NON-BANKING FINANCIAL COMPANIES**

Non-Banking Financial Companies is established to provide financial services and banking facilities but only difference between banks and non-banking financial companies is that banks can open CASA account called as Current Account and Savings Bank Account but NBFC cannot handle these types of accounts. If we ignore this point almost banks and NBFCs are doing the same business only. They are offering banking products as term loans, Flexi loans, credit facilities etc., Only Deposit accepting powered non-banking companies like Bajaj Finance Limited, Sundaram Finance Limited can mobilize the deposit from customers. Non-banking financial companies play a major role in economy. They provide a wide range of financial products like consumer durable loans, personal loans, salaried loans, gold loans, car loans, two-wheeler loans etc. So, this is one of the part of our country's gross domestic product. Normally borrowers will prefer NBFCs than banks due to easy and fast process. Their work will be as very transparency. Most Non-banking financial companies are in our country but Bajaj Finance Limited, HDB Financial Service Limited, Sundaram Finance Limited and Tata Capital Financial Services Limited are top plyers in our country.

### **MORATORIUM**

Moratorium means a temporary prohibition of a specific activity. Due to the COVID-19 lockdown, all the industries have been affected. All the government employees are receiving the salary but private company or private sector employees are getting the salary with some salary deduction up to 40% including IT industry, financial industry etc. Most of the un organised sectors have sent the peoples to home without any salary. Due to this current trend our Reserve bank of India thought that some relaxation is required to the borrowers in this tight situation then announced moratorium facility as one of the helping activity for the borrowers. A moratorium is a time relaxation during the loan period, where they are not required to pay their equated monthly instalment. It is a cooling time for their repayment. On 27 March 2020, our RBI governor Shri Shaktikanta Das announced and permitted all the banks and financial industry including commercial banks, housing finance and all the Non-banking financial companies can allow the moratorium for 3 months on their respective equated monthly instalments for their term loans outstanding as on 1<sup>st</sup> March 2020. Given the extension of the lockdown and continuing disruptions because COVID-19, it has been decided to permit the banks and NBFCs to continue the moratorium on term loan instalments by another three months. It was announced by RBI governor on 22<sup>nd</sup> May 2020. It means, this facility has been applicable till August 2020.

People who are affected with the job loss or less salary availed this moratorium option given by

the Banks and non-banking financial companies. Around 30% of the borrowers have availed moratorium in banking and financial industry. Even though this is not a good for banking and financial industry since they are locked with fund flow but in the customer point of views, this is good only since they can utilize the same. Normally un secured loan customers like personal loans, salaried loans, credit card users are a major part in this 30% moratorium availed category. As discussed with the banking and NBFCs professional, these moratorium availed customers repayment history will not be affected in CIBIL report since majority of the bankers and NBFCs is considering CIBIL report as one of the main criteria and if they found and negative repayment history in CIBIL report, they will not consider the loan facility to the applicant.

### **HOW COVID 19 AFFECTED BANKS AND NON-BANKING FINANCIAL COMPANIES AND INDIAN ECONOMY**

Everyone know that Banks and Non-Banking financial companies are the pillar of Indian economy since they are playing major role by participating in the development of economy by providing boost to transportation, employment generation, wealth creation, bank credit for the rural growth and financially supporting to the weaker section of the society. Also, they are providing loans to the entrepreneurs to develop their business and if they pay the income tax or corporate tax, it will be a revenue generation to our country since automatically it is a part of our Indian Economy growth. Most of the self-employed peoples are depending bank loan only for their business. In this situation almost 60 days most of the business was closed. On this time NO income to the business peoples and employment also not there. After relaxation in lockdown also most of the bankers are not providing loans to the customers based on doubt in their repayment capacity due to this corona pandemic. Also, moratorium availed customers are not being considered for further loan due to lack of their repaying capacity. Both the scenario is not good for our Indian economy. Most of the banks and NBFCs are working with 33% employees only with maintenance of social distance however due to low customer flow on regular basis, this is managed by bankers without any customer service issue. If any employee found as COVID positive hence branch is closed minimum 7 days for sanitising and safety work. It is happening all over India now. Due to this issue surely, their transaction will be reduced and it will provide economic down directly to the government.

### **SUGGESTIONS**

All the banks and Non-banking financial companies' employees need to wear mask always and use the sanitiser everyone hour for avoiding corona issue since Prevention is better than cure.

Every bank and NBFCs is considering value of the customers and whoever have the capacity to pay the EMI, must avoid by using of moratorium because as per discussion with banking and NBFCs professionals, bankers are not providing further loans to Moratorium facility availed customers since they are doubting their repayment capacity. But bankers and NBFCs can consider and exempt good existing customers from this part.

RBI should not extend further moratorium facility since these provided 6 months' time is very sufficient for the borrowers and if we increased the same, it will be provided negative impact on our Indian economy.

Customers can use the digital payment facility like net banking, Phone Pe wallet, Google pay wallet, Mobikwik wallet. Paytm wallet etc. It will be helpful for avoiding direct visit to banks and NBFCs. They are having this facility to repay the customers' loan.

## CONCLUSION

We conclude that Banks and Non-banking financial companies are affected due to COVID-19 issue. 30% customers have utilized this moratorium facility and it is very helpful to them. Most of the banks and NBFCs are working with minimum man power facility only with 33% population and considered that, this is accepted because now customers flow is also very less if we compare with earlier one before COVID-19. Moratorium is very essential to the needy customers but if they used without necessary, surely it will not be helpful to them in future for availing any further loan from the banks and NBFCs. We can state that, this COVID issue has affected our banks and NBFCs performance badly. Really financial year 2020-2021 will be very challenging for this sector since lockdown is applicable from March 2020 itself and still it is going on.

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4. <https://www.businesstoday.in/money/banking/coronavirus-moratorium---how-to-pause-continue-or-get-refund-for-emis/story/400401.html>
5. <https://www.bankbazaar.com/finance-tools/emi-calculator/who-benefits-when-rbi-cuts-rates.html>
6. <https://www.nelito.com/blog/the-role-nbfc-in-indian-economy.html#:~:text=NBFCs%20do%20play%20a%20critical,weaker%20sections%20of%20the%20society.>

## COVID-19: IMPACT ON THE ECONOMY OF HOUSEHOLD OF WORKERS IN UNORGANIZED SECTOR IN INDIA

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### ABSTRACT

After II world war the entire world belonging to deeply panicky situations. About the name corona virus. In India before the horrible situation is created about covid-19, prime minister Narendra Modi announced 22 March 2020 “The Janata Curfew”, and then also announced Nationwide lockdown periodically start from 25 March. The resulted on transportation, institution, programs, industries etc. all are, mostly offline services and also online transactions services shut across the country. The lockdown had adversely effected to the various unorganized sectors in India. There are number of micro, small and medium enterprises (MSMEs) effected, maybe they have no name, no brand but provided food, clothes, shelter million of households. The workers whose day to day live depended on wages of those Sectors now they suffer from hungry. The pandemic situations impact of crisis led fall in employment and wages income of workers of different social groups on their living standards. The people whose slogan is 'din aani din khai' they are now jobless. The impact to unorganized workforce livelihoods, cultures all are tremendously collapsed due to this covid-19 pandemic. The main objectives of the study is to conduct on strengths and weakness, opportunities and challenges due to economic impact to the informal workers. Some findings of this study to economic growth would be decrease day by day in this lockdown period. The study makes a theoretical as well as practical information to the society. Theoretically, it continues the field of economic problems and in applied sense to financially support them.

**Keywords:** Covid-19, economy, household workers, unorganized sector.

### INTRODUCTION

21<sup>ST</sup> Century Shows that the nature is indignant to the human world as she wants to revenge with them. Now a days, covid-19 a name that created phobia in human mind throughout world. The covid-19 pandemic is the first and foremost disaster in 2020. Announced it global pandemic by WHO in 11 March 2020. More than 213 country and territories are severally effected by it. Corona viruses diseases seems to be originated in Wuhan province of China in December 2019, and then it spread now across the whole world. Every human being afraid by it. In India 13 January 2020 first case seen in Kerala. This pandemic is uncontrolled day by day. In India lockdown starts 25 March and starts also human trouble. And extended lockdown affecting labourers across the country considering the majority of them hail from the unorganized sectors.

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According to the economic survey 2018-19, 93% of the total workforce in India is from unorganized sectors. During this lockdown period their production, export, import all are stopped. So Socio-economic growth of India also stopped. This nationwide lockdown means loss of income for more than 400 millions/month of informal workers. According to the ILO(International Labour Organization) push them into deeper recesses of poverty.

In India the extended lockdown is the major issues of the workers, they battle with the hunger and poverty due to their economic imbalance. While some of them walking to reach their home, braving thirst, hungry by road. Some of them stay there and work to earned their daily bread. There are the number of issues of employment security will be a minimum facility to the workers.

## **OBJECTIVES**

- To conduct the strength, weakness, opportunities and challenges of unorganized sectors during pandemic situations.
- To identify the major issues of the informal workers daily life.
- To remembering what is importance of the growth of economy in developing country like India.
- To explore how unemployment should be decrease.
- To acknowledges the government on the unorganized sectors in digitalization.

## **METHOD**

As per the government declaration during this lockdown period it is not allowed to go outside the home in this pandemic situations. We employ a qualitative research design, explore and understand of unorganized sectors to the economic impact during covid-19. In order to collect data base information regarding this current discussion various reports are being thoroughly examined from secondary sources such as journals, blogs, articles, e-library, published research papers, national and international agencies and many authentic websites related to the impact of covid-19 on unorganized sectors workforce.

## **IMPACT ON VARIOUS UNORGANIZED SECTORS**

In India a developing country economic growth depending upon the various unorganized sectors. There are number of small, medium and micro sectors, who contributes their maximum effort for the development of India’s Economy. Millions of people who work in those Sectors they are jobless due to covid-19 pandemic. The present and future conditions of these sectors are severally effected by covid-19. These are some follows-

### **Micro, Small and Medium Enterprises (MSMEs)**

As per the official estimates there are about 63.05 million micro industries, 0.33 million small and about 5,000 medium enterprises in our country. The beedi workers, flowers workers, khwacha karkhana, news paper distributors, shopkeepers, building and construction workers, saw Mills, oil Mills etc. all are in these areas. They're not interact with their workplace. Production is stopped, import& export also.

### **Food and Agriculture Sectors**

The India food processing industry accounts for 32% and agriculture is about 58% of total India's population. In 2019, 42.93% of the workforce in India were employed in agriculture. India ranks 74 out 113 major country in terms of food security index. In 2018-19, 51% of workforce in India were employed in food service industry. Food grains in India mostly jowar, bajra, ragi, barely, maize, pulses, rice, wheat etc. Due to transportation problem required substance produces materials not import & export. And for maintaining social distance workers not agree to work now.

### **Dhaba, Hotel, and Restaurants**

Average every town and mega town approximately 500-700 dhaba including highway dhaba, there are number of popular and unpopular hotels and approximately 700,000-900,000 restaurants across the country. Also there are number of bars, cafe all are closed during the covid-19 pandemic. Since corona viruses spread be afraid in every human mind, so families are not want to foods outside from home. By extension of food delivery workers like Zomato, Swiggy etc. have lost their works due to lockdown.

### **Online business/ Internet business Services**

In digital era online business in todays economy plays a major role in India. There are currently over 40,000 women in logistics and delivery roles in India. Paytm, Flipkart, Amazon, Snapdeal, Myntra and many more are the online marketing platforms. Thousands of boy's they take a part time or fully involved in this job. They always afraid the name corona virus. But problem of lockdown and social distance maintaining they lost their job security.

### **Fishing and Aquaculture Production**

Fishing in India is a major industry employing about 145 millions people. India ranks 3<sup>rd</sup> in fisheries production. In India include ponds and tanks, floods plain lakes, rivers and canals are utilized for aquaculture purpose. Most of the farmers are now tending to fishing production. About 40% of the available areas are use for aquaculture currently. India ranks 2<sup>nd</sup> in aquaculture production. Due to transportation problem it is higher costs for feeding as well as greater risk of

fish mortalities.

## **RESULTS**

The impact of the crisis may even be higher in emerging economies like India due to already slowing growth rates, poor health infrastructure and a significant population living in extreme poverty. The proportions of household reporting ‘fall in income’ has increased from a mere 12% in April 2019 to a whopping 48% by April 2020. The unemployment has risen from 32 million to 38 million. This corona pandemic comes as huge shock to the various labour market in India. In India there are must needed, to cheaper bank loans to the unorganized sectors, to cheaper raw materials, fuel price needed, to create grassroots level job opportunity for decrease the unemployment rate, to decrease the GST regime to ease of doing business, to create fixed wages. time limit, medical facility etc. for the workers.

## **DISCUSSION**

The outbreak of covid-19 has resulted in not only the forgone income associated with calamity and fatality, but also it led to a substantial increase in the private and public expenditure on healthcare and impact on the human capital of the economy. During this lockdown period huge migrant labour started living their workplace to walk hundred of miles towards their home towns.

### **Socio-economic Support**

The Indian Economy was expected to lose over 32,000 crore rupees every day during the first 21 days of complete lockdown. On 26 March the finance minister Smt. Nirmala Sitharaman announced 170,000 crore rupees will fund the Pradhan Mantri Garib Kalyan Yojana. On 03 April 2020 the government credited the first installment of rupees 500 each to over 40 million Pradhan Mantri Jan Dhan accounts of poor women. 97.8 lakh cylinders delivered to ujjwala beneficiary.

### **Food, rations package provided**

The central government highlighted that 5.29 crore beneficiary have been given free ration of food grains under Pradhan Mantri Garib Kalyan Ann Yojana. First installment PM-KISAN 14,946 crore rupees transferred to 7.47 crore farmers. Sourav Ganguly, The former captain of team India distributed rice in West Bengal. And other cricketers, celebrities, and politicians severally help centrally and state wise the poor people. But these are not sufficient for the people mainly the unorganized workers.

## Policies Formulations

- Inter-Agency statement on violence against Women and Girls in the context of COVID-19, 24 June 2020.
- COVID-19 prevention and control among people Working in Prison 6 April 2020.
- Forced returns of migrants must be suspended in times of COVID-19, 13 May 2020.
- COVID-19 and essential services Provision for Survivors of violence against Women and Girls 22 June 2020..
- Protecting children deprived of liberty during the covid-19 outbreak;6 April 2020.
- Information for parents and other caregivers in crowded communities or refugees settings during the covid-19 pandemic 10 May 2020.
- Practical Guidance for Risk Communication and Community Engagement for refugees, IDPs, migrants and host communities particularly vulnerable to covid-19 pandemic 19 June 2020.

## CONCLUSION

In the end, it can be seen that human being suffer from the pandemic. Mostly effected the workers who works in unorganized sectors. Despite the potential loss of life and the large number of people. Governments facilities as health financial, food sufficient but also need the global interact to discover the vaccine. Which is only possible to control it. Long term lockdown due to covid-19 period systematically unemployment increased throughout the country. During this pandemic some remedies are worse than the illness and the condition is considered life protection loss. Life itself is less relevant without livelihoods. Just as the right antidote to sickness is a healthy body, the antidote to covid-19 in the medium term is a healthy economy.

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## **ROLE OF DIGITAL COMMUNICATION AND SERVICES DURING PANDEMIC PERIOD OF COVID-19**

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### **ABSTRACT**

The whole world is facing the effects of Carona Virus (Covid-19). There is no remedy so far except to maintain social/physical distancing. But inspite of this distancing everyone want that the life should go as usual. The question is how. The solution is digital communication and services. One can trace the same type of communication in Mahabharat when Sanjay used to communicate the live description of war field to Darthrastra. The digital communication and services has proved as boon for the whole world during this period which expected to continue for atleast next couple of months. Today the whole world is connected through digital platforms. Education services, medical services, information services, Agriculture services, marketing services, online business, banking services, insurance services, tourism services, etc are some of the major areas where digital platform has been performing well and providing essential services to the mankind. This research paper is an effort to highlight and discuss the application of digital communication and services during pandemic period. Both primary and secondary data will be used for the study.

**Keywords:** Pandemic, Digital, Communication, services, Social distancing, CARONA-19

### **COVID-19**

Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people, and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness.

The best way to prevent and slow down transmission is be well informed about the COVID-19 virus, the disease it causes and how it spreads. Protect yourself and others from infection by washing your hands or using an alcohol based rub frequently and not touching your face.

The COVID-19 virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes, so it’s important that you also practice respiratory etiquette (for example, by coughing into a flexed elbow).

At this time, there are no specific vaccines or treatments for COVID-19. However, there are many ongoing clinical trials evaluating potential treatments. But till then there is one solution that is social distancing and care.

## **COMMUNICATION**

Communication is the only way to express your information, knowledge and feelings, etc in one of the best way. There may be many ways to communicate but the best way is to communicate by contacting physically. But with development of digital communication methods we are able to communicate without physical contact. Digital communication - electronic transmission of information that has been encoded digitally (as for storage and processing by computers, mobile or any other such device).

## **SOLUTION DURING COVID-19**

As physical distancing is required during COVID-19 atleast till the time full proof treatment is not found but still people want to communicate with each other due to so many reasons because life must go on whatever the reasons may be. The best way to communicate with each other is the digital communication. Digital communication has the following benefits:

1. The effect of distortion, noise, and interference is much less in digital signals as they are less affected.
2. Digital circuits are more reliable.
3. Digital circuits are easy to design and cheaper than analog circuits.
4. The hardware implementation in digital circuits, is more flexible than analog.
5. The occurrence of cross-talk is very rare in digital communication.
6. The signal is un-altered as the pulse needs a high disturbance to alter its properties, which is very difficult.
7. Signal processing functions such as encryption and compression are employed in digital circuits to maintain the secrecy of the information.

## **DISCUSSION**

### **USE OF DIGITAL COMMUNICATION IN BUSINESS SECTOR**

Use of digital communication helps to better promote and control the retail business. It provided the following benefits in the period of COVID-19

**Staying Competitive:** When your competitor offers their services through online mode and if you fail to do so then you can not compete in the market and hence to be in completion one should use the online services.

**Going Global:** It goes without saying that brick-and-mortar setups are bound by location, and depending on your product or service, this could be key to your revenue. But even if you think that your business 'needs' to stay local, expanding globally could allow you to expand into new facets of your business.

**Lowering Costs:** Because e-commerce tends to carry far lower costs than brick-and-mortar setups, adding an online component to your existing business doesn't need to be a high-risk investment and in fact, in most cases would be a far better choice than opening another storefront if that's something that you feel you could easily lose money on.

**Sales on Advertising:** Digital advertising is inexpensive compared to traditional channels and can be more easily adjusted to fit varying budgets.

**Save on Staff:** You won't have to pay in-person staff and in fact could consider integrating something like a chat-bot into your social media and customer service activities instead of live help.

**Save on Rent :** There will be some initial costs to do with web setup and maintenance – for instance, integrating a Shopify account into your current website, or even doing an overhaul. Shopify costs only a few thousand per year, and for this fee, you also get to use other built-in features that will help you run our business more smoothly.

**Better Targeting & More Personalization:** Digital marketing and selling models such as those that use e-commerce may allow you to gather, synthesize and use customer information and data more easily than traditional channels. This is especially the case when you consider retention activities like customer loyalty programs – essentially you can track their buying habits more carefully which offers the opportunity to target marketing and promotional efforts in a more accurate way.

**Different Traffic Streams:** You probably already have a website set up to support your business, but is it getting much traffic? Developing an online presence can help you understand your market better so that you can offer them new and innovative products as well as promote your on-the-ground store.

**Easily Scale and Grow:** One key benefit of running a business online is that you can easily optimize and scale your budget in accordance with all other aspects of the business, and it's not too difficult to scale your business should you see your customer base expand and grow.

**A more Pleasant Customer Experience:** For many tech-savvy individuals who are used to making online purchases, they may not know that for a lot of people who are used to it, it's just a smoother and more comfortable experience for many. Not only does a customer not

need to leave the comfort of their own home, but they also get to avoid traffic, parking, and pushy salespeople trying to upsell or interrupt your conversation with a friend.

**Passive Earnings:** If you can keep your shop open 24-7 and you are able to expand your offerings to a global audience, this means that you have the potential to create a passive income stream – that is, your revenue doesn’t necessarily rely on great salespeople or opening hours. When you and your customers are no longer restricted by logistics such as location and time of day, you have plenty of opportunities to boost revenue in new ways.

## PERSONAL EARNING THROUGH ONLINE SERVICES

Blogging / Vlogging  
Creating And Selling Digital Products  
Dropshipping: SaaS  
Freelancing

## USE OF ONLINE SERVICES IN EDUCATION

Broadly, Information Technology is defined as the use of computers to study, send, retrieve, store and manipulate information used widely in business organizations and now in the field of education as well. Many of the Schooling Systems are now using Information Technology to provide better understanding of difficult concepts to students in classroom and at home.

**Information technology has made both teaching and learning easier:** The use of Information Technology in classroom has left behind the traditional methods of giving long boring lectures. Using IT the teachers can create interesting audio and visual presentations which will keep the students engaged and will give them a greater understanding of all the concepts.

**Information Technology helps the teachers and administration to keep track of all students in classroom:** Information Technology has given rise to various tools and application which can be used by School administration and teachers to track the progress of individual students and the parents can also be kept up to date about the achievement of their child.

**Education using Digital Books:** Many schools have now digitalised their classroom, by encouraging the students to use information technology to submit their tests, homework and assignments. The teachers also promote the use of electronic books to read the lectures. These digital books can be read anywhere in a café, on the train and at home according to convenience.

**Information Technology has made education fun and entertaining:** In the modern world of today every student knows how to use computer, tablet and mobile phones. Even though, the Mobile App Development with IT has made education fun and exciting.

**Information Technology has made Education Accessible for all the students:** Introduction of virtual classroom has completely displaced the traditional classroom methodologies. Thanks to this advancement now a student can attend lectures from any part of the world, all he needs is a good internet connection and his personal computer. This technology allows the student to study in their own comfort zone at any part of the day they like. There are many sites which are providing free online education services like the Khan’s Academy which allows the student to acquire education on any topic they like, irrespective of their age and school curriculum.

**Information Technology has made Access to Research and information much easier:** Few years back the students had to spend hours in library to search for information or data they need for their dissertation or assignment. Thanks to information technology they can now access any information they want using their computers or mobile phones. They can search Google and YouTube for any sort of article they are looking for thus making their writing much more comprehensive and understandable.

**Information Technology has made group studies and Assignments much easier:** In a traditional classroom when a teacher asks the student to conduct group study or do an assignment, it used to create confusion because every student has got their own opinion and group discussions would create a total mess.

## USE OF ONLINE SERVICES IN HOSPITALS AND HEALTHCARE

### Most commonly used medical devices in hospitals

Medical devices used for various healthcare applications can be subdivided into 3 major groups:

**Wearable external devices:** Usually, these are biosensors that monitor physiological data with remote/wireless communication which can be used for telemedicine and inpatient monitoring. For example, these devices monitor blood pressure, EKG, temperature, continuous glucose, oxygen level, etc.

**Implanted medical devices:** As defined by Wikipedia, implanted devices “replace a missing biological structure or support a damaged biological structure, or enhance an existing biological structure”. This category includes implantable infusion pumps and other drug-delivery devices, cardiac pacemakers, implantable neurostimulator systems, glucose monitors.

**Stationary medical devices:** There is a wide range of stationary medical equipment, it can be used for various applications, such as clinical operations (surgical devices) and connected imaging (X-ray machines and MRI machines), lab tests, patient monitoring, drug delivery, and medication management, etc.

Let's consider some examples of IoT solutions in healthcare which look very promising.

**Monitoring solutions:** Monitoring solutions are developed by many medical device manufacturers, producers of wearables and IT companies developing smartphone applications. These solutions monitor the vitals of patients and help to reduce, for instance, the occurrence of strokes or diabetic comas. For example, in 2016, Roche obtained distribution rights for its Eversense CGM System, which is an implantable long-term continuous glucose monitoring system using a 90-day sensor implanted below the patient's skin and a mobile phone app to send blood glucose levels.

**Automated treatment devices:** Automated treatment devices improve the quality of life for chronic patients and help doctors control medication adherence. One good example of a successful IoT application is Philips's medication dispensing service created for elderly people. The device alerts patients when it's time to take their pills (light and voice reminder built-in), and after the button is pushed by the patient, pre-filled cups with medication are dispensed.

**Real-time location system for hospitals and other medical facilities:** AirFinder is a real-time location system (RTLS) that uses open-source iBeacon and Bluetooth Low Energy (BLE) technology and Symphony Link integration. The system allows tracking supplies in an operating room or throughout an entire hospital or facility. It is obvious that the IoT can be a boon for the healthcare industry, but what are the specific benefits for patients and caregivers?

## Benefits of IoT in healthcare

We already see that technology changing healthcare makes this industry less dependent on humans (and less susceptible to human error as well) and more patient-oriented at the same time. The major advantages of the Internet of Things that healthcare organizations can benefit from are:

**Lower costs:** Using IoT solutions and connected medical devices allows healthcare providers to monitor patients in real-time. This means fewer unnecessary visits to the doctor, and fewer hospital stays and readmissions thanks to efficient data collection and management.

**Better patient experience:** Being connected to the health care system through the Internet of things, patients get more engaged in their treatment, and doctors improve diagnosis accuracy since they have all the necessary patient data at hand.

**Better management of drugs and medicine adherence:** IoT solutions allow hospital staff to spend less time searching for drugs, track supplies and medicine, and track hygiene practices in hospitals and effectively prevent hospital infections. Healthcare IoT monitoring solutions help patients adhere to their treatment plans and doctors to track compliance with prescriptions.

**Reduced errors and waste:** Using IoT for data collection and workflow automation is an excellent way to cut down on waste (such as unnecessary tests and expensive imaging), reduce system costs and minimize errors (especially the ones related to human factor).

**Improved Outcomes of Treatment:** Healthcare solutions that are connected through cloud computing and use big data, can provide caregivers with the ability to access real-time data which can be used to make informed decisions and to provide evidence-based treatments.

## USE OF ONLINE SERVICES IN E-BANKING

Electronic funds transfer transactions are activated during e-banking procedures. The different methods of e-banking are

- “Online banking
- Short message service banking
- Telephone banking
- Mobile banking
- Interactive -TV banking”

Of all the above procedures online banking plays an important role and maximum used by the account holders. now, discussing the above one by one.

**Online banking:** Online banking also called as internet banking, allows the customers to use all the banking services from a computer which has internet access. The customer can perform financial transactions on a secure website operated by the bank. Online banking offers features such as bank statements, loan applications, funds transfer, e-bill payments and account aggregation allows customers to monitor all their accounts in one place.

**Telephone Banking:** Telephone banking is a service provided by the banks which provides customers to perform transactions on phone. All the telephone banking systems uses automated answering system with keypad response or voice recognition capability. To prove their identity customers must provide a numeric or verbal password or answering the questions asked by the call center representative.

**Sms Banking:** SMS banking is a service permitting banks to do selected banking services from the users mobile by the sms messaging. SMS banking services have push and pull messages. Push messages are sent by the banks for alerting customer about new offers,



marketing messages, alerts to events happening in customers account such as large amount of withdrawals from ATM or credit card etc.

**Interactive -TV banking:** Interactive TV is a service that allows users to interact with TV content as they view it. It is also called as iTV or idTV. If the customer subscribes to a cable television service some banking facilities like balance enquiry, funds transfer between accounts ,bills payment are made available all the way through TV. Most of the major banks in UK have experimented banking services through cable and satellite TV companies.

**Main advantages are as follows:**

- It saves time spent in banks
- It provides ways for international banking.
- It provides banking throughout the year 24/7 days from any place have internet access.
- It provides well-organized cash management for internet optimization
- It provides convenience in terms of capital, labour, time all the resources needed to make a transaction.
- Taking advantage of integrated banking services, banks may compete in new markets can get new customers and grow their market share.
- It provides some security and privacy to customers, by using state-of-the-art encryption and security technologies.

**USE OF ONLINE SERVICES IN THE INDUSTRY**

E-commerce has changed the whole concept of travel and tourism. Both consumers and the industry are taking advantage of e-commerce and expanding their businesses for good. With this huge phase of expansion, let us take a look at how it has been beneficial for travel and tourism industry.

**Online Booking:** Customers are no more required to visit offices and travel agents anymore. The whole booking system is online with a feasible payment system. Every system works individually but the integration of this set-up is helping to build and increase business.

**Managing Recessions:** The e-commerce industry has amazingly affected recessions. A recession is the period of loss that lasts for almost six months. E-commerce technology has introduced the quick recovery of recession through its ideal solutions to the problems that arise.

**Automation and Networking:** GPS is one of the greatest technologies that helps you in the industry of travel and tourism. If you'll look up any of the transportation services, e-commerce is the one thing that is helping you to connect and offer the best services to the consumers.

**Additional Global Market:** E-Commerce technology gives you better know-how about the additional market. The travel industry is not limited to a country or a city but it is globally targeting its customers. People can now book their trips to the exotic destinations from anywhere, such as their office or even the comfort of their own homes. E-commerce allows you to connect to the additional market around the world and provide the most feasible services to your clients, even if they are located overseas.

**Ease of Accessibility:** The planning and the strategy processes of business are now as easy as reaching out to the market. The travel agents can now get to know more about the competitors and plan their business accordingly. Apart from the bulk of information, it provides to the ease of accessibility to the customers and competitor behaviour. It makes it all easy for people to connect and grow together.

## CONCLUSION

It can be concluded that digital communication is the only way to communicate during COVID-19. People all over the world has gained the benefits of digital communication in various sectors and we can very well understand that one should make himself capable of using digital platform during this pandemic period as well as to prepare oneself to well equip himself for these digital communication platforms so that benefits of various services can be obtained.

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## COVID-19 AND THE PEPPER ECONOMY OF KERALA: THE WAY AHEAD

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### ABSTRACT

The nationwide lockdown which has been in force from 24<sup>th</sup> March 2020 due to COVID-19 pandemic had a severe economic impact on agriculture sector. This has been in spite of the exemptions given to the sector after two weeks of lockdown. The agriculture has been seen by many in the post-COVID scenario as the bright spot in the economy<sup>1</sup>. But, the pepper crop is uniquely located in the sense that its consumption is largely driven by food processing industries which had been affected by the pandemic. Not only that the two back-to-back floods in 2018 and 2019 had severely affected the pepper production in Idukki district of Kerala which accounts for the largest production share. The district even faced a spate of farmer suicides in the recent times. This paper is an exploration into the various impacts of the present pandemic on the pepper economy of Kerala. It also tries to come up with some policy recommendations to revive the pepper production in the post-COVID economic structure.

**Keywords:** CoVID-19, pepper economy, Idukki, Kerala

### INTRODUCTION

Pandemics have deep impact on the economy and also on the livelihood of the people (Decerf . et al, 2020 & Loevinsohn, M., & Gillespie, S, 2003). When we compare the three deadly pandemics which affected the world in the last hundred years, i.e. 1918, 1957 and 1968 (Mills, Robins, & Lipsitch, 2004), the CoVID-19 had resulted in an unprecedented economic effect on the global economy. Spices or most importantly black pepper is a commodity which can be credited with playing a vital role in shaping the world history. It is also known as the “King of Spices” or “Black Gold” due to the fact that it is the most economically valuable and widely used spice in the world (Nair, 2011). It is one of the few commodities which find reference in all the sacred texts. Once upon a time, India or more specifically the state of Kerala was known as a major source of best quality black pepper. But, the current global production of black pepper is dominated by Vietnam with a share of 35 percent as on 2019, followed by Indonesia with 20 percent. India with 15 percent takes the third slot and Brazil with 11.36 percent comes forth in the list. The emergence of Vietnam as a major pepper producer had very serious impact on India’s production and exports as nearly 95 percent of its production are exported. This is a small attempt in a stocktaking of the pepper economy of Kerala during the times of CoVID-19. This paper is an attempt in using secondary data analysis from the Spices Board and the International Pepper Community (IPC) in understanding the dynamics of declining pepper production in India.

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<sup>1</sup> <https://timesofindia.indiatimes.com/india/why-agriculture-sector-has-been-a-bright-spot-in-lockdown-gloom/articleshow/76352097.cms>

## **AREA, PRODUCTION, PRODUCTIVITY AND EXPORTS- A DECLINING SUPPLY STORY BEFORE THE COVID-19 TIMES**

India presently accounts for nearly 42.07 percent of the global pepper acreage which is more than 3 times the acreage of Vietnam while in 1951 it was 70 percent. India's contribution to the global pepper production is 19.36 percent when compared to Vietnam's share of 34.23 percent. The third slot in terms of share in global pepper production is taken by Indonesia at 13.48 percent. Nair (2011) notes that India's share in the global pepper market fell from 56 percent in 1951 to 23 percent in 1991. A major reason for declining productivity can be attributed to aging pepper plantations on an average which have lifespan of 25 years when compared to 12-15 years in Brazil, Malaysia and Thailand. It takes 4-5 years for berry formation in the replanted vine which makes it highly unattractive for the farmers coupled with widespread fluctuations in pepper prices annually. The widespread prevalence of foot rot disease and low use of fertilizers and pesticides by marginal farmers who dominate pepper production are other factors affecting productivity. The divergence in area and production reflects the low productivity levels in India. Veeramani and Saini (2010) use productivity ratios (yield in individual ASEAN countries divided by the yield in India) and find that India's productivity in pepper is lower compared to not only the ASEAN nations but also to the world average. This is alarming due to the fact that smaller producers like Sri Lanka, Madagascar and China are all gradually increasing their share in the total production.

India's pepper exports has never reached 45,000 tons achieved in 1999 and ranged between 13860 MT in 2004 and 19250 MT in 2013. This works out to be about 8 percent share in the global pepper exports. Again in exports also Vietnam dominates with 47 percent followed by Indonesia at 13.6 percent and Brazil at 12.4 percent. Also, Vietnam exports nearly half of its production while for India it is 34 percent. But, this is to be considered along with the fact that among the traditional pepper producers, India is the biggest importer. Most of India's imported pepper is sourced from Sri Lanka, Indonesia and Vietnam. The pepper from these countries is cheaper compared to the premium value commanded by the Indian pepper. Is there a possibility of value addition and re-export? If we look at the re-export by non-pepper producing countries, the Netherlands exported 3.77 percent of pepper (in quantity) of the total world production while Singapore 3.47 percent, Germany 2.99 percent and the USA 2.55 percent. In fact, 21.18 percent of the global pepper production was re-exported by non-pepper producing countries. The cheap imports from Vietnam, are they affecting the domestic prices of pepper in India? India has allowed duty-free import of pepper by export firms. The average imports of India during 10 years from 2003-2012 was 28.21 percent of the average total production. After the implementation of India- Sri Lanka Free Trade Agreement (FTA) there has been a six times increase in black and green pepper imports from Sri Lanka to India between 2001 and 2008 (Harilal and Joseph 1999). But, the bulk of the imports was for processing and re-exports after value addition (Joseph 2009). In spite of this fact, export firms are a major player in the commodity chain and when they have the option of sourcing cheap pepper it definitely affects the domestic producers.

Sajitha (2010) views that increased domestic demand could be one of the factors which reduced India's share in total world export, while the other being increased production by the new entrants. The producer's share in the Free on Board (FOB) price of pepper is 86.06 percent while

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in case of domestically sold pepper is 88.80 percent (Nair 2011).

There are also significant changes in the direction of trade for spices (Saijitha, 2010; Nagoor, 2010). The emergence of countries like the Netherlands, Germany etc who are not pepper producing nations but are exporting significantly brings to the forefront the need for more value addition in pepper exports. USA has being India's major pepper destination, but during the period of 2002-13 there has been a decline. Also, there is a very high degree of fluctuations in the USA's pepper import from India. The export earnings have also shown a wide range of fluctuations which is not seen for Vietnam.

Mohanakumar and Sharma (2006) analyses farmer suicides in Kerala and finds out that there is a close linkage between the implementation of neoliberal policies in the country and farmer suicides. Also, here is a strong association between the incidence of farmer suicides and dependence on export-oriented crops. The study uses coefficient of variation in prices of major crops of Kerala which are rubber, tea, coffee and pepper which shows wide fluctuations in prices of export-intensive crops like pepper and coffee. The study found that pepper was the worst hit export-oriented crop after the implementation of neoliberal policies. By making use of the Rule of Origin under WTO and the Indo-Sri Lankan Free Trade Agreement, low-quality pepper from Vietnam came to India through the Sri Lankan ports which were to be mixed up the premium pepper produced in India leading to fall in India's share in pepper exports. Rajasenan (2010) also talks about the steep decline in pepper prices which has resulted in rural distress among the producers. In fact, this is further substantiated by Vineetha and Nair (2007) who observed that the pepper price volatility led to large-scale farmer suicides in the Wayanad district of Kerala.

## **PEPPER ECONOMY AND THE COVID-19**

The CoVID-19 had negative effects on the pepper producers in Kerala. Most of the initial newspaper reports consider agriculture as the only sector which has been more or less insulated by the after effects of this pandemic. This argument is faulty both statistically as well as theoretically. The drastic decline in the growth rates of manufacturing and service sectors due to deficit demand and fall in production could not be observed much in agriculture. This sector was exempted from the nation-wide lockdown and the nature of demand for agricultural product is seen as inelastic also strengthens the above argument. But, the fact remains that cash crops especially export crops such as pepper could see wide fluctuations in global as well as domestic demand.

Also, pepper production and export requires a wide array of activities such as middlemen or commission agents, wholesalers, export firms, auction houses, ports etc. Though agricultural-related activities were exempted from the lockdown, the above mentioned nodes in the supply chain were fully affected by the lockdown. In fact, many of the pepper stocks are either lying with the growers or with the commission agents for the last few months. This could lead to a situation where once the pandemic is controlled and the economy opens up, there would be large stocks of pepper which would be offloaded into the market, thereby depressing the prices further.

During the drafting of this paper, the major pepper production areas of Kerala- Idukki district was being ravaged by floods and landslides. This would be additional sorrows for the district which has seen massive flooding in 2018 as well as in 2019. Both the monsoons had destroyed

the crops and agriculture in the region. In fact, the massive floods of 2018 even saw a spate of farmer suicides in the same region.

## **CONCLUSION**

India has to regain the lost glory in the world pepper market, the revival of the commodity in the state of Kerala is crucial. Pepper being an important crop in ‘homestead farming’ in the state and mostly grown by small and marginal farmers require a strong institutional support similar to rubber. This could be in the form of subsidies, accessibility to inputs mostly fertilizers and pesticides, marketing, information and other scientific activities. Sreekumar (2006) observes that 90 percent of the consumer price in the USA is accounted by packaging, processing, transportation and profit margins at various levels. He illustrates this by quoting the FOB price of pepper at the Kochi port which is Rs:85/ kg. The average cost of transportation and insurance works out to be Rs: 6/kg. The average price of black pepper in a US supermarket when converted to India rupee is Rs: 920/kg. Hence, there is a larger scope for value addition as far as pepper is concerned. The silver lining is that India’s export of pepper oil and oleoresin has increased in the last decade. There is also a spurt in the production of ‘organic’ pepper which is very much demanded in the Western countries. The district of Idukki which has emerged as the biggest producer of pepper in Kerala has tremendous scope for this due to cool climate and low chemical fertilizer usage. Bush pepper which is grown in Indonesia and Malaysia is also catching up in India. It is suited for both urban and rural areas, more fruiting branches and flowering starts in the first year of planting. Hence, with proper institutional support, increased value addition and market intervention, pepper production can be the future of agricultural sector of Kerala as well as that of India.

The following would be some major policy intervention required to mitigate the effects of CoVID-19 on the pepper growers:

- a) The procurement of pepper from growers by the state at a price similar to the Minimum Support Price (MSP) for the food grains. This procured produce can be directly marketed by the state through its enterprises such as SUPPLYCO, Maveli stores or even to export firms.
- b) Immediate announcement of moratorium on loan payments. This moratorium should not be limited to just farm loans but the scope should be widened to all debtors who have shown their profession as growers.
- c) More effective monitoring mechanism to ensure that the subsidy from the Spices Board is directly received by the growers. This can be in the form of cash benefits or planting materials or scientific advices.
- d) A strict implementation of FTAs to ensure that the produce from competitive countries such as Vietnam are not re-routed through countries with which India has FTAs.

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## PANDEMIC COVID-19 AND EMERGENCE OF E-LEARNING

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### ABSTRACT

Learning is the only process through which humans enabled themselves to be superior over all creature on the earth. Only humans can store and deliver its learning to the future generation. Thus enabling the development of learning and knowledge to ever expanding mode. Along with the passes of time learning has changed its content and procedures. E-learning is the latest trend in learning. Globalization has turned the world to a village which enables us to avail everything at our doorsteps be it knowledge, technology or thought. E-learning makes us convenient to reach everything at our table. Especially in the prevailing situation like pandemic COVID-19 it has given full swung to the learners and also it flourished to its greater extend to fulfil the demand of the learner. Learning is a never ending process and lockdown impacted on the learning of students. But with the help of technology one can smoothly continue their learning and enhance their knowledge. Therefore, we can say that E-learning play an important role in this crucial period. In this context this paper will aims to study about the emergence of E-learning during the Pandemic COVID-19.

**Keywords:** Learning, E-learning, Globalization, Technology.

### INTRODUCTION

Learning is a continuous process which continues from cradle to grave. It is a process through which we can modify our behaviour and adjust with any situation. It is the only process which makes humans to be considered as superior over all creatures on the earth. Learning is a process through which one can modify their instinctive activities. Learning in the formal institution considered the individual as literate. Along with passes of time the form of learning is also changed. E-learning is comparatively latest trend in the field of education. Though it was started many years ago but it is not popular in the country like India. Because India is a developing country and it is having lots of problem in the education sector like, untrained teacher, infrastructure problem, poverty etc. But recently all over the world has facing the problem of COVID-19. It is a virus that causes COVID-19 is mainly transmitted through droplets generated when an infected person coughs, sneezes, or exhales. These droplets are too heavy to hang in the air, and quickly fall on floors or surfaces. Though the researcher, scientist and medicine expert trying their best to develop vaccine to fight against COVID-19. But till date they are not able to find medicine to fight against COVID-19. On the other hand, COVID-19 is spreading day by day and many human are effected and some died. Therefore government has taken the decision for lockdown. But lockdown is not the permanent solution for COVID-19.

In this pandemic situation students continue their learning through online mode. Because learning is a continuous process and we can't compromise it any situation for the development of

individual. We should fight against this type of situation. Therefore, most of the educational institution started to the E-learning process. E-learning is an electronic teaching process where internet and computers are one of the major component for learning. For the pre-primary and primary level of education E-learning is conducted through WhatsApp or phonic conversation. Teachers are provided materials through WhatsApp and they instruct the students through phonic conversation. But, for the secondary classes and higher education E-learning can be organized in live classes or shared by previously recording videos. There are many platform where teacher can organized E-learning like, Google meet, Microsoft teams, Google classroom, Zoom etc. and there are many websites and webpage also there for E-learning which is used in teaching for secondary classes and higher education. In the present days YouTube is one of the most popular E-learning platform where students can enhance their knowledge through watching videos. There are also different mock test where we can appear and develop our knowledge. E-learning is one of the most convenient and easily affordable form of learning. Because one can easily access it from anywhere and anytime. It is one of the student friendly method of learning. Though many of the institution practices E-learning from earlier, but it is also a new concept for most of the educational institution in India. Whereas traditional classroom learning creates boredom to the students it is an innovative practice and it creates interest and motivation of students towards learning. The students are able to enjoy the process of E-learning. Though E-learning have many positive sides but it has also some ill effects also. Because scientific invent has both pros and cons. But if we used it in a proper and constructive then it helps both students and teacher to exposer their knowledge.

### **OBJECTIVES OF THE STUDY**

The present study has been designed with the following objectives-

- 1) To study the status of academic progress of students through E-learning.
- 2) To study the status, role and development of future of E-learning.

### **SIGNIFICANCE OF THE STUDY**

E-learning is relatively a new concept in the education system. Through the E-learning one can learn from anywhere at anytime. With the help of E-learning we can easily access materials and also learn new things. It also helps to appear in the online examination, mock test etc. In the period of Pandemic COVID-19 E-learning plays an important role in the education system. Therefore it is very important to know the facilities, status, role and development of future of E-learning. But there are a very few study has been done related to this topic in Assam. But such studies is important to develop the education system of a country. Therefore, this study is carried out by the researcher to study the emergence of E-learning during the Pandemic COVID-19.

### **METHODOLOGY OF THE STUDY**

As the present study aims to study about Pandemic COVID-19 and emergence of E-learning. So the researcher was used descriptive survey research method. It was used for investigation and

collection of the data to study to see the status, role and development of future of E-learning and academic progress of students through E-learning. In the present study a sample of 50 students were selected from the different part of Assam. For the collection of data, the researcher has used the self-made questionnaire along with interview.

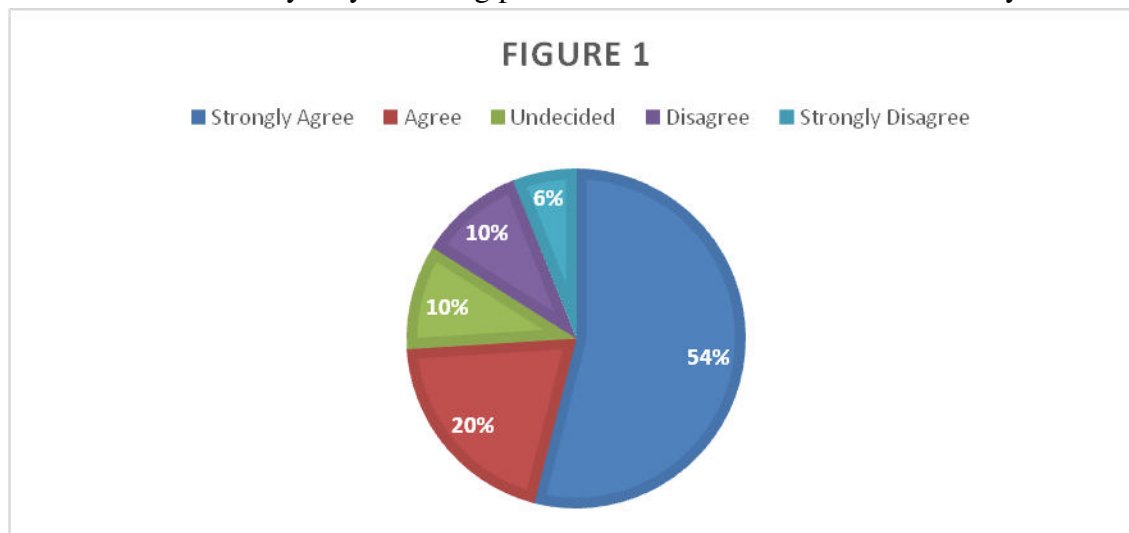
### ANALYSIS AND INTERPRETATION OF DATA

1. Students are able to access all the necessary learning and information through E-learning.

**Table No. 1**

Statement	Responses	Frequency	Percentage
Students are able to access all the necessary learning and information through E-learning.	Strongly Agree	27	54%
	Agree	10	20%
	Undecided	5	10%
	Disagree	5	10%
	Strongly disagree	3	6%

Table No. 1.1 shows the responses of the statement ‘Students are able to access all the necessary information and learning through E-learning’. It has been seen that the students responses are 54%, 20%, 10%, 10% and 6% accordingly it means strongly agree, agree, undecided, strongly disagree and disagree for the above mentioned statement. So, it can be concluded that maximum students are strongly agree with the statement that they are able to access all the necessary learning and information through E-learning. But some of the student are disagree with the statement because they may be facing problem due to low internet connectivity or other problem.

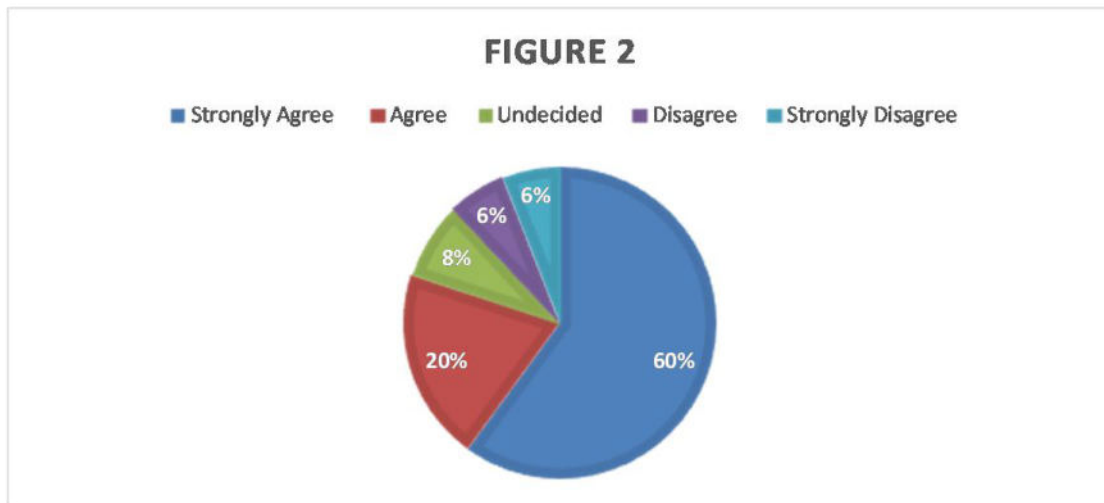


2. The students are capable and enhancing their creativity.

**Table No. 2**

Statement	Responses	Frequency	Percentage
The students are capable and enhancing their creativity during this pandemic through E-learning.	Strongly Agree	30	60%
	Agree	10	20%
	Undecided	4	8%
	Disagree	3	6%
	Strongly disagree	3	6%

Table No. 2 shows the responses of the statement ‘The students are capable and enhancing their creativity’. It has been seen that the students responses are 60%, 20%, 8%, 6% and 6% accordingly it means strongly agree, agree, undecided, strongly disagree and disagree for the above mentioned statement. So, it can be concluded that maximum students are strongly agree with the statement that they are capable and enhancing their creativity during this pandemic through E-learning.



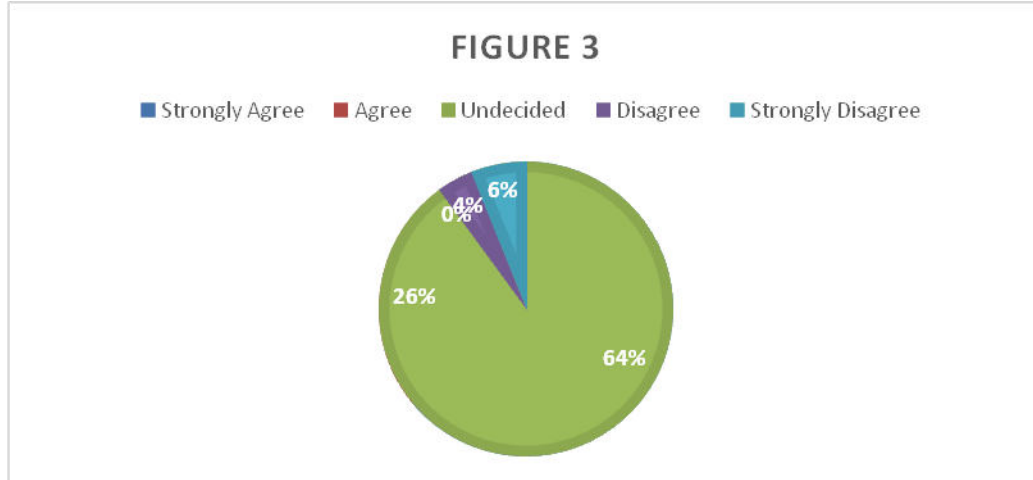
3. Though E-learning is a new process but students enjoyed a lot.

**Table No. 3**

Statement	Responses	Frequency	Percentage
Though E-learning is a new process but students enjoyed a lot.	Strongly Agree	32	64%
	Agree	13	26%
	Undecided	0	0%
	Disagree	2	4%

	Strongly disagree	3	6%
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Table No. 1.1 shows the responses of the statement ‘The students are capable and enhancing their creativity’. It has been seen that the students responses are 64%, 26%, 0%, 4% and 6% accordingly it means strongly agree, agree, undecided, strongly disagree and disagree for the above mentioned statement. So, it can be concluded that maximum students are strongly agree with the statement that Though E-learning is a new process but students enjoyed a lot.



## FINDINGS OF THE STUDY

The researcher has used self-made questionnaire along with taken interview from some students. After the analysis of data and interview the major findings of the study are as follows-

1. Though E-learning is a new process but students enjoyed a lot. No any other substitution is equivalent to E-learning in this pandemic situation.
2. As it is a new and interesting way of learning students were seem more motivated themselves while using and get benefited out of it. Their self-motivation as resulted to a better engagement with their studies.
3. As E-learning lessened the burden of textbooks students were more creative and enjoyed a lot room for their own perspectives. It has enhance their self-learning and depth of the knowledge of a subject matter.
4. The inevitable use of E-learning in the pandemic situation has also increase their knowledge about the Information and Communication Technology. Which in further time could very aptly be applicable to the whole academic as well as non-academic activities of their lives.
5. Students were found more interactive as they have ample freedom to use their time. The conventional way of learning were time bound students faced various problems while indulged in their domestic activities. E-learning as given them enough freedom to use the time according to their own convenience.

## SUGGESTIONS

After the investigation the investigator has emerged out the following suggestions-

1. E-learning has got various positive aspects, after the pandemic is over with normal curriculum E-learning could bitterly be blended so that both offline and online teaching and learning process should be deployed in the education system.
2. E-learning with its initiative prospectus has much more scope in the near future with positive attitude, diligence and creative idea we can have a global classroom for one and all.
3. In non-formal education system also E-learning could be much more helpful and beneficial. A vast area, resource could be covered through E-learning.
4. In classroom also E-learning could be used in an suitable way to cater the needs of the students. It will help the students to be interactive enough in the classroom.

## CONCLUSION

Teaching and learning is an ever expanding process. The prevailing pandemic COVID-19 has teared our life in many of the aspects such as financial, social,economic,emotional and many more. It has taught the mankind a lesson on new modes of health hygiene, socialization and humanity. It has unfolded life into itself in new trend and dimension. Learning is nevertheless in its run. The old trend in ICT has renovated with E-learning with much more pace and dignity. E-learning, though not fully matured and aptly accepted but was too speedy and broadly tossed among the masses in this COVID-19 situation. If not fully succeeded but was a great initiation and perspectives could be viewed in the future.

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## ENVIRONMENTAL POLLUTION: TYPES, CAUSES, IMPACTS AND MANAGEMENT

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### ABSTRACT

Environmental Pollution or Pollution refers to undesirable changes occurring in the physical, chemical and biological composition of natural environment consisting of air, water and soil. Harmful pollutant that make the environment unhealthy to live in. Any substance which causes harmful effects or uneasiness in the organisms, then that particular substance may be called as Pollutant, Example - Smog, Sulphuric Acid, Carbon Oxides, Suspended Particulate Matter etc. There are many types of Pollution such as – Air Pollution, Water Pollution, Land Pollution, Noise Pollution, Thermal Pollution, Radioactive Pollution and E-Waste etc. The main sources of this Environmental Pollution are - Industries, Automobile and Domestic fuels, Marine Dumping, Nuclear Waste, Traffic Noise, Aircrafts, Jet etc. The Environment, Biodiversity, Human Health etc. are affected by all these Pollution. Global Warming, Ozone Layer Depletion and Acid Rain are also result of this Environmental Pollution. To protect the Environment from the adverse effects of Pollution, many nations worldwide have enacted legislation to regulate various types of Pollution as well as to mitigate the adverse effects of Pollution. Pollution control is a term used in Environmental Management. It means to control of emissions and effluents into air, water or soil. After the Corona Virus lockdown, Environmental condition has changed – the air pollution drop down, the water quality has cleared up.

**Keywords:** Environmental Pollution, Types of Pollution, Causes of Pollution, Impacts of Pollution, Legislation to Control Pollution.

### INTRODUCTION

Environment is the surrounding in which we live. But current stage of the earth cannot restore its balance because of environmental pollution. Environmental pollution refers to undesirable changes occurring in the physical, chemical and biological composition of natural environment consisting of air, water and soil etc. Harmful pollutant affects in the organisms and the environmental condition. Pollutants can be classified as follows -

Primary Pollutants - Primary Pollutants are those which remain in the form in which they were added to the environment, example- DDT.

Secondary Pollutants - Secondary Pollutants are formed due to interaction of primary pollutants amongst themselves, PAN by the interaction of NOX & Hydrocarbons.

According to origin

Natural Pollutants – Natural Pollutants are caused by natural forces such as volcanic eruption and forest fire.

Man-made Pollutants – The release of excess amount of gases or matter by human activities. Such as, increase in the number of automobiles adds excess carbon monoxide to the atmosphere and effect on vegetation and human health.

The major types of pollution are – Air Pollution, Water Pollution, Noise Pollution and Soil or Land Pollution etc. The results of Environmental Pollution are - It reduces soil fertility, ecological imbalance, pollutant gases cause health problems. Sources of environment pollution cause global warming and acid rains. Pollution control is the term of environmental

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management. It means the control of emissions into air, water and soil. Measures of Environmental Pollution are – afforestation program, avoid using the pesticides. Government should ensure about the Environmental Pollution.

According to the nature of disposal

Biodegradable Pollutants - Discarded vegetables, Non-Biodegradable Pollutants - Plastic.

The impact of COVID-19 lockdown on environment are the pollution in the air dropping, decline in nitrous oxide emission, the water has cleared up, plants are growing better because of cleaner air and water.

## **OBJECTIVES**

Know about the sources of environmental pollution,

Identify the impacts of environmental pollution,

Know about the measurement and controlling system of environmental pollution,

Identify the impact of COVID-19 pandemic on the environment.

## **DISCUSSION**

The major types of Pollution are as follows- Air Pollution, Water Pollution, Noise Pollution, Soil or Land Pollution, Radioactive Pollution, E-Waste.

Air Pollution - Air Pollution is one of the most widespread pollution all over the World. The main pollutants of air are - Carbon Dioxide, Sulphur Oxide, Nitrogen Oxides, Chlorofluorocarbon, Suspended particulate matter etc.

Sources: Air Pollution comes from both natural and anthropogenic sources.

Natural Sources - Forest fires, Plate Tectonics, Volcanic Eruptions etc.

Man-made Sources – Industries, Automobiles and Domestic Fuels, Air Crafts, Jet etc.

Effects: Air Pollution has harmful effects on natural vegetation and human health. It also affected the monuments.

Human Health - CO is attached to blood hemoglobin for a long time reduce the Oxygen carrying capacity on blood. Nitrogen Oxides and Suspended particles both are affected lungs, increase respiratory infections, another problems also cancer, irritation of the eye, nose etc. Effects of Ozone depletion on human are skin cancer, weakness the immune system.

Climate – The release of CFC gases impact on Ozone layer due to the Ozone depletion. CFCs trap heat in the form of infrared radiation near the earth’s surface. It is called the Green house effect. The greenhouse effect changes the climatic conditions. Polar ice caps are melting.

Metal – The building material are affected by SO<sub>2</sub> and Acid Rains.

Environment – The emission of greenhouse gases leads to global warming which affect ecosystem. Rising SO<sub>2</sub> also causes chlorosis.

Control Measures: Policy measures. Modification of industrial process and selection of suitable fuels. The wastes must be removed, recycled in the industrial plants. Maintaining a suitable distance between the industrial plant and residential area. Social afforestation, plantation on the barren land. People awareness activity. Use non-conventional sources of energy.

Water Pollution - When pollutants are directly or indirectly discharge into water bodies (lakes, rivers oceans etc.) which degrade the water quality and make unhealthy for use, which is called Water Pollution.

Sources: Industry – Industries like mining, iron and steel, food processing, paper etc.

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Agricultural land – Use Pesticides, fertilizers, herbicides etc.  
Sewage Disposal and Domestic Wastes.  
Oil and Petroleum from tankers.  
Radioactive wastes.

Effects: Diseases like Cholera, Typhoid spread. Organic pollution of watercourses can deplete Oxygen levels and reduce the species. Biological Magnification. Eutrofication.

Control Measures: Recycling and treatment of water should be used. The discharge of waste water should minimize. Excessive use of pesticides and fertilizers should be ignored. Need to teach the Environmental education. Government should help the financial support for keep clean the water bodies and control water pollution. Excessive use of pesticides and fertilizers should be ignored.

Noise Pollution - Noise Pollution refers to any unwanted sound that brings discomfort to human beings.

Sources: Commercial activities. Construction activities. Industrial activities. Automobile and transport system. Activities in social religious places. Aircraft noise.

Effects: Noise Pollution is causing many problems like disturbs sleep, mental depression, physical damage to ear.

Control Measures: Make tree plantation, A green belt of trees is a good noise absorber. Reduce noise at source. Public awareness about the control of noise pollution. Construction of institutions and hospitals away from airports and railways.

Soil Pollution or Land Pollution - Unwanted substances to the soil which negatively affect physical, chemical and biological properties of soil and reduce the production capacity, is called Soil Pollution.

Sources: Industrial Waste – lead, cadmium, mercury etc.  
Agricultural Waste – Pesticides, fertilizers, insecticides.  
Plastic.  
Mining and other industries.  
Radioactive elements.

Effects: Soil Pollution leads many harmful consequences such as –  
Problem in skin, human respiratory system. Reduction in biodiversity. Ecological imbalance. Increase soil erosion and salinity. Reduce soil fertility.

Control Measures: Afforestation, reforestation. Apply solid waste management. Stop using the plastic bags and use the bags made in paper and cloth. Avoid using fertilizers and pesticides in farming.

Thermal Pollution - Discharge of warm water into river. It affects on the ecological balance of river and also the biodiversity. Suitable measurement need to be done to control this problem.

Radioactive Pollution - The sources of Radioactive Pollution are nuclear power plant, nuclear weapons, disposal of nuclear waste etc. All of these affect on various environmental activities like wind, rainfall etc. Destruct the cells and blood capillaries caused sunburns. To control the

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pollution regular monitoring and safe disposal of nuclear waste.

E-Waste - Discarded electronic products like computers, audio, video product etc. are known as electronic waste. To control the pollution we need proper education, awareness cost-effective technology.

### **LEGISLATION FOR ENVIRONMENTAL MANAGEMENT**

Pollution control is a term of environmental management. It means to control the emissions and effluents into air, water or soil etc. A number of efforts are being made at national and international levels to make the environment sustainable and productive. Such as – The United Nation’s Framework Convention on Climate Change, Earth Summit, The Kyoto Protocol, Montreal Protocol, Paris Agreement.

Increasing Pollution on air, water and land quality led to environmental legislations being designed to protect the environment from harmful actions. Environmental legislation is a set of laws and regulations which protect the environment from harmful actions. In India some of the Environment protection acts are-

Wildlife Protection Act, 1972.

Water (Prevention and Control of Pollution) Act, 1974.

Forest (Conservation) Act, 1980.

The Air (Prevention and Control of Pollution) Act, 1981.

Environmental Protection Act, 1986.

The Biological Diversity Act, 2002.

### **IMPACT OF THE COVID-19 PANDEMIC ON THE ENVIRONMENT**

The Worldwide disruption caused by the COVID-19 pandemic has resulted in numerous impacts on the environment. In China, 25 % reduction in carbon emissions and 50 % reduction in nitrogen oxides emissions. In Venice, water in the canals cleared. A study published in May 2020 found that the daily global carbon emissions in the lockdown period measures in early April fell by 17 % and annual carbon emissions decline of up to 7 %, which drop down since World war II according to the researchers. These gases decrease mainly the reduction of transportation usage and industrial activities. Pollution level have dropped in most of the big cities in India, like Delhi, Kolkata. Water quality of number of rivers in India like Ganga, Yamuna etc are increased due to stop the industrial activities. However, the outbreak has provided cover for illegal activities such as deforestation in Amazon rainforest and poaching in Africa.

### **CONCLUSION**

Pollution is an undesirable by product of industrialization and urbanization. Due to developing activities, a large number of wastes that leads the pollution of the environment and also cause the global warming and acid rain. Prevention and control measures are necessary for pollution. Large numbers of Act provide for the prevention control and abatement of Air Pollution, Water Pollution and Forest Degradation. Most of the countries in the World have enacted Environmental Protection Act for the protection of our Environment. Large numbers of Environmental Act also enacted to protect and improve air, water and forest in India. People awareness activity needed to protect our Environment from Pollution.

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## EFFECTS OF COVID-19 ON THE ENVIRONMENT AND POLLUTION CONDITION IN INDIA

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### ABSTRACT

On 31 Dec 2019 covid-19 was first identified in China. In India the first identified on 30 January 2020. Indian Government announced ‘Janta Curfew’ On 22 March 2020. Four lockdown phase 25 March-14 April 2020, 15 April-3 May 2020, 4-17 May 2020 and 18-31 May 2020.

In the lockdown period all services and shops were closed except pharmacies, banks, hospitals and grocery shops, closed all private company, all place of shopping mall, park, sports, cultural and entertainment activities. Suspension of all educational training, research centres etc.

Major industrial and transport activities closed in the lockdown period. As the result the air and water quality improve. Data collected from The Central Pollution Control Board published that pollution level in the Ganga river has significantly reduced. In Delhi the air pollution level has significantly reduced. In the corona virus pandemic period, 5% carbon reduction that is emission from the fossil fuel industry. Air quality levels in major cities in the world improved because of reduce of carbon dioxide, nitrogen oxide & ozone, the air visibility are also clean in this time.

Some negative impacts like local waste problems have increased. Natural ecosystem are risk during corona virus period, workers of national parks, conservation zone and land are not working, as a result increase of deforestation, wildlife hunting etc.

**Keywords:** Covid-19, Situation, Biodiversity, Environment, Pollution, Acts & Rules.

### INTRODUCTION

In India has always been a huge pollution like heavy traffics pollution, industrial pollution, high Air Quality Index (AQI) in all major cities. For stop the covid-19 spreading Indian Government announced 4 lockdown in different periods that highly bad effect on world economy and has caused a negative impact on the livelihood of the people. But, on the other hand it has a positive impact on the environment. The water and air quality improved because major industrial activities stopped during the lockdown period. The Central Pollution Control Board (CPCB) shows that water pollution level in the Ganga river water has been significantly reduced. The nationwide lockdown busy to fight with Covid-19 but in this time Ganga river’s water quality silently improved. The same report for the Yamuna river. The Biochemical Oxygen Demand (BOD) has improved. The Delhi city pollution level has significantly reduced in this time. According to the System of Air Quality and Weather Forecasting and Research (SAFAR), The measures against Covid-19 led to a drop in PM 2.5 (fine particulate pollution) by 30% in the city Delhi. The visibility rate of the air improved, Dhauladhar ranges from Jalandhar, Mt. Everest from parts of Bihar, Mt. Kanchenjunga from Siliguri were visible. Groundwater level improved, because the industrial and commercial activity stop. According to the Bombay Natural History Society, has been increase 25% flamingo migration since 2019. The Nitrogen-dioxide level has come down nearly 40% reduction. Work from home job is one of the positive change the air quality because a lot number of private vehicles will ensure fewer traffic-jams and less air

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pollution. The fossil fuel industry's biggest drop in CO<sub>2</sub> emissions on record, within a single year. In this pandemic time cities like Delhi, Bangalore, Kolkata, Lucknow's Air Quality Index (AQI) staying within two digits.

## **STUDY AREA**

India is situated north of the equator between 8°4' northern to 37°6' northern latitude and 68°7' eastern to 97°25' eastern longitude. India measures 3,214 km from north to south and 2,933 km from east to west. It has a land frontier of 15,200 km and a coastline of 7,516.6 km. It is the seventh-largest country in all over the world.

## **DISCUSSION**

### **Covid-19**

The Covid-19 pandemic, also known as corona virus pandemic. SARS-CoV-2 is another name of the Covid-19. The first case identified in December 2019 in China, the Wuhan city. More than 188 countries attacked by this virus, as of 2 August 2020, more than 17.8 million cases, more than 685,000 deaths and more than 10.5 million people have recovered. The virus spread by people during close contact, small droplets, sneezing and talking. The Covid-19 pandemic has been caused global, social and economic problems. To stop this spread many steps taken, like washing hands, avoiding touching the eyes, mouth or nose with Unwashed hands, wear a surgical mask, physical distancing. There is no Covid-19 vaccine, many organizations are working to develop covid-19 vaccine.

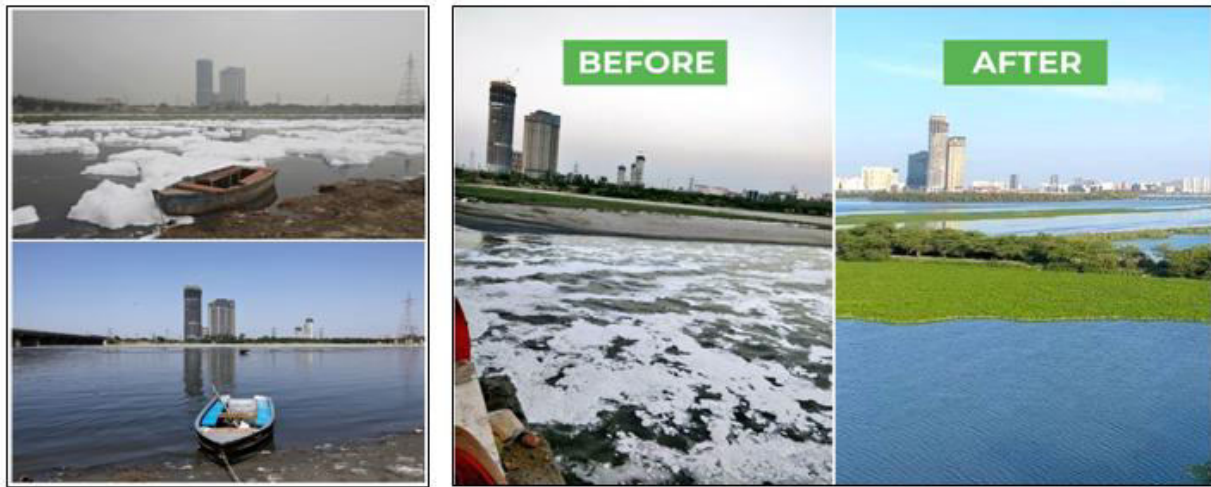
In India first confirmed positive case was reported on 30<sup>th</sup> January in a student from Thrissur district of Kerala state, who had returned home for a vacation from Wuhan University in the city of China. On February 2 or 3 two another cases in Kerala. On 14<sup>th</sup> April, Ministry of Health & Family Welfare (MOHFW) reported 10815 positive cases and 358 deaths in India. In India on 24 March 2020, the Government of India under PM Narendra Modi ordered a national wide lockdown Phase 1: 25 March 2020-14 April 2020 (21 days), Phase 2 : 15 April 2020-3 May 2020 (19 days), Phase 3 : 4 May 2020-17 May 2020 (14 days), Phase 4 : 18 May 2020-31 May 2020 (14 days). Unlock 1.0: 1 June 2020-30 June 2020 (30 days), Unlock 2.0: 1 July 2020-31 July 2020 (31 days), Unlock 3.0: 1 August 2020-31 August 2020.

### **Some Environmental Changes in India since Lockdown**

After the lockdown period some environmental changes seen in India more than ten thousands flamingos have gathered in the city of Navi Mumbai. The birds normally migrate in this area every year but in the year 2020 the number of migrate birds is more increased. Ganges Dolphins have been back in the Ganga river after 30 years. Because to the reduced pollution in water. The Uttarakhand Pollution Control Board Water in Haridwar was tested and the results from the tests reveal that the water has been classified as 'fit for drinking after chlorination' that's held for the first time in decades. New Delhi was ranked as the most polluted city in India and also all over the world by WHO in MAY 2014. But during and after the lockdown period the air pollution level reduced. In New Delhi, government data shows that the average concentration of PM 2.5 plunged by 71 percent in the space of a week falling from 91 micrograms per cubic meter on March 20, to 26 on March 27, after the lockdown began. Pollution level have dropped in almost all the big cities like Delhi, Kolkata and animals as well as birds are moving their own accord.

### Impact on River Water Quality

In the water quality of number of rivers of India like Ganga, Cauvery Yamuna etc increased in this time. Lack of industrial activities stop. The DO level of river Ganga based on the report has gone above 8ppm and BOD level down below 3ppm at Kanpur and Varanasi city that’s around other times around 6.5ppm and 4ppm in 2019 respectively. River Yamuna is one of the important river in India. In this time water quality of river Yamuna also cleaned.

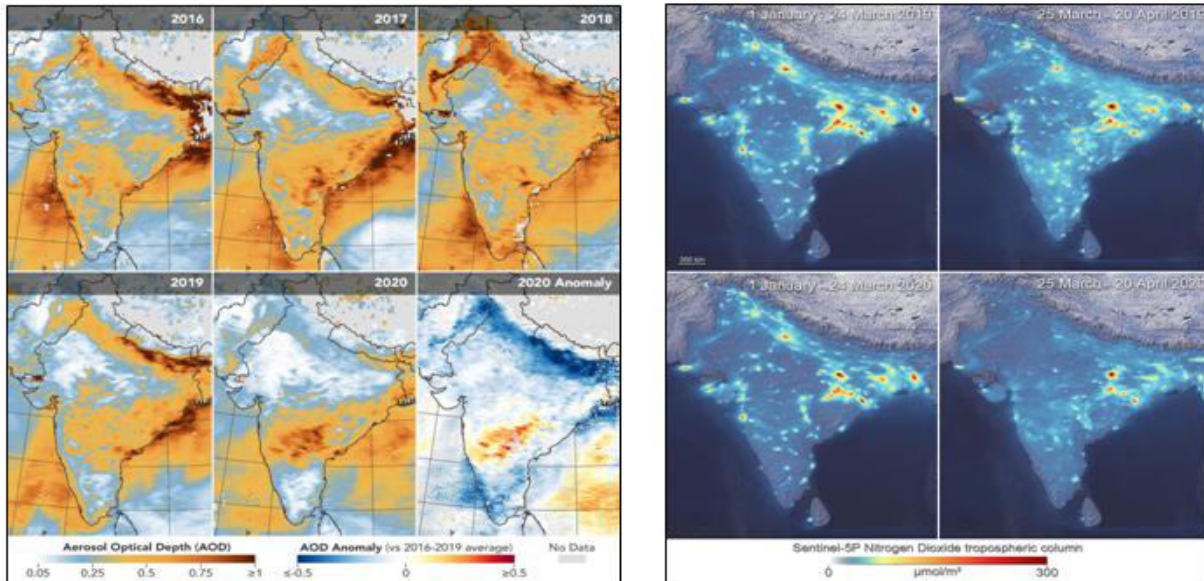


### Impact on Air Quality

The national wide lockdown in the pandemic reduced air pollution levels. Satellite imagery from the European Space Agency’s Copernicus Sentinel 5P satellite measure NO<sub>2</sub> levels globally. In Delhi metropolitan area, pollution level have dropped. NO<sub>2</sub> levels from March 25 to May 2 have average 90  $\mu\text{mol}/\text{m}^2$  to 162  $\mu\text{mol}/\text{m}^2$  from March 1 to March 24. In the year 2019, NO<sub>2</sub> levels from March 25 to May 2 were also far above this year’s levels, averaging 158  $\mu\text{mol}/\text{m}^2$ . In Mumbai and Navi Mumbai, a similar trend has been observed as NO<sub>2</sub> levels from March 25 to May 2 averaged 77  $\mu\text{mol}/\text{m}^2$  to 117  $\mu\text{mol}/\text{m}^2$  from March 1 to March 24 in 2019.



The satellite images over northern India show that how aerosol levels have dropped since the Covid-19 lockdown period. New satellite maps, produced using data from Copernicus Sentinel-5P Satellite, shows that, the average nitrogen dioxide concentrations over India from January 1 to March 24, 2020 and March 25 to April 20, 2020. Mumbai and Delhi saw drop of around 40% to 50% compared to the some time in the last year.



The country wide lockdown and factories, severely reduced car, bus, truck, airplane stopped. After just a week of reduced the human activities, NASA satellite sensors observed the aerosol levels at a 20 year low for this time of year in North India. In a typical early spring in Ganges river of Northern India, human activities generate the majority of aerosols. Motor vehicles, coal power plants and the other industrial activities polluted the clean air. By all of accounts, the lockdown by Covid-19 pandemics reduced this human made pollution sources.

## CONCLUSION

Covid-19 pandemic which is first identify in China, after that almost all over the country affected by this dangerous pandemic. There are lot amount of bad or negative impact but on the environment it is one of the positive factor. In this pandemic time environment get a new look, like a beautiful and clean environment. During the lockdown period many working activities were stopped, so environmental pollution more decrease in this time. The air quality index (AQI) in India all the states are now in two figures after the lockdown period. River's water in India becomes clean and clear and also marine life is visible. The lockdown period is the another positive effect to conserve and save environment and ecosystem.

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## COVID- 19 PANDEMIC AND ITS EFFECT ON MIGRANT LABOURERS IN INDIA

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### ABSTRACT

The article "COVID -19 Pandemic and its effect on migrant laborers in India” showers light on the hardships and problems faced by migrant laborers in India, during the corona virus outbreak which in due course of time turned into a worldwide pandemic.

The article shows how the nationwide lockdowns in India affected the life and income of migrant laborers, how the cities in which they were working turn them away from their only source of livelihood, and how slowly starvation, accidents and covid-19 itself took over most of them as they made their final attempt to return to their villages or native towns.

The article also showcases, how the Central and State/ U.T Governments of India tried to rehabilitate the conditions of migrant laborers through various schemes during this time of National Emergency; by arranging transport facilities, proper medical and sanitization treatments, proper food supply at subsidized rate and proper supply of clean drinking water.

**Keywords:** COVID -19, Lockdown, Migrant Laborers.

### INTRODUCTION

The COVID - 19 pandemic in India is a part of Worldwide pandemic of corona virus disease in 2019 caused by Severe acute respiratory Syndrome Corona Virus 2 (SARS - COV - 2). The first case of corona virus in India, which originated from China, was reported on January 30, 2020. Currently, India has the largest number of confirmed cases in Asia and has the Fourth highest number of confirmed cases in the world. Six cities account for around half of all reported cases in the country - Mumbai, Delhi, Ahmedabad, Chennai, Pune and Kolkata. As of May 24, 2020, Lakshadweep is the only region which has not reported a case. On June 10, India's recoveries exceeded active cases for the first time reducing 49% of the total infection. Now recovery rate in India is 59%.

On January 12, 2020, the World Health Organization (WHO) confirmed that a novel corona virus was the cause of respiratory illness in a cluster of people in Wuhan City, China, which was reported to WHO on 31 December 2019.

On March 22, India observed a 14-hour voluntary public curfew at the instance of the Prime Minister Narendra Modi. It was followed by mandatory lockdown in COVID - 19 hotspots in all major cities. Further on March 24, the Prime Minister ordered a nationwide lockdown for 21 days, affecting the entire 1.3 billion population of India. On April 14 the P.M extended the nationwide lockdown till May 3 which was followed by a two-week extension starting from 3 - 17 may with substantial relaxation. Beginning of June 1, the government has started unlocking the country (barring containment zones) in three unlock phases. This pandemic affects all sectors of the economy adversely. It also affects the economic position of the migrated labors.

## **CORONA VIRUS AND INDIA'S MIGRATED LABOUR**

Indian migrant workers during the covid-19 pandemic have faced multiple hardships. Which factories and workplaces shut down due to the lockdown imposed in the country, millions of migrant laborers had to deal with the loss of income food shortage and uncertainty about their future. Following this many of them and their families went hungry.

Thousands of them big and walking back home, with no means of transport due to the lockdown. In response, to the central and state governments to various measures to help them unrelated arrange transport for them. Mini migrants died also due to this lockdown, with reasons ranging from starvation, suicide, exhaustion, road and rail accidents, police brutality and denial of timely medical care.

## **BACKGROUND**

According to the world economic forum, there are an estimated 139 million migrants in the country. The International Labor Organization (ILO) predicted that due to the pandemic and lockdown, about 400 million workers would be poverty-stricken. Most migrants in the country originate from Uttar Pradesh and Bihar, followed by Rajasthan and Madhya Pradesh. The cities of Mumbai and Delhi attract the highest number of migrants.

Migrant workers majorly compromise of daily wage laborers working in the manufacturing and construction industries. They are often denied adequate healthcare, nutrition, housing and sanitation. Since many of them work in informal sector they are mostly from rural areas but live in cities for work for most of the year. Many have no savings and lived in factory dormitories, which was shut due to lock down. Additionally, there was no Central registry of migrant workers, despite the existence of Inter-State Migrant Workmen Act, 1979.

Maharashtra has the largest number of migrants, according to the 2011 census in India. The State government imposed a lockdown on 20 March in Pune, Pimpri-Chinchwad, the Mumbai Metropolitan Region and Nagpur, leaving the migrant workers with no work. Thousands then gathered at train stations and bus terminals, seeking transport to their hometowns. With the nationwide lockdown, all transport facilities were closed.

## **EXODUS**

With no work and no money, the lockdown restrictions putting a stop to public transport, thousands of migrant labors were seen walking or bicycling hundreds of kilometers to go back to their native village, some with their families. While hungry many did so, social of physical distancing was not possible for this migrant since they travelled together in groups. According to some of them, they would rather die from the virus at their own village than starve because of no work in the city.

Many were arrested for violating the lockdown, after being caught at interstate borders, forests between states and even on boats to cross river. Due to very exhaustion, some of them died while others died in road accident after walking or hiding in vehicles. On 31st March, in Gujarat, as

many as 120 migrant laborers were beaten up by the police and forcefully rounded up in a single lorry and dropped in Maharashtra though they were wounded. On 8 May 16 migrants were killed in Aurangabad after a freight train ran over them. They were exhausted from walking and slept on the tracks. On 16th May, 26 migrants were killed in an accident between two trucks carrying migrants in Augaiya.

Despite the launching of special trains and buses by the government in later May, the migrant workers chose to either travel together in large groups in the cargo compartment of trucks or travel by foot. Mainly due to starvation they did not wait for their turn to board government arranged transport. Actually, they felt that going back to their hometown would ensure their return to farming and take up 100 days job under MGNREGA.

## **REVERSE EXODUS**

Despite government promises and schemes to generate employment in rural areas, some migrant workers began going back to their cities because there is lack of adequate employment opportunities in their hometowns, as lockdown restrictions were reduced as a part of unlock 1.0 in June. A large number of these were returning to Mumbai. The reopening of railway services also helped facilitate this. The cities too reported major shortage of laborers especially in construction industry. A survey conducted in April- May stated that about 77% of migrant workers were prepared to return to cities for work. The return of the migrants to cities is expected to help revive the economy, which has sustainable impact.

## **GOVERNMENT RESPONSE**

On March 27th, the Home Ministry ordered the states to ensure that migrants would not move during the lockdown. Permission given to the states to use the National Disaster Response Fund ( NDRF ) to provide food and shelter to the migrants on March 28.

On March 29, the government issued sweeping orders directing that during the period of lockdown, landlords should not demand rent and the employers should pay wages without deduction.

## **RELIEF CAMPS**

In late March, soon after the central government directives, the state government set of thousands of camps to house lakhs of migrants and stop the exodus. Delhi got provided free food to 4 lakh people every day as of late March. Delhi government sets of over 500 hunger relief centers. 75 lakhs people we provide food across the country in food camp run by the government and NGOs by April 5. As of April 12, 37,978 relief camps and 26,225 food camps had been set up.

To cater to the need of migrants and prevent them from leaving the camp, Kerala Government change the food being provided by adding North Indian menu, providing carrom boards and research and interest facilities for phones, as well as provide other medical essentials such as masks, medicines and sanitizer.

## **TRANSPORT ARRANGEMENT**

As on May 28, 91 lakh migrants had travelled back home in government arranged transport facilities. According to Standard Workers Action Network (SWAN) migrants were confused about the exact registration process for travel. Moreover, many state registration portals were either in English or the local language of the State they lived in, which they could not understand.

## **BUSES**

The Uttar Pradesh government decided to arrange buses at Delhi's Anand Vihar bus stand to take the migrants and return them to their villages free of cost. At the bus station large crowds then gathered. However, with the extension of lockdown, till the last week of April, many remained stranded, when the state governments were permitted by the central government to operate buses only and not trains. As of 23rd May 40 lakh migrants had travelled to their homes by buses. The condition of the buses is generally poor, due to overcrowding, social and physical distancing being impossible and they charged higher fares than promised.

## **SHRAMIK SPECIAL TRAIN**

For the migrant laborers and other stranded people, The Central government permitted the Indian railways to launch "Shramik Special" trains on 1st May. On 3rd May, the Ministry of Home Affairs mildly reprimanded the State government for hurried requesting for trains to transport migrants, stating that the trains were primarily for those who were stranded due to sudden lockdown and not for the migrants. Moreover, the service was not free, with additional charges over the normal fares. Then the central government faced criticism from the opposition and the Indian National Congress promised to sponsor the tickets of Migrants on 4th May. Then the government announced that the Railways would offer an 85% subsidy on train fares with state government funding the remaining 15%. In some cases, the migrants were still forced to pay an undisclosed amount.

Further, while travelling by these trains, migrants faced many hardships. They reported that no food and water was arranged for them while they travelled. A train from Goa to Manipur reported after 58-hour delay, no proper food, water and sanitation facilities were on the train. Others who receive food packets and water reported that the provisions were simply dumped at the entrances, leaving workers fighting with each other for their share. Some workers also died during their train journey, but the railways stated that most of them had existing illness. According to Railway Protection Force between 9 and 27 May there have been almost 80 deaths on board the Shramik Special trains.

## **RELIEF MEASURES**

Soon after the nationwide lockdown was announced in late March, Finance Minister Nirmala Sitharaman announced 1.7 crore rupees (U.S 24 BILLION DOLLARS) spending plan for the poor. This consisted of cash transfers and steps to ensure food security. The central government

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had released Rupees 11,092 crore to States and UTs under the NDRF, to find food and shelter arrangements for migrants by April 3rd. To help for provide jobs and better wages to workers, the average daily wages under the MGNREGA was increased to Rupees 202 (2.80 dollars) from Rupees 182 (2.60 dollars) as of April 1. From the PM cares fund Rupees 1000 crore was allocated for the support of migrant laborers on 13th May. FM Sitharaman further announced that free food grains for the migrant laborers on 14th May targeting 80 million migrant workers by spending Rupees 35 billion (490 million dollars).

The Government of India launched the Garib Kalyan RojgaurAbhiyaan initiative to tackle the impact of covid-19 on migrant workers in India. It is a real public works scheme which was launched on 20th June 2020 with an initial funding of Rupees 50,000 crore (7.0 billion dollars) for 116 districts in 6 states.

## **LABOR LAWS**

The Government of Uttar Pradesh Madhya Pradesh and Gujarat sought to temporarily revise their labor laws in early May with the purpose of attracting industries and Investments. Labor unions criticized this as being harmful to migrant workers while giving more authority to the employer. On 14th May ten of them wrote to ILO regarding the same, to which the ILO responded by ensuring them that it had connected PM Narendra Modi.

## **QUARANTINE MEASURES**

Many states reported high number of positive cases of covid-19 among the migrants returning home as lockdown restrictions eased up. State government opened thousands of quarantine centers to house them, with some States imposing mandatory institutional quarantine. States also impose strict measures for migrants to follow, either leaving or after entering state borders.

## **FOOD DISTRIBUTION**

On April 1st The Ministry of Health and Family Affairs directed state government to operate relief camps for migrant workers. With arrangement for food, sanitation and medical services. On May 14th, under the second tranche of the AatmaNirbhar Bharat Abhiyaan, the Finance Minister announce that the free food grains would be provided to migrant workers who do not have a ration card for two months. The measure is expected to benefit 8 crore migrant workers and their families. The Finance Minister also announced that one nation one ration card will be implemented by March 2021, to provide portable benefits under the Public Distribution System. This will access to ration from any Fair Price shop in India.

## **Housing**

The AatmaNirbhar Bharat Abhiyaan also launched a scheme for affordable rental housing complexes for migrant workers and urban poor to provide affordable rental housing unit under PMAY. The scheme proposes to use existing housing stock under the Jawaharlal Nehru National Urban Housing Mission as well as incentivize public and private agencies to construct new affordable units for rent. Further, additional funds have been allocated for the credit linked

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subsidy scheme under PMAY for middle income group.

### **Financial Aid**

Some state government like (Bihar, Rajasthan and Madhya Pradesh) announced one-time cash transfers for returning migrant workers. Uttar Pradesh Government announced the provision of maintenance allowance of Rupees 1000 for returning migrants who are required to quarantine.

### **Directions by Supreme Court**

The supreme court review the situation of migrant laborers stranded in different parts of the country, nothing inadequacies and lapses in government response to the situation.

On May 26th, the court issued an order to Central and State government to submit a response detailing all measures that are taken by respective government for migrant laborers. On May 28, the code provided interim directions to the Central and State/UT governments for ensuring relief to the migrant workers

- 1) no bus or train fare should be charged from the migrant workers.
- 2) free food should be provided to stranded migrants by the concerned State/ UT governments
- 3) States should simplify and speed up the registration process of migrants for transport and those registration should be provided transportation at the earliest
- 4) the state receiving migrants should provide last mile transport, health screening and other facilities free of cost.

On June 5 (full order issued on June 9) the supreme court for the directed the Central and State/ UT governments to ensure

- 1) transportation of all stranded workers wanting to return to their native places is completed within 15 days.
- 2) identification of migrant workers is immediately completed and the process of migrant registration be decentralized to police stations and local authorities
- 3) records of returning migrant laborers are kept including details about the place of earlier employment and nature of their skill and
- 4) counselling centers setup at the block level to provide information about Central and state government schemes and other avenues of employment.

The court also directed the State/ UT governments to consider withdrawal of prosecution/ complaints under section 51 to Disaster Management Act filed against migrant laborers who allegedly violated lockdown orders.

### **REHABILITATION PROGRAM FOR MIGRATED LABORERS**

There is a widespread debate about the migrant workers, in development of discourse in India. The highest outflow of migrated is accounted from Uttar Pradesh and Bihar. Other important source states of migrants are Chhattisgarh, Jharkhand, Orissa and Rajasthan, who are mainly employed in construction, factories, domestic work, textiles, brick- kilns transport and agriculture. Rajasthan has accused migrant population which depends on tourism, manufacturing

and mining industries and agriculture for their livelihood.

In India, migration is neither unique nor new. In case of India, the Five-Year Plan documents bring out that migration was not adequately factored in development plans. This is very surprising because migration impacts competitiveness, productivity and jobs. During covid-19 pandemic this issue has acquired heightened significance.

In India the visible migrant labor is exodus and their suffering is palpable. We need to provide undivided attention to the working conditions of migrant workers. Migrant laborers who are mostly from rural areas but live most of the year in cities for work, lack regular salaries and income. Many have no savings and live in factory dormitories, during lockdown which were closed. despite the existence of the inter- state migrant workmen (Regulation of Employment and Conditions of Service) Act 1979 there is no Central registry of migrant workers. The occupation safety, Healthy Working Condition Code of 2019 has been introduced in parliament to promote the welfare of migrant workers and legal protection for their rights.

The covid-19 lockdown hit agriculture, supply chain, food and nutrition, security and livelihoods and adversely affected harvesting crops across the country. There is acute shortage of laborers in major agrarian States. The covid-19 urban hotspots will face a labor shortage of seasonal migrants, affecting the construction and manufacturing sectors. In India the cost of moving people is roughly double that for goods.

Due to lockdown the worst hit class that was rendered homeless and jobless was the migrant laborers. After lockdown was announced the country witnessed millions walk down to their native places. Centre was aware that this will also create problems back in their villages. As soon as the center started planning for unlocking of lockdown, PM Narendra Modi swung into action.

The Modi government has prepared a mega plan to give employment to migrant laborers. The center has identified 116 districts in 6 States where most of the migrant laborers have returned after lockdown. Out of 116 districts, Bihar tops the number of District selected. For this program 32 districts of Bihar have been selected, followed by 31 of UP, 24 of MP, 22 of Rajasthan, 4 of Odisha and 3 of Jharkhand.

According to the plan, the central will work in mission mode for rehabilitation and employment of migrant laborers who returned to their villages. The social welfare scheme and direct benefit schemes of the central government will be run in the mission mode. The sole aim of Modi government is to ensure the benefits of employment and poverty alleviation schemes go to migrants who have returned home.

In all these 116 districts, MNREGA farmers Welfare schemes, food security schemes, PM Awas Yojana, Skill India schemes will be implemented in mission mode. Apart from these schemes, under Aatmanirbhar Bharat Abhiyan, target government schemes will be used in these districts.

## **STATE-WISE REHABILITATION PROGRAM**

With over one crore migrant laborers reached home from cities and most of them not willing to  
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leave their villages in short term, many states have set the ball rolling to provide livelihood to them.

Last week the supreme court had informed the central government that one crore migrant laborers had reached their home States on June 3rd.

The states are now devising rehabilitation strategies based on the number of migrant laborers who have returned and the skills they have. For the rural workforce, almost all states are leaning on the Mahatma Gandhi National Rural Employment Guarantee Act. But for skilled and semi-skilled workers, the states have been trying up with industries to employ them.

In Uttar Pradesh, the builder's association following a meeting with the state government have requisited 2.5 lakh workers. Navneet Sehgal, MSME Secretary U.P told, "As against this we have already given them a list containing names, address and contact details of 2.8 lakh migrant workers." The real estate companies are contacting the workers. After accessing their skills, the workers will be given work or will be reskilled before they are taken.

Many other states like Jharkhand, Odisha, Bihar and Rajasthan are currently looking at short to mid-term plans to rehabilitate migrant workers.

Jharkhand is planning to launch an urban wage employment scheme that will guarantee minimum wage to workers in urban areas. "It is the urban version of MGNREGA", a second official working with Jharkhand Government said.

Odisha too has made MGNREGA the fulcrum of its effort to rehabilitate migrants in rural areas. the state has launched a Rupees 17,000 crore Special Livelihood Intervention Plan under which migrant workers will be given employment.

## **A CHALLENGE IN BIHAR**

U.P and Bihar top the list of states where migrant workers have returned to in the aftermath of the nationwide lockdown that was enforced on 25th March. On its part, Bihar has already completed skill mapping of 1.2 million workers so far. A state government official said, " However, we are yet to start giving them work. It's a challenge for us."

Bihar, another official said is also among the states from where some of the migrants have started going back to cities. " The fact that there is not much work here in state. So, wherever employers/ industry owners are financing the return trip of workers, they are going back, the official added.

While states like U.P. Bihar, Odisha are devising schemes to provide livelihood to the migrant workers who have returned, for states like Haryana and Punjab, it's a different issue. The two states have a number of migrant workers who have not returned to their native states.

In Haryana, for instance, the state government is providing distress cards to migrant workers and other vulnerable groups. "They can get free food grains with the distress cards. Until industries

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resume work in full steam, we are ensuring that the labor has food and cash to make ends meet", a senior Haryana government official said.

In Punjab, a state government official said that most of the laborers who stayed back have resumed work in the fields. And those who went back are being pursued to return to the state, with wealthy farmers and owners of some industrial units offering them confirm train tickets advance payments and more labor charges.

## **ACHALLENGE IN WEST BENGAL**

According to census data 2011, West Bengal ranked fourth among states on outward migration. The numbers have only risen since. West Bengal has had a massive wave of outward migration in the last two decades especially to Kerala, Tamil Nadu, Delhi and Maharashtra. Migration gradually became a norm because of factories and tea garden closing down, farm income falling, Aila ravaging a large part of deltaic West Bengal in 2010.

On 3<sup>rd</sup> June 2020, The Chief Minister of West Bengal, Mamta Banerjee, appealed to the center to give one-time assistance of Rupees 10,000 each to migrant workers amid the Covid-19 crisis. In a tweet, she said that financial support also to be provided to those engaged in unorganized sector to help them cope with the ongoing economic crisis arising out of the lockdown.

C.M of West Bengal suggested that a portion of the Prime Minister's Citizen Assistance and Relief in Emergency Situation Fund (PM- CARES) could be used for this purpose.

She tweeted, "People have been facing economic hardships of unimaginable proportions because of the ongoing pandemic. I appeal to Central Government to transfer Rupees 10,000 each as one-time assistance to migrant laborers including people in unorganized sector. A portion of PM CARES could be used for this."

## **CONCLUSION**

The priority of the government should be to instil confidence in the migrant workers by effectively supporting and feeding them till the return of normalcy, and persuade them to stay at their respective states with better wages. Many of the migrants are sceptical of their respective government's announcement that employment opportunities would be provided to the migrant workers. In their villages, if they work under the rural employment guarantee scheme, they are likely to earn relatively less. This fear of getting paid less than their previous employment would, in fact, push them further to the path of migration. After all, what matters more to them is to eke out a better living for themselves and their families.

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## MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) AND COVID-19 PANDAMIC IN INDIA

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### ABSTRACT

The ongoing COVID-19 pandemic poses an extraordinary challenge to the Micro, Small and Medium Enterprise (MSME) sector since this sector mostly comprises ‘offline’ enterprises relying on personal interaction and have much lower reserves of liquidity and less access to credit. The nationwide lockdown since 24 March 2020 is, therefore, certainly bound to break the back of the MSME sector. Given the widespread presence of MSMEs in the industrial and services sectors, the lockdown will have major interruption in the form of job losses, factory closures, and manpower shortages in the urban areas due to the mass exodus witnessed during the early days of lock down, increased bankruptcy and export order cancellations. The magnitude of the impact of COVID-19 has made many international organizations calling out for massive governmental support. A study carried out by International Labour Organization (ILO) estimates the worst case scenario to be 24.7 million workers losing jobs, and the report mentions that “sustaining business operations will be particularly difficult for Small and Medium Enterprises (SMEs)”. A survey carried out by MSME industry associations in Tamil Nadu reports 44.7 per cent revenue shortfall during the lockdown period. Given the smaller scale of operations and low level of digitalization, such entities may not be in an immediate position to adopt new technology and teleworking. Therefore, it becomes imperative on the part of government and financial sector to develop and implement multiple support systems for the enterprises in this sector.

**Keywords:** Micro, Small and Medium Enterprises (MSMEs), unemployment reduction, economic growth...

### INTRODUCION

Considering the name – Micro, Small and medium enterprises- it is not difficult to get disillusioned about the importance of MSMEs when it comes to the growth and development of the country. They have been long overlooked even when this sector actually employs 69 million people in India which is 40% of the total workforce, through 44 million enterprises. Not only are they a source of basic livelihood but have improved the standard of living of many families over the years. MSMEs contribute approximately 8% to India’s GDP, are responsible for a stunning 45% of its total industrial output and 40% of its total exports. The manufacturing sector among MSMEs, which is a little larger than the services sector, constitutes 90% of the total industrial units that spread all over India. Only 55% of the total MSMEs units are located in urban areas rest 45% of the units are located in rural areas of states like Uttar Pradesh, Maharashtra, Tamil Nadu, West Bengal, Andhra Pradesh, Karnataka etc. This leads to an equitable distribution of national income, poverty alleviation and inclusive economic growth. World over, small and medium enterprises are considered to be the engine of growth that tap into the latent

entrepreneurial talent in the nation and provide an opportunity to the weakest sections of the society to employ themselves as well as others and in the process help the ones they are providing services to.

## LITERATURE REVIEW

**Ministry of Micro, Small and Medium enterprises, 2013** published the Inter Ministerial Committee for Accelerating Manufacturing in MSMEs’ paper reporting slow down in the overall growth of MSMEs in recent years, especially post 2009. It highlighted the significance of MSMEs, changing trends in employment growth in this sector and addressed concerns regarding establishing an enterprise and running it successfully. It also recommended support systems for encouraging start ups, doing and expanding business and ease of closure and exit and also drew light on the need to do so. It also suggested changes in labour laws and gives product specific recommendations.

**Srinivas K T, 2013** studied the performance of micro, small and medium enterprises, their contribution in India’s economic growth, identified the number of enterprises, employment in MSMEs and concluded that MSMEs play a significant role in inclusive growth of Indian economy.

**Organization for Economic Corporation and Development (2005)** viewed that the most vital source of local economic strength is entrepreneurship. The formation of new industries and the actions of small and medium enterprises assist in job creation and economic growth through accelerating improvement and promoting the complete utilization of economic, human and other resources. Even as weak local performance, the strength of the new and small firm is the main component of local competitiveness and therefore affects the countrywide economic performance. The countrywide economic activities are the actions through which a country competes worldwide.

### Service Enterprises

Enterprises	Investment in Equipments
Micro Enterprises	Upto Rs. 10Lakh
Small Enterprises	Above Rs. 10 Lakh & upto Rs. 2 Crore
Medium Enterprises	Above Rs. 2 Crore & upto Rs. 5 Crore

Source: Government of India, Ministry of MSME

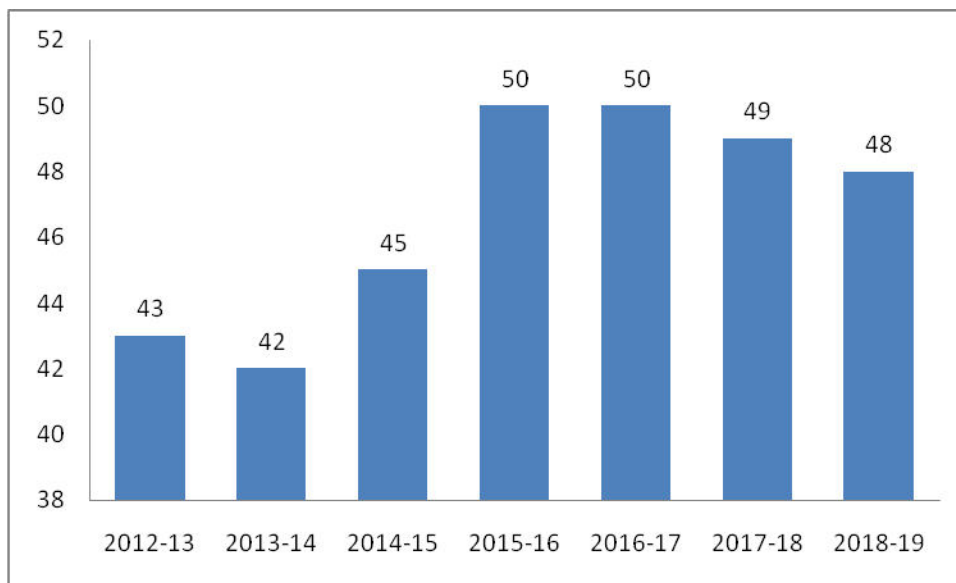
As per the report of the working group on Micro, Small and Medium Enterprises (MSMEs) growth for 12th Five Year Plan (2012-2017), the sector accounts 45 % of the manufacturing output and 40% of total exports of the country. The sector provides employment to about 69 million persons through 26 million enterprises throughout the country. Over 8000 products ranging from traditional to high-tech items are being manufactured by the MSME in the country. The labour to capital ratio in MSMEs and the overall growth in the sector is much higher than in

the large industries.

### Role of MSMEs in Indian Economy

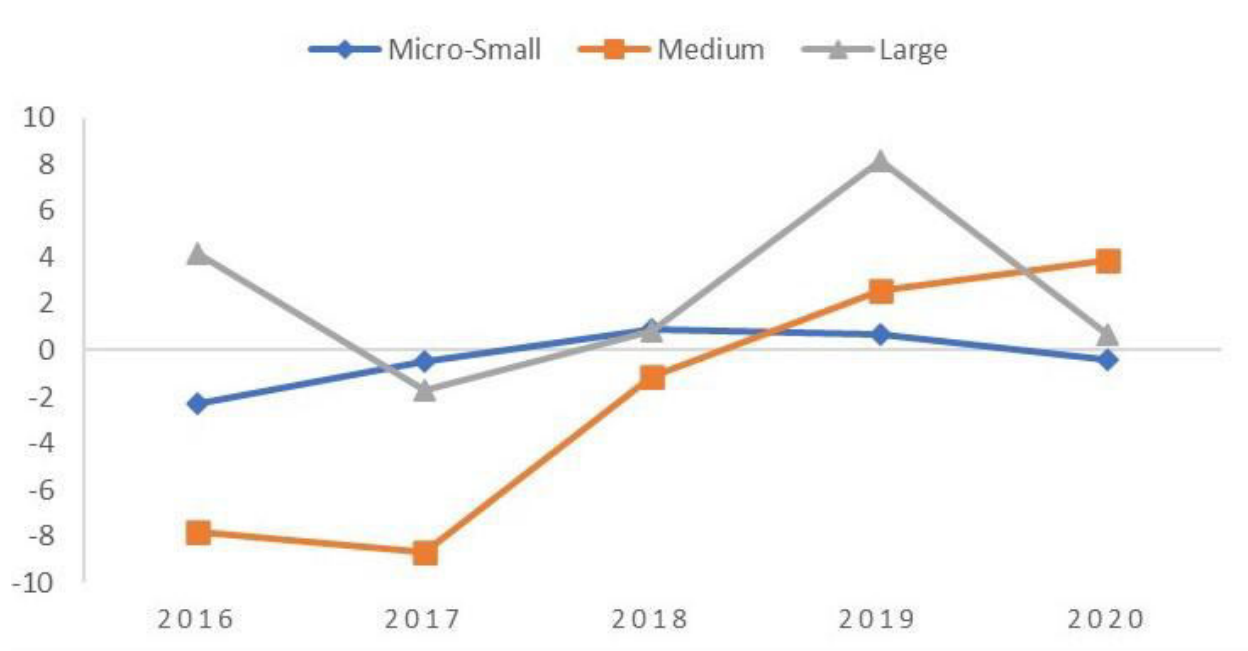
MSMEs are considered as the backbone of Indian economy due to its contribution in terms of output, employment generation and exports. According to the latest estimates, MSMEs contribute nearly 30 per cent of the Gross Domestic Product (GDP) and 31 per cent of the Gross Value Added (GVA). According to the Annual Report for 2018-19 by the Ministry of MSMEs, there are about 63.38 million enterprises in the MSME sector, of which 31 per cent engaged in manufacturing activities, 36 per cent in trade and another 33 percent in other services. It also indicates that the MSME sector employs 111 million workers, which is around 21 per cent of the total employment. This sector plays a key role in India’s export basket too. In 2018-19, the sector’s contribution to total exports stood at 48.1 per cent. Recent estimates suggest that the sector contributes about 48 per cent to India’s total exports (Figure 1).<sup>3</sup> An interesting feature of the MSME sector is the presence of vast number of micro enterprises (95 per cent), while the small and medium units account for 4.8 per cent and 0.2 per cent, respectively. Despite its significant contribution, the MSMEs face multiple obstacles to growth. Among the various obstacles, access to finance is considered as the most pressing one. According to the Economic Census, 2013, almost 93 per cent of the enterprises reported absence of institutional or non-institutional sources of finance. These enterprises with very little collateral or credit history face immense difficulty in obtaining formal finance. A look at the credit deployment to the MSME sector during 2016 to 2020 reveals that the sector bore the brunt with credit growth declining multiple times during this period (Figure 2). Part of this can be attributed to the demonetization drive, falling health of public sector banks and the introduction of Goods and Services Tax (GST).

**Figure 1. Share of MSME Exports in Total Exports (%)**



Source: Report of the Export Committee Micro, Small, Medium Enterprises 2019

**Figure 2. Rate of Growth of Flow of Credit to the MSME Sector (%)**



Source: [https://www.rbi.org.in/Scripts/Data\\_Sectoral\\_Deployment.aspx](https://www.rbi.org.in/Scripts/Data_Sectoral_Deployment.aspx)

Note: Values are year on year changes

### Policy Response from India

India has announced a slew of policy measures and funding support schemes for MSMEs directed towards lessening the adverse effects of COVID 19. These initiatives are summarised in Table 1. They can be broadly classified under two categories: financial support and preferential tax policies. Some of these measures are meant to ease liquidity constraints. These include deferral of interest payment and loan installments. A set of policy measures by the Reserve Bank of India (RBI) is also expected to scale up lending to MSMEs at cheaper interest rates. The country has also stepped up direct lending to SMEs through public institutions. For instance, SIDBI has introduced two schemes to provide financial support to enterprises involved in the production of goods and services related to fighting corona virus. On the tax front too, some measures have been introduced that include tax refunds and deferral of tax payment. While these measures certainly instill some hope to the MSME sector, there are still more steps that the government can take to safeguard the interests of this ailing business sector.

**Table 1: Policies and Measures to Support MSMEs in India**

Policy Category	Government/ Government Agencies	Main Content	Key Points
Financial Assistance	Reserve Bank of India (RBI)	Deferment of loan instalments and interest	<ol style="list-style-type: none"> <li>1. Rate cuts introduced by RBI could result in reduction in bank’s MCLR and external rates, thereby reducing the borrowing costs for MSMEs.</li> <li>2. The deferment of interest payment on working capital loans by three months is expected to help the MSMEs to meet their urgent needs such as wages and other urgent bills.</li> <li>3. From March to June, MSMEs are exempted from paying loan instalments.</li> <li>4. The move to introduce Long Term Repo Operations (LTRO) worth Rs 100,000 crore to help banks increase lending at cheaper interest rates is expected to benefit MSMEs.</li> <li>5. Introducing a special refinance facility amounting to Rs. 15,000 crore to fulfil the sectoral credit needs of SIDBI is also expected to help MSMEs.</li> </ol>
	Small Industries Development Bank of India	SAFE, SAFE Plus and startup assistance schemes	<ol style="list-style-type: none"> <li>1. SAFE scheme is meant to provide working capital in the form of term loan for firms who are manufacturing any product or services related to fighting corona virus. With no collateral, the loans will be released in 48 hours, at a rate of interest of 5 per cent.</li> <li>2. SAFE Plus is proposed to provide emergency working capital to MSMEs which are producing goods and services directly related to fighting corona virus, against specific orders from the government / government agencies. With no collateral, the loans will be released in 48 hours, at a rate of interest of 5 per cent.</li> <li>3. The start-up assistance scheme ensures quick working capital in 45 to 90 days to start-ups. Through this scheme, start-ups can receive a loan of up to INR 2 crore. The loan tenure is 3 years including a maximum moratorium period of 12 months.</li> </ol>
Taxes	Central Board of Direct Taxes (CBDT)	Income tax refunds and GST returns	<ol style="list-style-type: none"> <li>1. Issued Income tax refunds worth Rs 5,204 crore to nearly 8.2 lakh small businesses since April 8, 2020 and proposes to issue refunds equivalent to another Rs 7,760 crore as early as possible.</li> <li>2. Extended the date of filing Income Tax Return for all businesses for the financial year 2018-19 from March 31 to</li> </ol>

			June 30, 2020. 3. Extended the deadline for filing GST returns from March to June 30, 2020.
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### **Saving Small Firms: The Way Forward**

Based on the set of policy instruments announced to minimize the impact of the pandemic on the MSME sector, we observe that most of the measures seem to have a selected focus not directly targeting this sector. Based on the media reports, MSME sector is still awaiting a comprehensive package to revitalize this sector. Since most enterprises in these sector especially micro enterprises predominantly operate on cash, the immediate requirement is to provide adequate liquidity to cope with the uncertainty. Some measures which need immediate focus include:

- (i) Moratorium on current loans has to be extended at least for six months.
- (ii) The creation of an ‘emergency fund’ based on the model of Korea and Malaysia to help the micro segment in the MSME sector. These firms should be immediately given a loan of 3-5 per cent of the turnover without any interest. The firms may be allowed to access these funds on condition of registration.
- (iii) Another possibility is the enhancement of Sishu scheme under MUDRA Yojana to Rs. 1,00,000 from the current level of Rs. 50,000 which will considerably benefit the micro segment.
- (iv) Often firms owned by disadvantaged sections including women are subject to greater credit market discrimination. Therefore, the comprehensive package should also contain special provision for credit access to them.
- (v) Given the fact that MSME sector is the biggest employer, the ongoing crisis may put pressure on these enterprises to either shut down or they may not be in a position to pay workers beyond a month. Based on the policy responses from the other countries, we notice that wage subsidy is one of the commonly used policy instruments to overcome the sudden stoppage in production. Those businesses which suspend or facing revenue decline should be provided wage subsidy up to three months. To facilitate this, a corpus fund may be established under the supervision of the National Small Industries Corporation (NSIC). In line with the philippines model of wage subsidy programme for small businesses<sup>10</sup>, the employer will have to submit the list of employees, and the subsidy amount should be transferred directly to the account of the workers. Further, a three-month extension for payment of employer’s contribution of Provident Fund and ESIS will ease the financial burden of these entities.
- (vi) A large number of MSMEs depend on their cash flows from their customers, which are often large firms including public sector units. Payment delays are one among perennial constraints encountered by these enterprises. Therefore, immediate steps should be taken to ensure the release of these funds by the large firms and the PSUs.
- (vii) Those entities relying on electricity as a source of energy may be given tariff waiver for at least three months.



(viii) MSME exporters will be one of the hardest hit segments given the vast disruption of supply chains and cancellations of orders. Therefore, there is an urgent need to provide a special package to the MSME exporters in severely affected industries like gems and jewellery textiles, electronics. Policies may include considering an extension of pre and post ship credit and packaging credit for at least six months.

## **CONCLUSION**

As a long term policy measure, the pandemic provides an opportunity to increase the high speed broadband connectivity especially in the rural areas. This will enable the digitalization of MSMEs which will improve the competitiveness of these firms during the post COVID period.

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## IMPACT OF COVID-19 ON WOMEN ENTREPRENEURS

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### INTRODUCTION

The word entrepreneur is derived from the French verb *entrepredra* which means “to undertake”. The original related words in English are *entry* and *Enterprise*. These two words are combined and new term is developed. The term *enterprise* has different meaning. One of them means a firm. The term “entrepreneur” was applying to business initially by the French economist, *Cantillon*, in the 18<sup>th</sup> century, to designate a dealer who purchases the means of production for combining them into marketable products. *Joseph A. Schumpeter* recognized a person who introduced innovations, as an entrepreneur. Accordingly, a woman run enterprise is defines as “an enterprise owned and controlled by a woman having a minimum financial interest of 51 percentage of the capital and giving at least 51 percentage of the employment generated in the enterprise to women”. The importance of the role to be played by women in the nation’s development, in the Seventh Five Year Plan, a special chapter on women’s development has been included and it detailed the plan of action for “integration of women in development”.

### WOMEN ENTREPRENEURS

Women entrepreneurs may be defined as “Women or a group of women who initiate, organize and run a business enterprise”. Government of India has defined women entrepreneurs based on women participation in equity and employment of business enterprise. One way of achieving is by making women come out and become entrepreneurs. In traditional society, they wear confined to the four walls, playing household roles, but in the modern society, they are coming out to participate in all sorts of activities. Normally, women entrepreneurship is found in the extension of their kitchen activities. A few of them venture into service industry relating to hospitality, catering educational service, consultation or public relations, beauty clinics, etc., Women entrepreneurship due to economic factors which push them to be their own and urge them do to something independently. Women prefer to work from their own residence, difficulty in getting suitable jobs, and the desire for social recognition motivate them towards self-employment.

### METHODOLOGY

The study is based on secondary sources of data. The data has been collected from various books and websites by related to women entrepreneurs. The main focus of the study is on the problems and remedies of women entrepreneurs during the Covid-19 period.

## **THE IMPACT OF COVID-19 ON WOMEN ENTREPRENEURS**

*“When women do better, economies do better.” (Christine Lagarde)*

In recent months a novel virus known as the coronavirus has spread contaminating hundreds of thousands of people and impacting humankind societally. And while we have yet to see the immeasurable impact that will follow the pandemic-due to state and countrywide shutdowns, social distancing, the closure of countless businesses, and/or transition to remote work for millions across the world.

The Coronavirus pandemic of 2020 will leave a permanent mark in history for the Global lockdown it has caused. For sure, Micro, Small and Medium Enterprise (MSMEs) will be the worst hit by the lockdown in India. This is disquieting as 6.3 crore non-agricultural MSMEs in India employ “crore people who will now shoulder the major brunt of the lockdown and many expect will not be able to reach pre-lockdown revenues for months or even years”.

COVID-19 has also impacted entrepreneurs in impossible ways. Women starting businesses already experience barriers to entry and a lack of funding compared to men. They are undersold, and since investors turn to protect their existing groups which includes very few women founders, it is therefore easy to assume women-led ventures will be hit in a severe way by this pandemic.

### **PROBLEMS OF WOMEN ENTREPRENEURS**

#### **LACK OF FINANCE**

They do not have properties in their names to use them as warranties. Thus, their access to external sources of funds is limited. They have to depend on their own savings and insignificant loans from friends and relatives. In this lockdown period they hold in own savings to our family. Because of limited funds, they are not able to run our business.

#### **LACK OF RAW MATERIALS**

Women entrepreneurs purchased the raw materials in the other state and district. In this lockdown period the transport facilities are not available. So, they not capable to purchase the raw materials to their business.

#### **AN ASSUMPTION OF ACCESS**

A lot of support services for entrepreneurs have shifted online to ensure that they have access to the guidance they require even in the absence of carnal convenings. However, in doing so, the assumption that both men and women have equal access to space, internet, and available time to

leverage these resources, is in itself defective. Additionally, women often do not have the same network of upper class to reach out to for moral or technical support.

## **STAFF SALARY**

It is the main problem of the women entrepreneurs. In Covid19 period women entrepreneurs are not able to innovation in our products.They do not have any trade in this period, and finance is not available to the entrepreneurssovery difficult to pay the salary to the staff and even rent paid to owner.

## **ELUCIDATIONS**

Our government was introduced in various schemes for women entrepreneurs during Covid19 period. The financial package as announced by the Government Of India will help in the soft landing of the economy and grow the economy under the model of “AatmaNirbhar Bharat”. Rajya Sabha MP Rajeev Chandrasekhar was arranged for a video conference session on May 14,2020. Where over 150 women entrepreneurs joined in and engaged with him on the issue of Rebooting economy.Mr.Rajeev Chandrasekhar has written a letter to finance minister Nirmala Sitharaman where he has listed suggestions to improve the livelihood of women entrepreneurs as also reboot economy aimed the coronavirus pandemic. Nirmala Sitharaman announced a relief package is aimed at shielding the poor during the ongoing Covid-19 pandemic.

## **SFC LOANS**

Many entrepreneurs have taken SFC LOANS the time to pay interest can be extended and repayment can be deferred along with considering concession on bills. Request to increase the moratorium period to 6 to 9 months, which is at present for 3 months and not penalise upon the interest rate. There was a statement that SBI has no concession in rate of interest for loans for expansion and modernization of existing enterprise. And State Governments to look into the issues of women entrepreneurs.

## **GST REMOVED**

GST to be removed for micro and small business as it’s an additional burden and a lot of women entrepreneurs and start-ups cannot sell products online. Likewise, GST should be made payable on receipt of payment and not merely on dispatch as it currently stands today. The present system adds to the working capital challenges of entrepreneurs.

## **RURAL WOMEN ENTREPRENEURS**

Central Government was a request the Rural Women Entrepreneurs need more specific focus and encouragement with Government programs. To Aid Rural Women with Livelihood Income and also support Indian Handloom and Make in India initiatives driven by women and

augment R&D capabilities for rural women entrepreneurs in women entrepreneurship policy and give them due recognition.

### **BANK SCHEMES**

Require Nationalised Banks and Fund of Funds(FoF) in which Government of India (GoI) has contributed capital, such as NIIF and SIDBI, to invest in SEBI registered women business focused AIFs as Limited Partners, preferably at concessional terms. This will help these AIFs to crowd- in additional equity capital which is critical for women businesses to survive and grow.

Relax criteria for women-led start-ups to register with DPIIT so they are eligible for applying to special government relief for start-ups.

### **EFFORT ON DIGITAL INCLUSION**

SGBs are undergoing a transformation to make it through this crisis. In a country where the female internet user population is only half of that of the men, with the divide being more distinct in rural India, this overhaul of services to digital platforms can widen inequalities. Entrepreneur- support organisations must work with SGBs to set in place an inclusive plan to gradually build digital awareness and adoption.

### **MSMEs**

It was women entrepreneurs have been the beneficiaries of the government’s two pet schemes to support entrepreneurship and self- employment, a) stand-up India, b) PMMY (Pradhan Mantri Mudra Yojana).

Export and Import for MSMEs- the Government initiative to boost women entrepreneurship WEP (Women Entrepreneurship Platform) has invited women owned start-ups and small business that can produce, supply raw materials for masks and provide it to home based women workers to make masks as an alternative source of income. NITI Aayog, which houses WEP, tweeted the initiative “masking it up with WEP” to support women workers hit hard due to “Covid-19”.

### **CONCLUSION**

The COVID-19 pandemic presents us with an opportunity to affect systemic changes that could protect women from bearing the heaviest burden of shocks like this in the future. This could be an opportunity everything we do during and after the COVID-19 crisis must aim to build more equal, inclusive, and sustainable economies and societies. We should listen to women's voices to decide what to do when coming out of the crisis.

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## GROWTH OF TOURISM & HOTEL INDUSTRY BY USING VIRTUAL REALITY IN COVID-19

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**ABSTRACT** - A total 45% of global travellers remain extremely anxious about the outbreak of COVID-19, according to Global Data’s latest consumer survey. This accentuates that consumer ambiguity remains one of the greatest barriers facing by operators of tourism industry. Making virtual reality (VR) a key component in the booking process may act as an additional tool to ease consumer uncertainty, creating an advantage for travel companies that incorporate it. Interaction with online platforms has also rapidly increased for both customers and companies during this pandemic, suggesting there is growing opportunity for more digital interaction between the two parties. It should also be stressed that VR tours can be easily placed within an online presentation through the use of cost-effective software packages. The well-known areas of VR marketing are going to arise from the fact that guests will be provided with a hands-on point of view when technology clearly illustrates that the hotel in question is keeping abreast of the latest digital trends. Especially, the new automation standards due to the corona pandemic (2019) explains that how the customers respond and staying. Finally, the ‘smart’ objects, capable of ‘talking to’ or interacting with one another with the help of IoT in tourism industry will turn into a very effective one.

**Keywords:** *Tourism & hospitality industry, IoT, VR marketing*

## INTRODUCTION

The travel industry proverbial glove is virtual reality as it enables brand owners to present their services to potential customers right before their eyes. VR marketing provides valuable advantages to businesses by allowing users to have an immersive experience by connecting directly with a service or product. This immersive experience can be anything from flying in a helicopter to the holiday resort, to taking hotel room tours. There are countless ways you can give your audience an enjoyable experience through a virtual reality video. A VR hotel tour provides website visitors with a means to obtain a digital first-person point of view of your premises [3]. This is particularly useful when presenting the rooms that you have to offer, as customers will be able to obtain a “feel” for what is in store. Another interesting point to make is that such a perspective is capable of illustrating the dimensions of a room and even how to navigate throughout the property itself. Virtual reality videos can enhance all kinds of on-site experiences for users so it’s understandable why they are increasingly becoming the ultimate

marketing tool for the travel industry. While virtual reality can remove the need for captivating a trip, it appears that greatest people will want to experience the destination for real after viewing it on a VR video [10]. This virtual reality presentation is imbued with a personalised feel due to the fact that the viewer is allowed to remain within each area for a short amount of time before moving on.

## **VIRTUAL REALITY MARKETING IN HOTEL'S**

### **#1: Atlantis Dubai Virtual Tour**

Whether referring to its traditional arched entrances or its palatial gathering rooms, this first-person virtual tour highlights all of the major features associated with Atlantis Dubai. The inclusion of technological amenities likewise stresses the fact that guests will enjoy nothing less than top-notch services during their stay.

### **#2: Pullman Brisbane King George Square Hotel VR Tour**

This hotel VR tour adds a nice touch by including an audio guide along with the associated images; providing an extra sense of amicability. It likewise supplies important information such as the types of guests who use this hotel as well as the number of available rooms (510). Focusing upon the spacious and luxurious qualities of the property, this hotel tour is an excellent way to represent the entire brand.

### **#3: Grand Oasis Hotel 360° Hotel VR Tour**

After describing the location of the hotel in relation to Cancun, the virtual reality narrator highlights some main features as as their new “*pyramid*” addition as well as a large open-air atrium (thus emphasising the “*oasis*” quality of this hotel. A nice mixture of detailed room descriptions and views of the surrounding gardens highlight this hotel as a true “Grand Oasis”.

### **#4: Le Franschoek Hotel & Spa 360 VR Tour**

One unique attribute of this VR hotel tour is that it begins with a personalised introduction from the manager; an excellent way to build a digital rapport with potential guests. This introduction is then followed by a walkthrough which displays the reception area, a live entertainment centre, an outdoor dining terrace, and finally, the rooms themselves.

### **#5: Valamar Dubrovnik President Hotel VR and 360° Video Experience**

Although there is no lengthy introduction or presence of a human voiceover, this VR/ 360 video hotel presentation is simple and elegant thanks to its streamlined navigation as well as the presence of relaxing musical undertones. This is often a great way to emphasis the straightforward, elegant and transparent nature of your property.

### **#6: Holiday Inn Express Adelaide VR Hotel Tour**

Holiday Inn Express has taken on a rather proactive feel with this VR hotel tour; allowing the viewer to watch guests performing normal activities such as checking in, enjoying a cocktail in the lounge or attending a meeting within the opulent conference room. This type of presentation is often used to illustrate the functional nature of a property.



**#7: Vythiri Resort of Wyanad in VR and 360 Video Presentations**

This 360-degree visual tour has taken an entirely different approach due to the fact that it highlights the traditional nature of the property as well as stressing its reputation as a “*getaway*” as opposed to a mere hotel. The viewer is left with an impression of tranquillity as well as a down-to-earth flavour.

**#8: Bora Bora’s Overwater Bungalows In 360 Video VR**

Unsurprisingly, the main focus of this VR marketing presentation involves the sheer natural beauty associated with the islands of Tahiti. By displaying how guests will be able to interact with this splendid environment, the viewer is provided with a first-hand glimpse of what he or she can expect to enjoy.

**#9: Maldives 360 VR, Scuba Spa 360 VR Experience**

Simple and straight to the point, this VR hotel video marketing tour highlights some of the main activities which guests can expect to enjoy such as a bespoke cocktail lounge, a private massage parlour, splendid views of the maritime environment, and exquisitely private accommodations. The upbeat nature of the music also signifies a sense of peace and rejuvenation.

**#10: Cape Dara in Pattaya, Thailand | 360° VR Presentation**

This final VR tour immediately stresses the main strengths of the property. Examples include five-star accommodations, superior levels of seclusion and the amenities offered within each one of their beachfront suites. The speaker focuses upon a second-to-none attention to detail; reinforcing the fact that guests can expect nothing less than the very best during their stay.

## **ADVANTAGES OF VIRTUAL REALITY MARKETING**

### **1. Be One Step Ahead of Your Competitors**

To attract online visitors to your website and boost sales or bookings, you must give Web users unparalleled access to your VR video without prompting them to leave your website. If you want to stay ahead of your competitors[6], you need to keep your potential customers longer on your homepage by allowing them to interact with your services. A simple click of a mouse will not suffice since you need to build trust with your audience.

### **2. You Can Showcase Your Services to Potential Customers in Advance**

VR videos allow possible customers to travel the destination first before creation a reservation. Remember this is your chance to showcase the hotel resort or tour you are promoting in a vivid and convincing way rather than just giving the customer a brochure of the destination. By presenting your services to potential customers in advance using a VR video, you will convey the message that your travel company is transparent and authentic.

### **3. VR Offers Enhanced User Experience**

A VR video gives users the opportunity to embark on an immersive journey through the hotel’s rooms, explore its facilities, take a walk around the resort, and even make a direct booking. In

fact, this unique sensory experience can be like storytelling since the user can visit the desired places of interest and learn more about their history.

#### 4. VR Marketing Helps Boost Sales

The equipment needed to create your first VR video doesn't have to be expensive as all you need is a good camera that can take 360 video degree shots. Simultaneous shots can easily be captured using drones, which you can rent cheaply for a day. If you have a creative team to help you with the project, you will be able to create an ultimate VR video that allows users to interact with their environment in like a 'try before you buy' marketing strategy.

#### 5. It's a Perfect Tool for Content Marketing

Quality content is essential for online marketing and every business owner knows the importance of giving their audience consistent value. Content marketing through virtual reality is a revolutionary way to present your business to potential customers directly from their VR headset. The video must be shared on social media sites for maximum exposure. Keep in mind that your content should be as engaging as possible where your online users can even drive or ride the experience. Content marketers must always stay on top of the evolving tech trends by taking advantage of virtual reality for their travel business.

### **NEW AUTOMATION STANDARDS DUE TO THE CORONA PANDEMIC**

New, strict hygiene regulations and safety protocols are at the centre of the many changes' hotels have to make when they reopen. These changes will transform the guest journey as we know it. You want to provide your guests with optimal service during the booking, pre-stay, in-stay, and post-stay phase. Read on to learn more about what has changed and how you can respond to it. Spoiler alert: We predict that automation and process optimisation will define new standards for the hospitality industry[4]. Create a Smart Guest Journey at Your Hotel. Zooming in on the pre-stay, stay and post-stay periods of the guest journey, we've listed the key novelties to expect throughout a guest's experience at your hotel. Shifts in The Booking and Pre-Stay Phase.

In past:

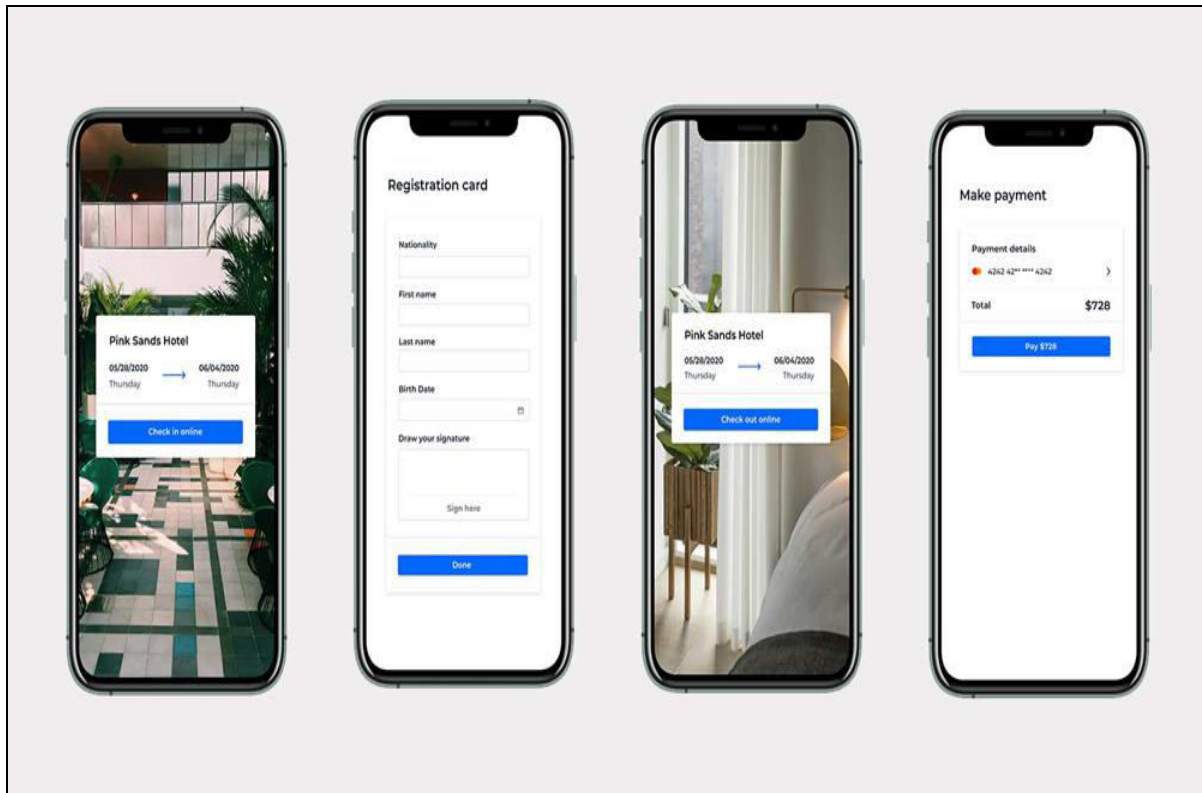
- Non-refundable rates offered at a discount alongside more expensive flexible rates
- Seasonal demand from different markets and guest segments

The Future

Regulations that require quarantining upon arrival will make international travel a hassle for a while. Domestic travel is likely to see a surge as a result. Since people have been stuck at home for so long, even staycations are highly sought after now. Multigenerational travel is another emerging trend. Extended families living far apart haven't been able to visit each other and travelling together is a great way to make up for a lost time.

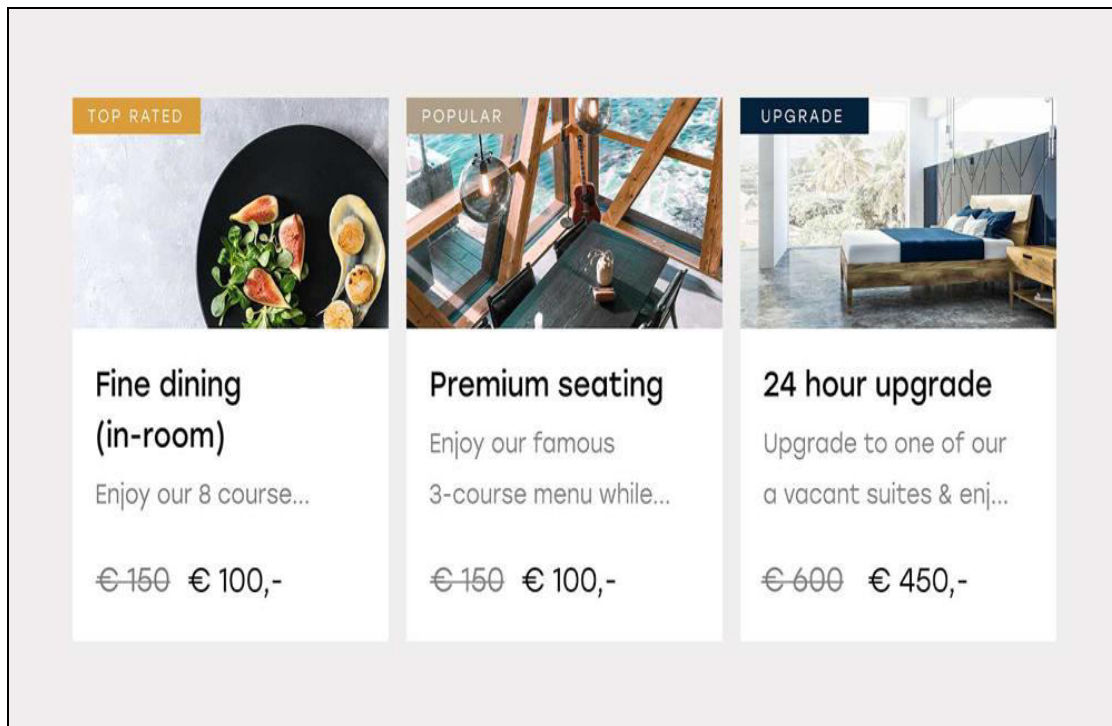
## CUSTOMER RESPOND:

- 1. Offer flexible bookings:** Refundable rates and generous cancellation policies on your direct channel will help convince potential guests to book, winning your commission-free business.
- 2. Focus on your domestic market:** This means targeting people who can reach you by train or car. Localise your social media and optimise your content for a domestic search to reach this market. Stick to your local language and take advantage of public holidays for the best results.
- 3. Highlight safety measures:** Potential guests should immediately see why you’re their best option. Highlight what you’re doing to keep your property clean and safe. Showcase your facilities and services, and all the new procedures you’ve implemented to ensure their safety.
- 4. Use chatbots:** Set up a chatbot that guests can interact with during their travel research. That way site visitors can get quick and accurate answers and ask about your hygiene protocols, your dining options, kids’ activities and more.
- 5. Use pre-arrival stay personalisation:** Lastly, once a guest has booked, give them the pleasure of customising their stay. Upselling your guests with personalised deals and services builds excitement for the trip, giving your guests a treat to look forward to. Sending targeted pre-arrival messages via an upselling platform like Oaky allows you to promote deals that will make a guest’s stay more fun, memorable, relaxing or hassle-free. Invite your guests to make the most of their stay and boost your ancillary revenue at the same time.
- 6. Offer remote services:** Reduce guest-to-guest contact by providing as many ‘remote services’ as possible. This includes spacing out tables in dining rooms, providing in-room entertainment like video games or movie night packages, bookable windows for working out at the gym and placing beach chairs further apart.
- 7. Implement remote check-in/out:** Keep your guests and staff safe by allowing guests to enter their details pre-arrival. Online check-in and check-out are perfectly suited to hospitality’s new needs, forming an important part of the contactless guest experience. Checking in online will save your guests time, effort and limit potential exposure to contaminants via physical touchpoints.



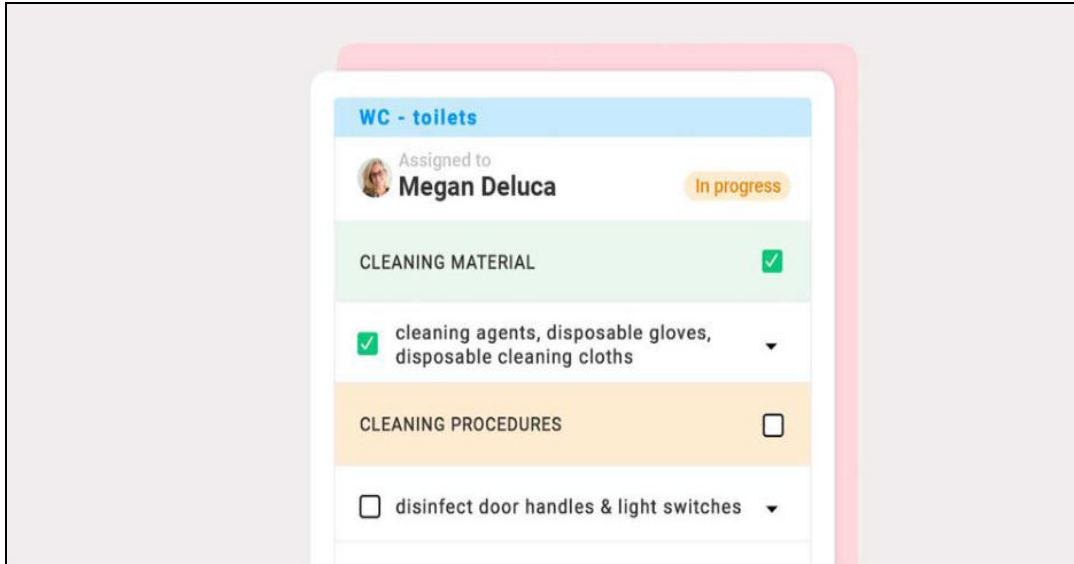
For a special experience, try using creative spaces in your property, like your fanciest suite, a private garden or the beach, to offer unique dining packages.

**8. Provide exclusive & in-room dining options:** Excite your guests with new options to experience their dining – add a home feel by providing breakfast in bed, lunch or dinner boxes to-go, and exclusive in-room dining instead of open buffets or traditional restaurant service.



**9. Allow opting out of housekeeping:** Guests may be reluctant to let attendants into their rooms once they've checked in. Allow them to easily opt-in and out of your daily housekeeping service so they are in control of their space and know that they can request the service if and when they need it.

**10. Use direct messaging:** Mobile technology, such as direct guest messaging via Facebook Messenger or WhatsApp, is a perfect tool to make remote guest interaction fast, simple and effective, allowing staff to respond immediately. This allows you to maintain your service standards while respecting social distancing requirements.



Recurring tasks, like hourly hygiene checklists or daily cleaning schedules, can be set, prioritised and allocated to an employee or a team[9]. All users associated with this task can monitor progress and update it, as necessary.

**1. Engage first – virtual hugs:** Use your chatbot one more time to polish off your guests’ stay with a bit of light-heartedness. Let your guests know that your team is grateful for their support.

**2. Request online feedback:** If they were happy with your service, this is the perfect time to suggest they leave a review to help you get more traction online. What did they love? What could you have done better?

**3. Build loyalty (for life):** Were you able to rehire employees as a result of these early bookings? Let your guests know they helped make that happen. Make guests a part of your recovery journey and let them feel like part of your hotel’s family.

## IoT WITHIN THE TRAVEL INDUSTRY

First, it is important to define what the Internet of Things is. While it technically includes absolutely everything that is connected to the internet, the term is more typically used to refer to everyday physical devices, appliances and other *things*. The technology allows devices to be controlled or monitored remotely, and to perform actions automatically.

### EXAMPLES WITHIN THE TRAVEL INDUSTRY

#### 1. Personal Control

One of the most extensive uses of IoT technology inside the travel business so far has remained to enable a better degree of personalisation within hotels, and on flights, and this is

principally providing by qualifying customers to regulator more utilizations or facilities through a centralised device, such as a tablet or even their own handset.

By applying internet-enabled heating, lighting and television, clients can turn them on then off from one residence. They may even be talented to choose a careful temperature and light level, and have the strategies maintain those levels repeatedly. Similar knowledge can too be used on journeys, adaptable seat temperature or air conditioning.

## **2. Seamless Travel**

Another great use for the Internet of Things involves streamlining as much of the customer experience as possible, across all areas of the travel industry. In airports, this may cruel using sensors and distribution information to traveler’s smartphones, warning them when their luggage is nearby and letting them to locate it earlier.

In hotels, the check-in procedure can be made unified, with hotels distribution electronic key cards to visitors’ phones which, when used, robotically check them in deprived of them ever having to stop at the visible desk. Sensors capacity also be used to alert cafeteriaoperate when a guest arrives, and automatically send them the right table number.

## **3. Smart Energy Saving**

While the IoT can enable personalisation, it can also offer businesses financial benefits through automated or smart energy saving[11]. In a hotel, for instance, internet-enabled devices and sensors can allow for the room temperature to be adjusted continually, meaning heating is only used when it is really needed.

A similar principle can also apply to lighting and, already, some hotels are using IoT technology to control its power. Sensors automatically detect the levels of natural light in the room, reducing the power of light bulbs in the process, meaning less energy is wasted and high-powered lighting is only used when light levels are low enough.

## **4. Location Information**

Companies working in the travel industry can also use the Internet of Things to show location-specific evidence to customers, and to gather appreciated data too. By merging smartphone competences with beacon expertise or other instruments, messages can be directed to tourists at the point they are most relevant, based on where they are.

For instance, this might mean sending messages about local attractions and times when they are least busy, or to point out nearby public transport services. The IoT can also be used to gather accurate data about the number of people using specific hotel facilities at different times, so that staffing levels can be optimised.

## 5. Maintenance & Repairs

Finally, the Internet of Things can also be used to directly benefit IoT devices, by providing valuable, real-time information about their current status and working order[8]. This can be vital for many of those operating in the travel and tourism industry, allowing essential devices to be repaired or replaced before they stop functioning.

For example, hotel staff can be alerted if a radiator or light bulb starts to deteriorate. Away from hotels, the Internet of Things can also be deployed to allow airlines to fuel aeroplanes more efficiently, or replace parts at the right time, striking the ideal balance between gaining maximum value and maintaining safety.

## CONCLUSION

The Corona (COVID-19) crisis has had a significant impact on the hospitality and travel industry. Most governments have put (partial) lock downs and travel restrictions in place. Many events were cancelled, including the UEFA EURO 2020, Olympic Games and the largest travel trade expo in the world: ITB Berlin. Because of job uncertainties and business restrictions, a huge number of business events and holiday trips have had to get postponed or cancelled. Most travel companies undergoing a steep decline in business [2]. For example, airlines cutting their schedule by as much as 50% (or more) and restaurants and hotels worldwide are facing declines in occupancy of up to 90 percent and, in some cases, are even being ordered to close. Not only have companies operating within the hospitality and travel made substantial revenue losses, but some have had to continue keeping their doors open despite on-going expenses. Many have no other option but to accept the situation for the unpredictable future and deal with their own cash flow difficulties. Here you find a selection of tips which helps businesses operating in the hospitality and travel industry to recover and prepare for better times.

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## HYGIENIC BEHAVIOUR AMONG SLUM RESIDENTS

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### Abstract

India is urging towards attaining the state of developed nation. Healthy individuals contribute significantly for the development of nation. Hence the development of nation is closely intertwined with the health of individuals. Covid-19, an epidemic disease threatens the life of human beings. It becomes indispensable for all individuals to give utmost priority to not only their health but also the health of others too. In this pandemic situation, the researcher made an attempt to study the hygienic behaviour among Karumbalai slum residents in Madurai. The present study adopted cross sectional research design. The target population for the study was considered as women as they do more work in home such as cooking, cleaning, caring children, elderly and other members. The tool used for the study was a scale for measuring hygiene behaviour developed by Stevenson and team of researchers in 2009. Statements that are culturally fit were asked and some of the statements in original scale not considered. Questions pertaining to general and personal hygiene, household hygiene, hand hygiene techniques and food related hygiene were asked. In addition, questions relating to socio-economic factor were also added in the tool. Data were collected through interview method by using Google Form. Convenience sampling technique was followed to collect data from 30 women. The researcher collected data from the available population with their consent. It is found that an overwhelming majority of the respondents are more conscious about their health.

**Keywords:** health, hygiene, behaviour, slum

### INTRODUCTION

Health and wealth are interrelated. Health is essential for a person to lead a satisfactory life. Health and hygiene practices help to prevent disease spreading. The risk of infection is higher when the hygienic practices of people are poor. One may be affected by communicable diseases due to improper hygiene behaviour. Based on the existing cultural practices, it is known that women play a crucial role in determining the health of a whole family. Though the hygiene

behaviour is part and parcel of life, it becomes inevitable in the contemporary scenario. Lack of space is one of the most common problems prevail almost in all slum area. Many studies were carried out on health and hygiene practices of people across the globe. The present study becomes most essential in the context of Covid-19. Hence an attempt was made to understand the hygiene behaviour among the slum residents.

## **METHODOLOGY**

### **Aim of the study**

The main aim of the study is to know the hygiene behaviour of slum residents.

### **Variables of the study**

The key variables of the study were socio-economic variables, general hygiene, household hygiene, food related hygiene, hand hygiene technique and personal hygiene.

### **Research Design**

The present study followed cross sectional research design as it was completed in a single shot.

### **Sampling technique and size**

The universe of the study comprises of women residing in a slum area. Male residents was excluded due to the question of cultural relevance of the statements asked. Convenience sampling technique was used to collect data from 30 respondents.

### **Tool for Data collection**

Self-structured questionnaire was used to understand the socio-economic variables of the study. Scale developed by Stevenson to measure the hygiene behaviour was used as tool for data collection to fulfil the objectives of the study. It is however, some of the statements of the tool were not asked due to the cultural issues and one statement was added by the researcher in addition to those given in the scale. Finalised questions were converted into Google Form.

### **Method of Data collection**

Interview method was followed to collect data from the respondents by using the Google Form.

### **Research Ethics**

The researcher informed the respondents that the data collected from them would be used only for academic purpose.

### **Data Analysis**

Data stored in Excel sheet was exported to SPSS. Statistical Package for Social Sciences was used to analyse the data. Data were analysed by using the descriptive statistical tests and interpreted through frequency table.

### **Limitations and challenges faced**

One of the major limitations of the study is that the possibility of minor errors could not be avoided due to the usage of Google Form. Connectivity to the internet is the major challenge faced during the data collection.

### **Outcome of the study**

The outcome of the study would be immensely useful to understand the existing hygiene practices and for further improvements.

## Results and Discussion

**Table 1: Socio-economic variables of the respondents**

S. No	Socio-economic Variables	Categories	Frequency	Percent
1	Age	21-30	4	13.3
		31-40	10	33.3
		41-50	13	43.3
		Above 50	3	10
2	Gender	Female	30	100
3	Marital Status	Married	28	93.3
		Unmarried	1	3.3
		Widow	1	3.3
4	Educational Qualification	Primary	6	20.0
		Middle	5	16.7
		High	8	26.7
		Higher Education	4	13.3
		Higher Secondary	2	6.7
		Illiterate	5	16.7
5	Occupation	Housewife	19	63.3
		Domestic Worker	5	16.7
		others	6	20
6	Income Per Month	Less than 10000	17	56.6
		More than 10000	12	40
		Do not Know	1	3.3
7	Type of Family	Joint	15	50
		Nuclear	14	46.7
		Extended	1	3.3

The above table explains the socio-economic variables of the respondents. With regard to age, it is found that more than two-fifth of the respondents are 41-50 years and exactly one-third of the respondents are 31-40 years. Thus the age of majority of the respondents range from 31-50 years. It is clearly understood from the above table that all the respondents are female. As far as marital status is concerned, an overwhelming majority of the respondents are married. It is noted that more than one-fourth of the respondents completed high school and a few respondents completed higher education. This finding clearly indicates that the literacy rate is poor in the study area. The table reveals that more than three-fifth of the respondents are housewives, nearly one-fifth of the respondents are domestic workers and exactly one-fifth of the respondents involve in own business such as managing petti/tea/groceries shops, flower seller. This finding indicates that most of the women are neither employed nor doing any work other than the household. Monthly

family income of nearly three-fifth of the respondents is less than ten thousand rupees and the family income of the remaining respondents are more than ten thousand rupees with a maximum of thirty thousand rupees. It is noteworthy to highlight that exactly half of the respondents live in joint family. Based on the data of the present study, it is understood that more respondents live in joint family and one respondent live in the extended family.

**Table 2: General Hygiene of the Respondents**

S. No	General Hygiene Variables	Categories	Frequency	Percent
1	Number of times washing hands in a day	‘n’ number of times and do not remember	22	73.3
		Less than 5 times	2	6.7
		5 times and more	6	20.0
2	Washing hands upon getting home	Yes	30	100
3	Washing hands after touching a pet or other animal	Yes	2	6.7
		Not Applicable	28	93.3
4	Washing hands before eating food	Yes	30	100
5	Washing hands before preparing food	Yes	28	93.3
		Not Applicable	2	6.7
6	Washing hands if happened to touch face while cooking	Yes	23	76.6
		No	5	16.6
		Not Applicable	2	6.7
7	Washing fruits and vegetables before eating	Yes	30	100
8	Washing hands after using the toilet	Yes	30	100
9	Number of times brushing teeth in a day	One	11	36.6
		Two	18	60
		More than 2 times	1	3.3

The above table reveals that a little less than three-fourth of the respondents wash hands many times in a day and they are not in the position to recollect the number of times they wash hands. It indicates that the respondents wash hands often. All respondents wash hands upon reaching home from outside. An overwhelming majority respondents do not own pet animals and touch other animals and less than one-tenth of the respondents wash hands after touching pet animal. It is understood that all respondents wash hands before having food. An overwhelming majority of the respondents involve in the preparation of food in home and they wash hands before preparing

food. A little more than three-fourth of the respondents wash hands if happened to touch face while cooking. All the respondents have the habit of washing fruits and vegetables before eating. Similarly, all the respondents was hands after using the toilet. It is noteworthy to highlight that exactly three-fifth of the respondents brush teeth two times a day. The above findings indicate that the general hygiene of the respondents are good.

**Table 3: Household Hygiene of the Respondents**

S. No	Household Hygiene	Categories	Frequency	Percent
1	Number of times cleaned bathroom during the last month	Daily	8	26.7
		Weekly	13	43.3
		Twice in a week	6	20.0
		Thrice in week	3	10.0
2	Number of times cleaned toilet during the last month	Daily	6	20.0
		Weekly	14	46.7
		Twice in a week	4	13.3
		Thrice in a week	5	16.6
		Not Applicable	1	3.3
3	Number of times cleaned kitchen during the last month	Daily	21	70.0
		Weekly	5	16.7
		Twice in a week	1	3.3
		Thrice in a week	3	10
4	Number of times cleaned fridge during the last month	Monthly	5	16.7
		Weekly	7	23.3
		Once in 3 days	1	3.3
		Once in 10 days	2	6.7
		Once in 15 days	3	10.0
		Alternative days	2	6.7
		Not Applicable	11	36.6

It is inferred from the above table that more than two-fifth of the respondents cleaned bathroom twice in a week during the last month and almost similar number of the respondents washed toilet twice in a week during the last month. Through the discussion with the respondents, it is observed that the bathroom and toilet are not separate but attached under one roof. More than two-third of the respondents cleaned the kitchen daily during the last month. Nearly one-fourth of the respondents cleaned fridge on weekly basis during the last month and fridge is not

available in more than one-third of the respondents’ home. These findings indicate that the extent of importance given to household hygiene by the respondents.

**Table 4: Food related Hygiene of the Respondents**

S. No	Food related Hygiene	Categories	Frequency	Percent
1	Washing hands before cooking	Yes	28	93.3
		Not Applicable	2	6.7
2	Washing utensils before and after cooking	Yes	29	96.7
		Not Applicable	1	3.3

With regard to food related hygiene, it is noted from the above table that an overwhelming majority of the respondents wash hands before cooking and also wash utensils before and after cooking.

**Table 5: Hand Hygiene technique of the Respondents**

S. No	Hand Hygiene technique	Categories	Frequency	Percent
1	Washing hands with warm water	Yes	10	33.3
		No	20	66.7
2	Drying hands completely after washing	Yes	1	3.3
		No	29	96.7
3	Washing hands with soap	Yes	29	96.7
		No	1	3.3
4	Duration of washing hands	1 minute	3	10.0
		2 minutes	5	16.7
		More than 2 minutes	21	70
		No Specific time	1	3.3
5	Using hand sanitiser to wash hands	Yes	8	26.7
		No	22	73.3

The above table portrays that a little more than two-third of the respondents do not wash hands with warm water. An overwhelming majority of the respondents do not dry hands completely after washing and they use towels or other cloth materials to dry. Similarly, an overwhelming majority of the respondents wash hands with soap. Majority of the respondents wash hands more than two minutes. Less than three-fourth of the respondents do not use hand sanitizer to wash.



These findings are reflection of hand hygiene technique of the respondents.

**Table 6: Personal Hygiene of the Respondents**

S. No	Personal Hygiene	Categories	Frequency	Percent
1	Number of times bathing daily	One	21	70.0
		Two	9	30.0
2	Wearing same dress after bathing	No	30	100
3	Frequency of cutting nails	Daily	3	10.0
		Once in two days	2	6.7
		Once in three days	3	10.0
		Weekly	16	53.3
		Once in 15 days	1	3.3
		Monthly	4	13.3
		Do not remember	1	3.3

As far as personal hygiene is concerned, it is noted that more than two-third of the respondents take bath once in a day and less than one-third of the respondents take bath two times a day. Thus it is understood more number of the respondents bath once in a day and all the respondents take bath daily. No respondents wear the same dress after bathing. More than half of the respondents cut nails on a weekly basis. Question on cutting nails is an addition by the researcher and it was not available in the standardised tool. These findings portray the personal hygienic practices of the respondents.

## CONCLUSION

People understand the social issues through various media. Thus it is concluded that the respondents are aware of importance of cleanliness. Majority of the respondents do exhibit it in their day-to-day life. It is observed that social interaction takes place as usual. Awareness on physical distancing is required for time being amidst the issues pertaining to space to avoid spreading of disease.

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## ANTI-BEGGARY LEGISLATIONS IN INDIA : CHALLENGES AND PROSPECTS

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### INTRODUCTION

While we gear up to celebrate the 74<sup>th</sup> Independence Day of our nation, there are millions of people in India who are living in vagrancy and destitution. India is a social welfare state, and it the responsibility of the government to develop policies so that all the citizens can achieve a meaningful life. It is indeed sad that they continue to spend life of vagrancy and misfortune. Every day, millions of people take to begging in India to fight poverty, unemployment, idleness or intoxication. Many children are abducted and maimed and are forced into begging and prostitution. A section of elderly people are also driven from their homes and are forced to beg and for them it has become their only source of livelihood. On many occasions, the farmers and daily wage workers beg for their sustenance in lean periods. Due to inadequate number of homeless shelters, thousands are forced to sleep under flyovers and on pavements, where they are often harassed and are exposed to severe exploitation. Despite, anti-beggary laws that criminalises beggary, the number of beggars is increasing sharply. According to Census 2011, there were 4.13 lakhs of beggars in India which has obviously multiplied in the last eight years. To make matters worse, the pandemic has pushed these under privileged class into acute starvation and illness. The beggars here continue to face trials and tribulation amidst the spread of the deadly virus. The government has miserably failed in addressing the issue of abject poverty and exploitation of these beggars. The present paper delves deep into their plight and highlights measures to uplift them and secure their right to live with dignity.

### CAUSES OF BEGGING

*“Poverty is the parent of revolution and crime”-Aristotle*

Economic factors such as poverty, unemployment, under-employment are few significant factors that often trigger people to take to begging. Left over with insufficient livelihood means to support families and run their stomach people are forced to resort to begging. In the 21<sup>st</sup> Century, the objective of the Millennium Development goals 2000 relies on elimination of global poverty and to reach an echelon where “men and women including children have the right to life with dignity, free from starvation, maltreatment, injustice, and fear of violence”. But to the extreme poor the right to live with dignity is daydreaming in India.

Due to deplorable living condition of homelessness, no food, destitute people are more likely at a threat of illness and disease causing risks of high mortality rate. Poverty and social

ostracism are often observed as analogous notions.

The European Commission in its Joint Report on Social Inclusion, 2004 observes that “People are said to be living in Poverty if their sources of income are so inefficient that debars them from a standard living. Due to Poverty they may face multifarious stumbling blocks in their life such as insufficient health care, no recreation facilities, lower income, homelessness, no education etc. This people get seldom secluded and even marginalized from taking part in activities that are moral standards or fundament for others and even their access to fundamental rights are constrained”.

## **BEGGARY: A GLOBAL PERSPECTIVE**

Beggary is a profession that had a phenomenal increase in the last few decades. All over the world beggars live like invisibles and the government take little note of it. After the United Nations was established in 1945, there was an agreement among the Member States to adopt The Universal Declaration on Human Rights, 1948. The UDHR, ICESCR are the significant international conventions for the protection of human rights, the rights which are inherent and inalienable to every human being. Both Article 5 of the UDHR and Article 7 of the ICCPR provide that “treatment which is cruel, inhuman, derogatory is an offence to human esteem and an inhuman approach”.

Other significant international instruments relevant for the care and protection of the human beings from poverty, exploitation which indirectly fosters begging are Council of Europe Convention on Human Rights, 1950 and EU free movement directive. Article 2 of the European Convention on Human Rights, 1950 requires everybody’s right to life shall be safeguarded by law. Article 3 endeavours that no person should be treated with torture or inhuman or degrading treatment. Article 8(1) of the Convention provides that everybody has the right to respect for his private and family life, his house and his correspondence and Article 8(2) provides that there shall be no encroaching by a public authority in the exercise of this right except in accordance with the law and is required in a democratic society in the interest of national security, public safety or the economic welfare of the country for combating disorder or crime, for protecting health or morals, or for safeguarding the rights and freedom of others.

Child begging is an organized crime across the world .Considering child begging as violation of basic human rights, The United Nations Convention on the Rights of the Child 1989 incorporates that childhood is subjected to special care and support, the International Labour Organisation No.182 on the Worst Forms of Child Labour (1999) prohibits work that is hazardous physically, emotionally morally and intellectually to a child’s well being. In addition to this, the UN Supplementary Convention on the Abolition of Slavery, the Slave Trade and Institutions and Practices Similar to Slavery (1956) defines forced begging as one of the forms of forced labour which is also supported by ILO Convention No.29 concerning forced labour or compulsory labour, (1930).

## **LEGAL FRAMEWORK OF ANTI BEGGARY LAWS IN INDIA**

### **THE CONSTITUTION OF INDIA, 1950**

The Preamble of the Constitution envisages a welfare state and guarantees social, economic and political justice. However, these beggars are not brought under the ambit of any such protection. The Constitution of India guarantees freedom of speech and expression as a basic human right enshrined under Article 19(1) (a). Although begging is implicit under this right there are reasonable restrictions that may be imposed by the state under Article 19(2) unless it is unreasonable or arbitrary. Article 19 (1) (g) guarantees the citizens the right to practise any profession or to carry on any occupation, trade or business. Article 21 and 23 of the Constitution of India ensures and protects the life, dignity and safety of every person. The Directive Principles of State Policies that are fundamental in the governance of the country obligates the state to implement them in their laws.

### **LEGISLATIVE INITIATIVE**

India is no federal law on begging and destitution and therefore the government has failed in eradicating beggary. Since there is no central Act in India on beggary, around 22 states and Union Territories have used the Bombay Prevention of Beggary Act, 1959 as their basis for their own laws. The Act of 1959 was aimed at keeping the streets of then Bombay clear of the destitute, leprosy patients or mentally ill and sending them to institutions. The Act makes begging a compoundable and non-bailable offence. Under the Act, a police officer is empowered to arrest a person who is found begging and at the time of trial Criminal Procedure Code, 1973 is applied. The Act violates Article 19(1)(a),(g) and Article 21 of the Indian Constitution.

The Act provides severe punishment to deal with professional beggars and has proved to be futile and prone to misuse. Many beggars are thrown in jail as per the provisions of the law. The states that have enforced similar laws have made insignificant improvement in preventing beggary. The reason for such failure is primarily lack of mechanism to identify beggars and provide them alternative remedy. Beggars are not perpetrators, conspirators or public order offender convicts.

The Indian Penal Code, 1860 also prohibits employing or causing to beg or using person for the purpose of begging and prescribes imprisonment on commission of such acts. Under the Act, the disabled, destitute and the marginalised are treated as convicts. The Act empowers the police to arrest and detain the persons. The Criminal Law (Amendment) Act, 2013 provides harsher implications on beggary without any proper rehabilitative measures. The Juvenile Justice (Care and Protection of Children) Act, 2015 also identifies child beggars as “child in need of care and protection” which clashes with the persecutive provision of Bombay Prevention of Begging Act. Prof. Ramanathan, an internationally recognised expert on law and poverty, has listed six things which need immediate consideration in legislation: definition of ostensible poverty; power of law enforcers; object of arrest; the role of probation services in rehabilitation; detention and rehabilitation of the beggar. Therefore, criminalising beggary is not a solution to the problem.

## **MODEL BILL ON ANTI-BEGGARY**

The Persons in Destitution (Protection, Care and Rehabilitation) Model Bill of 2016 was introduced by the Ministry of Social Justice and Empowerment of the Government of India to address the issue of beggary and homelessness in India. The Bill ensures rehabilitation of beggars, destitute people and people with disabilities. The best part of the bill was that it would be punitive but rehabilitative in nature. However since beggary is not decriminalized completely, repeat offenders would be subjected to penal action but the dependents of beggars will not be penalized. The Bill also provides for establishment of centres that would provide vocational training and counseling so that the people could be provided with a source of livelihood and live with dignity. It further states that with the help of awareness programmes, destitute people are not misidentified as beggars and troubled unnecessarily which is absent in the present legislation. To meet the international standards, it is proposed that vagrancy would be added to Concurrent List. Proper implementation of this law will depend on the states and UTs. It is unfortunate that Model Bill could not see the light of the day and the Central government shelved it without giving any reasons and left it on the states to make modifications in their existing laws.

## **JUDICIAL RESPONSE**

In response to a petition filed by several campaigners, the Delhi High Court through its landmark judgment in Ram Lakhan V. State of UP, has struck down certain sections of the Bombay Prevention of Beggary Act, 1959 as unconstitutional. The Act that extends to Delhi made begging a crime and has stated that even beggars are entitled to adequate nutrition, clothing and shelter. The Jammu & Kashmir High Court has also decriminalised begging in 2019 on similar lines.

## **MORAL DILEMMA OF CRIMINALISING BEGGARY**

Anti begging legislation in India appears to come into force with an assumption that people freely choose idleness and it is a prospective origin of nuisance causing criminality. The anti begging legislation does not differentiate between assertive and unassertive begging or begging under compulsion of other which may lead the arrest of ill, mentally, physically handicapped beggars even though they does not cause any threatening or frightening effect. People resort to begging to due to certain disabilities and many other factors which causes hurdle in their earning. To curb beggary is the primary objective of the anti-begging legislation in India. The two goals incorporated in this objective are “Nobody should beg” and “nobody should have to beg”.

The existing legislation acts as a rescue in case of failure by the state in furnishing social security to the deprived. Begging is such an activity which do not cause torment to anyone or to society. Moreover it is the duty of the state to furnish and safeguard the rights of the homeless people under the Directive Principles of State Policy of the Indian Constitution which must be adhered to by everyone. And when any activity includes voluntary exchange of food and money cannot be recognised as crime by the state. Thus there is an urgency in observing begging as a

problem of unemployment, destitution, homelessness, illiteracy rather than as a traffic menace. Decriminalisation of begging is not an end to the contemporary issue but rather to solve the violation of human rights of this group of people. Only when the social stigma of criminalisation associated with begging will be eliminated they would be in a position to stand for their basic human rights.

## **CHALLENGES FACED BY BEGGARS**

The issue of begging is not a particular problem in any specified country, it is evident in urban the areas. The beggar in the roads is an example of ill-organised society which is unable to provide them means of sustenance.

## **IMPROPER REHABILITATION PROCESS**

Detaining a person or a beggar against his consent is an inhuman tactic to the issue. By detention any future activating of perpetrating an illicit act can be curbed but it is not a permanent solution. The reason for which a person begs differs from person to person. It cannot be a “one size fits all” solution, which generally occurs in rehabilitation home. Detaining a beggar without proper care and services for mainstreaming them causes “further ignominy and deprivation” indirectly leading to inhuman treatment towards beggars. It is an approach of imprisonment unless the rehabilitation centres render a decent a job-training to the beggars so that they are restored back to the mainstream society and find opportunities of livelihood for their survival and are not pushed back to beggary after their rehabilitation. The beggars do not respond favourably to forced rehabilitation process because until their detention in rehabilitation homes they had spent their life at liberty, habituated with no rules of conduct upon them.

## **LACK OF POLITICAL RESPONSE**

One of the issues of this homeless beggars is that they have no identity, and as a result they cannot vote. The political parties do not perceive any vote bank from the beggars and very little efforts are taken from the part of government to aid these people due to which they get little chance of access to government schemes and policies.

## **IMPACT OF COVID-19 OUTBREAK ON BEGGARS**

To analyse the consequences of Covid-19 outbreak on the most poorest and marginalised section of the society i.e., the beggars, an empirical approach has been used to conduct a field survey with the help of case studies, newspaper articles, telephonic interviews and direct interviews with the social workers beggars, members of NGOs, news reporters in Siliguri City, West Bengal to understand the conditions of the beggars which can also be considered as the primary source of the data collection. For any sort of research one of the primary facets that hold a fundamental place for a desired outcome is the technicality and the method applied. The doctrinal approach has been used to figure out the causes of beggary, its

consequences, overview of plights of beggar, international and national legislations, rehabilitation bills etc for which the secondary sources of data collections are referred.

Deprived of the only source of livelihood i.e., begging, due to the lockdown, the lives of these beggars have been deplorable. The NGOs and social workers have been playing commendable roles in ensuring distribution of foods to this marginalized section of the society. Recently, an initiative #Roti Challenge#, a food distribution campaign has been launched by Mr. Amos Tsering, a member of Anti Trafficking Network Forum since 1<sup>st</sup> June, 2020 with an objective to distribute roti and sabji to the beggars, vagrants and migrant workers in Siliguri who were deprived of their livelihood and were suffering from hunger. This #Roti Challenge# includes distribution of 1 packet (4 pieces of Roti and Sabji) for each person and is an ongoing process and the group members are working for the past 82 days in and around the city. The basic needs of the beggars are fulfilled and for them this lockdown has been a boon as they are not subjected to any sort of discrimination. The regular distribution of food has attracted rickshaw pullers, hotel waiters, hotel cleaners, and many from the lower middle class families to join the beggar community.

Our study also revealed that these beggars have also been engaging themselves in petty crimes due to the loss of livelihood. The conditions of women are vulnerable and they are at high risk. Their reproductive rights are violated they do not have any access to menstrual care, the pregnant women are unable to access any reproductive treatment which has lowered their body strength and increased the chances of getting affected this deadly virus. This is a clear violation of reproductive rights of women as well as child rights since infants are deprived of care and treatment.

## **CONCLUSION AND SUGGESTIONS**

The above study shows that although it is an obligation of the state to ensure a life of dignity to all the citizens, the government seems to have forgotten to include them as citizens of India. Therefore, we need a more humane and pragmatic approach to deal with the problem. Only building beggar homes and detaining beggars will not eradicate beggars. The state should protect their rights and make way for them to live with dignity. The failure to fulfil the obligations of the state enshrined under the constitution of India has forced people to this profession. Poor implementation of laws and weak enforcement mechanism has indeed contributed to an increase in their number. It can be concluded that elimination of beggary is a prerogative of the state. Therefore, the researchers highlight the following suggestions to uplift this impoverished class from destitution:

- (1) Abolition of existing Beggary Acts that criminalises beggary should be done away with. The law gives unprecedented arbitrary powers to the administration resulting in human right violations. A uniform law that aims at preventing beggary is the need of the hour. Taking



custody of beggars and putting them in institutions where they are exposed to further exploitation should be repealed immediately.

- (2) Enactment of the Persons in Destitution (Protection, Care and Rehabilitation) Model Bill, 2016 with suitable amendments should be immediately brought in.
- (3) The beggar homes should be treated as correctional centres where they must be segregated and given opportunities to improve their standard of living through vocational training and skill development, counselling etc.
- (4) During the pandemic situation, the beggars should be taken to shelter homes to reduce the spread of infection and be given proper medical assistance.
- (5) The beggars should be identified and provided with identity cards and entitled to the benefits ensured to other citizens. Right to equality being one of the basic features of the Constitution should be guaranteed to the beggars.
- (6) The state should focus on rehabilitation and reintegration of the beggars and ensure elimination of beggary.
- (7) The government should join hands with the NGOs and reach out to the beggars and other poor sections of the society and offer them source of livelihood so that they live their lives with dignity.

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## ASSESSMENT OF PHYSICAL FITNESS AND ITS RELATIONSHIP WITH AGE AND GENDER IN ELDERLY DURING COVID -19

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### Abstract

Physical fitness is the ability of the individual to live a healthy, satisfying, useful, and more productive life. The technological advancement in health care system has considerably increased longevity in humans. Sophisticated equipment and well trained medical professionals have improved the standard of living significantly over the years. The overall health and fitness of elderly needs due consideration with timely assessment. Grip strength, a simple measure, has been used by many researchers as an indicator as well as a predictor of old age disability. The purpose of the present study was to assess the handgrip strength of elderly in Uttara Karnataka region and correlate it with their age during covid-19. The subjects for the present cross-sectional study were 102 older adults (male-47, female-55) residing in old age homes of Uttara Karnataka region. Their age ranged between 61 years to 92 years in men section and 60 years to 95 years in women section. Hand grip strength was used as a proxy for physical fitness among older adults. Descriptive statistics like mean, standard deviation and correlation coefficient between age and gender with handgrip strength were determined by employing Pearson product moment correlation coefficient. The level of significance was 0.05. The physical fitness status of elderly was assessed by means of available norms. Male elderly has higher physical fitness and female elderly have lesser physical fitness as for their age and population matched norms. Age is a debilitating factor for physical fitness for elderly during covid-19 and need to take appropriate measures in this direction.

**Keywords:** physical fitness, elderly, strength, health, physical activity.

### INTRODUCTION

Although physical fitness traditionally has been thought of more as the concern of young people than that of older people, this attitude is changing rapidly. Even though the beneficial effects of frequent physical activity are broadly documented (Król-Zielińska and Ciekot, 2010), most elderly people do not undertake sufficient physical activity. Physical fitness is ability to perform daily tasks vigorously and alertly, with energy left over for enjoying leisure- time activities and meeting emergency demands. It is the ability to endure, to bear up, to withstand

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stress, to carry on in circumstances where an unfit person could not continue, and is a major basis for good health and well-being. It is the ability of the individual to live a healthy, satisfying, useful, and more productive life. It is important for older adults to have adequate strength, flexibility, and endurance to accomplish everyday tasks.

The technological advancement in health care system has considerably increased longevity in humans. Sophisticated equipment and well trained medical professionals have improved the standard of living significantly over the years. The world population is getting older and the percentage of elderly people is continually increasing. In 2010 the percentage of elderly persons above 65years was approximately 8% of the global population. The projection for 2050 is approximately 16%, which will present around 1.5 billion people(UN 2001).The proportion of population above the age of sixty years has elevated and has also resulted in decline of physical fitness. For older adults, extending life is an important factor, but the maintenance of functional independence is also of high importance, both to maintain quality of life and to manage health resources. The age related degenerative changes are inevitable and various means have to be suggested to improve upon this. The present society is observing a shift from joint family structure to nuclear one. The number of elderly residing in old age homes have tremendously increased in India. This has paved the way for loneliness and feeling of dejection in them and has eventually been leading towards depression. As average life expectancy is increasing, we realize that our ability to enjoy a mobile, active and independent lifestyle well into the later years will depend to a large degree on how well we maintain our personal fitness level (Cicioglu, 2010). The overall health and fitness of elderly needs due consideration with timely assessment.

Muscular strength is one of the important health related physical fitness component and is measured by hand grip strength. Grip strength, a simple measure, has been used by many researchers as an indicator as well as a predictor of old age disability (Rantanen, et. al., 1999). It is also an indicator of nutritional status (Guo, et. al., 1996) and physical function and muscular strength (Rantanen., et. al., 1999)Frederiksen et al (2002) identified hand grip strength as a suitable phenol type for genetic variants of mid- and late- life physical functioning. The power of handgrip is the result of forceful flexion of all finger joints with the maximum voluntary force that the subject is able to exert under normal bio kinetic conditions (Richards etal. 1996; Bohannon 1997) which uses several muscles in the hand and the forearm (Basse andHarries  
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1993).

### THE OBJECTIVE OF THE STUDY

The purpose of the present study was to assess the handgrip strength of elderly in Uttara Karnataka region during COVID -19 and correlate it with their age.

### METHODOLOGY

The subjects for the present cross-sectional study were 102 older adults (male-47, female-55) residing in old age homes of Uttara Karnataka region. Their age ranged between 61 years to 92 years in men section and 60 years to 95 years in women section. Hand grip strength was used as a proxy for physical fitness among older adults. Grip strength was measured by the help of an analogue hand grip dynamometer. Before taking the measurement, the subjects were requested to sit in a comfortable position. They were asked to squeeze the dynamometer as hard as possible without moving the body. Thus, the final grip strength was measured for both hands and the reading was taken from the dynamometer scale when the pointer no longer moved. Descriptive statistics like mean, standard deviation and correlation coefficient between age and gender with hand grip strength were determined by employing Pearson product moment correlation coefficient. The level of significance was 0.05. The physical fitness status of elderly was assessed by means of available norms (Bassi, et. al., 2016).

### FINDINGS

The raw data on handgrip strength was subjected to suitable statistical techniques and the results are given in table 1.

**Table 1. Results on age and hand grip strength in male as well as female older adults**

Factors	Male (N=47)	Female (N=55)
Age (years)	73.29 ± 7.19	72.13 ± 8.73
Right hand grip strength (kgs)	24.00 ± 7.52	13.40 ± 4.69
Left hand grip strength (kgs)	23.60 ± 8.15	12.67 ± 5.35

The above results were subjected to percent analysis and the findings are given in table 2.

**Table 2. Summary of percent analysis on physical fitness status of male elderly**

Normative values	Normative category	Percentage (dominant hand)
23 and above	Strong	68.08
21 – 23	Above average	8.51
18 – 21	Average	10.64
17 – 18	Below average	00
17 and below	Weak	12.77

From table 2 is evident that the numbers of male elderly belonging to strong category are 68.08%. The result is promising with a clear message that the male has higher physical fitness. In addition 12.77% of the subjects under investigation have very less higher physical fitness.

**Table 3. Summary of percent analysis on physical fitness status of female elderly**

Normative values	Normative category	Percentage (dominant hand)
19 and above	Strong	20
18 – 19	Above average	12.73
16 – 18	Average	10.91
15 – 16	Below average	3.64
15 and below	Weak	52.73

From table 3 is apparent that the numbers of female elderly belonging to weak category are 52.73%. The result is alarming with a clear message that the female elderly has lower physical fitness.

The obtained results were subjected to Correlation coefficient between age, gender and hand grip strength of male and female older persons has been presented in Table 4.

**Table 4. Correlation coefficient (r) between age and hand grip strength among older adults**

Male		Female	
Right hand grip strength	Left hand grip strength	Right hand grip strength	Left hand grip strength
$r = -.443^{**}$	$r = -.426^{**}$	$r = -.437^{**}$	$r = -.530^{**}$

Table 4 makes it clear that there is significant negative correlation between the age of elderly their hand grip strength in both male and female categories.

## DISCUSSION

From the findings of the present investigation it is clear that the male elderly have significantly higher physical fitness as measured by hand grip strength than their age matched counterparts. The reasons may be attributed to good lifestyle including adequate physical activity level, healthy food and sound sleep. At the same time it is noted that the majority of female elderly have low physical fitness measured in terms of hand grip strength. They will have to strictly follow the physical activity guidelines given by WHO (2010).

- Consult doctor before starting a new exercise routine.
- Warm up and cool down.
- Activities should be interesting.
- Make physical activity an enjoyable social occasion.
- Safe, easy and comfortable forms of exercise have to be selected.
- Need based approach is essential (Aerobic, strengthening, strengthening and balance activities).
- Start slowly and steadily.
- Aim for small improvements and track the progress.

It has been observed that the age is an intervening factor for physical fitness. Hence, to counter the age related degenerative changes the elderly has to be extra cautious and take appropriate measures to postpone the effects of ageing on physical fitness status of elderly.

## CONCLUSION

Male elderly have higher physical fitness and female elderly have lesser physical fitness as for their age and population matched norms. Age is a debilitating factor for physical fitness for elderly and need to take appropriate measures in this direction.

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## COVID-19 PANDEMIC AND IMPACT OF E-LEARNING ON STUDENTS AT PRIMARY LEVEL

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### ABSTRACT

Education is a dynamic process and it is changed according to the need and time of the society. Present days education system is merged with different new concepts, method and techniques and E-learning is one of the major concern in the whole education system. E-learning Plays a major role in this Pandemic situation like COVID-19. E-learning is the best way to reach the students in this crises. Because is there is no other option to continue the education in the present situation. In this situation student of primary level is one of the most vulnerable group. Because it is foundation age of a child. But the educational institution has manage it to some extent through E-learning, but it can be mention worthy that it has both positive and negative impact on students. The primary level of education is very important for the children to understand the basic concept. The study has conducted to know the impact of COVID-19 on e-learning at the primary level of education. In this context, the researcher has used to collect the data from the 40 students of primary level and the sample is collected with the help of simple random sampling. In this context, this paper aims to study COVID-19 pandemic and impact of E-learning on students at primary level. The result of the paper shows that there are both positive and negative impact of e learning on students at primary level of education.

Keywords: COVID-19, E-learning, Primary level, Technology

### INTRODUCTION

Education and E learning are the inseparable part. Both are the two sides of the same coin. We lived in 21<sup>st</sup> century where the technological gadgets works in a very high range of pace as a platform for the teaching learning activity. In this present situation, the COVID-19 pandemic has stand as an enemy of whole humankind. In this situation, the govt. of various nation tries to educate their student through online mode of learning. COVID-19 is a viral disease, which is spread very easily from one to another person. It affected regular classroom interaction in school boundaries. In this type of pandemic situation e learning is the only effective way to communicate with students by the teacher. In this worldwide lockdown period, the platform of E learning helps the teacher to continue the teaching learning process. The teachers of various subject tries to communicate like regular classroom communication, but due to virtual platform it may not be met to fulfil the expectation or need of the cognitive, affective and psychomotor

aspect of teaching learning.

### **CONCEPT OF E LEARNING**

E learning is also known as online learning or web based learning. Now a days it is very easy to access from any corner of the world. It helps in content sharing in virtual mode. It includes learning through online mode by live class, live lecture, video conferencing and all other possible ways of teaching. In the late 20<sup>th</sup> century, the computer and the internet was introduced. E learning is a type of educational instruction that is delivered via internet to student using their home electronic gadgets. In this E learning process technology plays a very important role in it. It is the foundation, backbone of e learning. It provides opportunities for learning through smart phones, PCs, applications, videos and other various kinds of real time information sources. In this pandemic situation, E learning is the best learning way to educate the children.

### **OBJECTIVES OF THE STUDY**

- To study the impact of E-learning on students at primary level during this COVID-19 pandemic.
- To gives some suggestive measures to overcome of the problem.

### **SIGNIFICANCE OF THE STUDY**

Education is very important for a child for his/her all round development. Education is the only key to the way of success. The Education, which is taught in the primary level, it is the base of knowledge construction in the basic level of framing the concrete concept of education. In this pandemic situation, E learning is the only ways to provide education to the student. This study includes the impact of E learning on the primary level of education in terms of rural areas and urban areas students at primary level of education. It also includes gender wise study in primary level of education through E learning in this pandemic situation. In this present study, the researcher has used to collect the data from the 40 students of primary level and the sample is collected with the help of simple random sampling technique.

### **METHOD USED FOR THE STUDY**

At the present study aims to study the COVID-19 pandemic and impact of E-learning in Primary level. For this study, the researcher was used the interview method. The collected data are presented in the form of Charts, and tables. In order to keep the results easily understandable by a normal person, only simple statistical tools like percentage and scores are used.

### **SAMPLE AND SAMPLING TECHNIQUE**

In this present study, a sample of 40 students from the higher educational institute with the help of simple random sampling technique is used for the selection of sample.

## ANALYSIS AND INTERPRETATION OF DATA

- The students are happy with their academic progression.in this pandemic covid-19 situation.

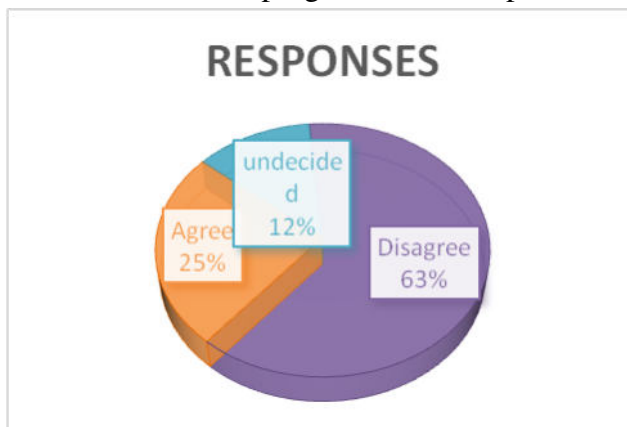
**TABLE NO.1**

Statement	Agree	Undecided	Disagree
1. The students are happy with their academic progression.in this pandemic covid-19 situation.	25%	12.5%	62.5%

Table No.1. shows the responses of the statement, ‘ The students are happy with their academic progression.in this pandemic covid-19 situation. It has been seen that the students responses are 25%, 12.5% and 62.5% accordingly it means agree, undecided and disagree for the above-mentioned statements. So it can be concluded that 62.5% percent student are unhappy in their progression in the COVID-19 pandemic situation. The reason may the face to face teaching learning activity is more effective than online learning system for students.

**FIGURE NO.1**

The students are happy with their academic progression.in this pandemic covid-19 situation.



- The students are enjoying very much in online type of learning.

**TABLE NO.2**

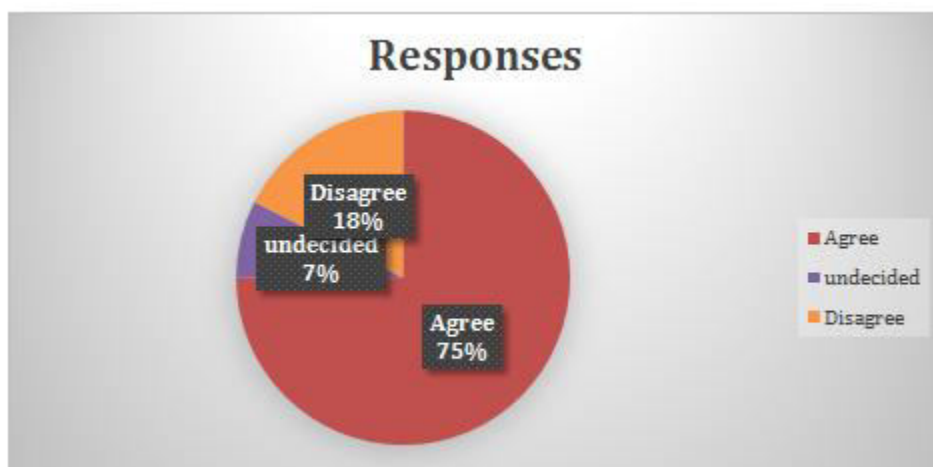
Statement	Agree	Undecided	Disagree
2. The students are enjoying very much in online type of learning.	75%	7.5%	17.5%

**TABLE NO. 2.** shows the responses of the statement ‘The students are enjoying very

much in online type of learning’. In this statement 75% student, agree with the statement, 7.5%students are undecided due connectivity issue and 17.5% students ae disagree because they are unable to connect with the class content due to e learning for this situation. So, we can conclude that, most of the students are happy with the online type of learning or e-learning.

**FIGURE NO.2.**

The students are enjoying very much in online type of learning.



- The student agree that online teaching learning classes are very easy to access in comparison to offline on-site classes.

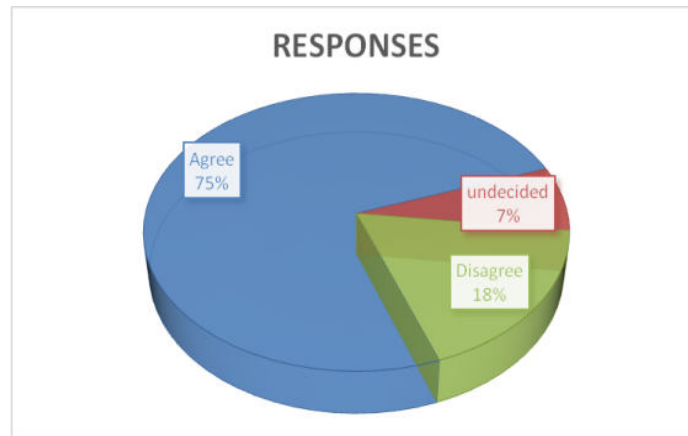
**TABLE NO. 3**

Statement	Agree	Undecided	Disagree
1. The student agree that online teaching learning classes are very easy to access in comparison to offline on-site classes.	80%	5%	15%

**The Table No.3** shows the response of the statement ‘The student agree that online teaching learning classes are very easy to access in comparison to offline on-site classes’. In this statement 80% students are agreed, 5% students are undecided and 15% students are disagree. So, we can conclude that online teaching learning classes are very easy to access in comparison to offline onsite classes.

**FIGURE NO.3**

The student agree that online teaching learning classes are very easy to access in comparison to offline on-site classes



- . The student adapted well to the online teaching learning experiences.

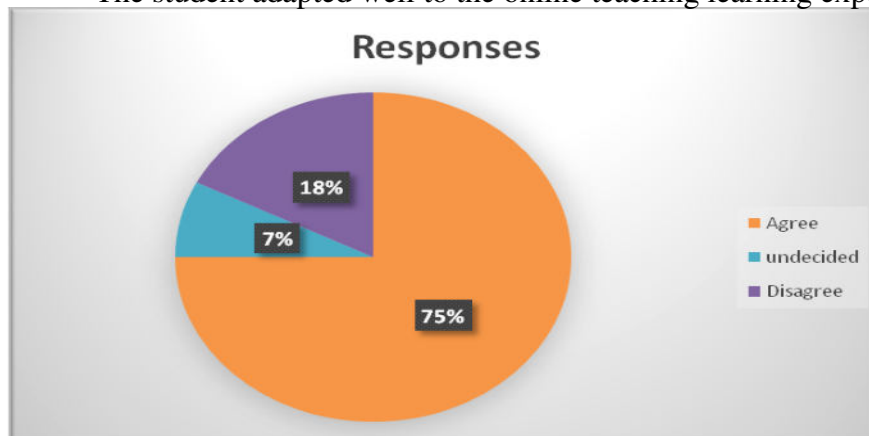
**TABLE NO.4**

Statement	Agree	Undecided	Disagree
The student adapted well to the online teaching learning experiences.	82.5%	5%	12.5%

The Table No.4. shows the responses of the statement ‘The student adapted well to the online teaching learning experiences’. In this statements 82.5% students are agreed, 5% students are undecided and 12.5% students are disagreed. Therefore, we can conclude that most of the students are able to adapt well the online teaching learning experiences.

**FIGURE NO.4.**

The student adapted well to the online teaching learning experiences.



- The student have an electronic online accessible gadget with internet connection.

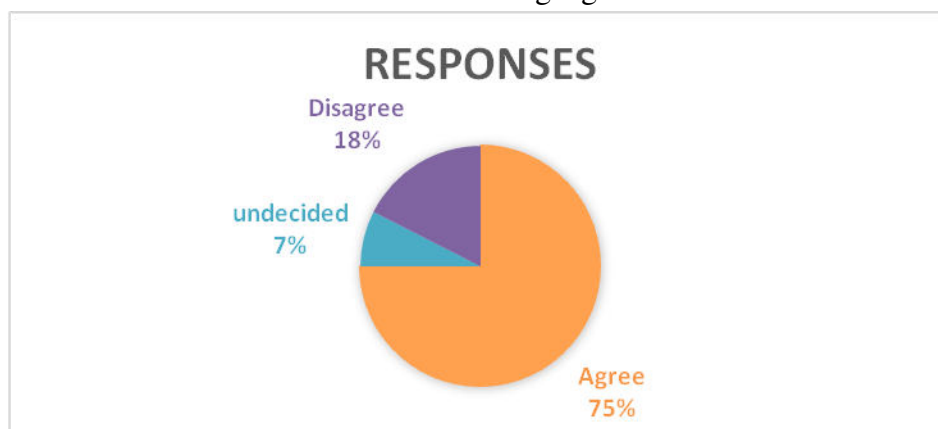
**TABLE NO. 5**

Statement	Agree	Undecided	Disagree
The student have an electronic online accessible gadget with internet connection.	82.5%	0	17.5%

The Table No. 5 shows the response to the statement that ‘The student have an electronic online accessible gadget with internet connection’. In this statements 82.5 % students have an electronic online accessible gadget with internet connection and 17.5% students has not any kind of internet accessible gadget with internet connection. So, we can conclude that most of the student have an electronic online accessible gadget with internet connection.

**FIGURE NO. 5.**

The student have an electronic online accessible gadget with internet connection.



**FINDINGS OF THE STUDY:** The researcher has used self made questionnaire along with taken interview from some students who are perusing their primary level. After the analysis of data and interview The major findings of the study are as follows:--

- In this COVID-19 pandemic most of the students were happy for the Online classes.
- In this pandemic the students were not happy with their academic progression of class. They miss their four walls of classroom environment.
- The students were easily adopt the e-learning activity with the electronic gadget. They are enjoy a lot with this type of classroom interaction.
- The student were agree that online teaching learning classes are very easy to access in comparison to offline on-site classes.

- They are very responsible to attend all the class, and they interacted well on ongoing online class.
- Some of the student have not attend the regular on line live classes due to their parents have lacking of the smart phones.
- Some students are not attend the regular class due to their health issue.
- Some student faced eye pain and headache problem for continues due to over blue light reflection to the baby eyes.
- Most of the parents has the smartphone but some of the parents haven't a good quality internet connectivity phones.

### **SUGGESTION**

- The school authority should take care of the students health.
- Some parents didn't afford the smart phone for their children so , the concerned authority should take the responsibility of that.
- Give some task to do at home for homework.
- Make some rules for the students to avoid over using the smartphone during this pandemic situation.
- The teacher can be make open discussion with every child apart from the academic discussion to all the students.
- The school authority can publish guidelines for the development of students at primary level for all round development at home environment.
- The parents of the children can develop some useful skills for the primary level students like gardening, watering, drawing, sand craft etc.

### **CONCLUSION**

In this COVID-19 pandemic situation, the primary level education was affected. The students enjoyed the Online learning of teaching but they are not learn the face to face interaction with the teacher in the real classroom. Their level or the quality of understanding should be low in the online learning mood. The online learning is the not the best or appropriate ways of teaching at the primary level of education.

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## IMPACT OF COVID-19 ON INDIAN ECONOMY

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### ABSTRACT

The ongoing spread of the COVID-19 has become one of the biggest threats to the global economy and financial markets. The UN Conference on Trade and Development has estimated that the Coronavirus outbreak might cost the global economy \$1-2 trillion in 2020. The trade impact of Coronavirus for India is estimated to be around 348 million dollars. The Indian economy has been experiencing significant slowdown over the past few quarters. In the third quarter of the current fiscal, the economy grew at a six-year low rate of 4.7%. Investment and consumption demand had been languishing and a number of stimulus measures have been taken to bring back the economy on a growth path. However, The COVID - 19 epidemic has made the recovery extremely difficult in the near to medium term. The outbreak has presented fresh challenges for the Indian economy now, causing severe disruptive impact on both demand and supply side elements which has the potential to derail India’s growth story. This paper is based on secondary data. In this context, the present study is focus on impact of COVID – 19 on Indian Economy for various sectors.

**Keywords:** Indian economy, growth, impact

### INTRODUCTION

Coronavirus outbreak was first reported in Wuhan, China on 31 December, 2019. Coronavirus (CoV) is a large family of viruses that causes illness. It ranges from the common cold to more severe diseases like Middle East Respiratory Syndrome (MERS-CoV) and Severe Acute Respiratory Syndrome (SARS-CoV). The novel coronavirus is a new strain of virus that has not been identified in human so far. WHO is working closely with global experts and other health organisations to provide advice to the all countries to take preventive measures about the COVID -19.

The ongoing spread of the Covid-19 has become one of the biggest threats to the global economy and financial markets, to contain the impact of Corona virus outbreak, countries across the globe are taking numerous measures including restricting the movement of people; locking down cities; closing public places like malls, cinema halls, tourist sites with an appeal to the public to stay indoors, maintain social distance and avoid unnecessary travel. Therefore, **Small businesses are facing a liquidity crisis**, and even large enterprises are losing out business. The world economy has been hit drastically, and India is no exception. The lockdown announced in the view of containing the spread of the virus has shut the businesses completely and with no further announcements on the relaxation. Business owners are scared to run out of liquidity and can result in completely shutting the business.

Even though the country might not move into recession like the US and the UK, but the gross domestic product will be impacted at large. The International Monetary Fund has announced that the **GDP growth of India will be 2.5% in 2020**, which is down by several percent from the past decade’s performance. At the time when the economy was under the pressure of global trade wars and dwindling production of auto and manufacturing sectors, it moved into greater risk of business loss in India. Some of the sectors that will boost digital or card based payments due to impact of COVID – 19 are listed below

- Small grocery stores
- OTT (over-the-top) media such as Netflix, Amazon Prime, Hotstar
- Online money transfer
- Online-gaming
- Broadband usage
- ATM withdrawals

### **Objectives of the Study**

1. To understand the impact of Indian business and economy by different sector due to COVID – 19.
2. To study on Major Issues to Tackle Indian Economy by COVID – 19

## IMPACT OF COVID – 19 ON INDIA ECONOMY

Exactly 101 years after 1918 flu pandemic, the world is again back to square one; widespread COVID19 lockdown has taken the global economy to a grinding halt and policymakers into uncharted territory; the responses till now have exposed the fault lines in the existing economic and healthcare models all over the world. Today’s connected globalised world facilitated the spread more rapidly than the earlier pandemic a century back. It would not be an overstatement to make that human civilisation forgot the lessons taught by history faster than the time required to spell ‘pandemic’.

However, a preliminary US research study found that an earlier and aggressive intervention to mitigate 1918 pandemic not only lowered mortality, but also lessened the adverse economic consequences of the pandemic. The regions which acted early and aggressively to contain pandemic showed a tendency to recover faster when the disaster was over. Having noted that nugget of optimism, there is no denying that the world economy has been brought to its knees by the virus. According to the 2020 Q2 Global forecast by the Economist Intelligence Unit (EIU), this game changer pandemic is expected to contract global output by 2.5% or more. Economist Intelligence Unit forecast expects a modest rebound in the second half of 2020, assuming that the spread of Covid - 19 is largely contained and there is no second or third wave of the pandemic. It would impacted has longer in global economy.

**Table – 1: Real GDP growth rates estimates, quarter on quarter (in Percentage)**

	<b>October to December 2019</b>	<b>January to March 2020</b>	<b>April to June 2020</b>
<b>BRICS</b>			
Brazil	0.5	-1.0	-11.0
China	1.4	-10.9	9.2
India	1.2	5.0	-9.3
Russia	0.4	-0.1	-10.5
South Africa	-0.3	-3.0	-7.7
<b>G7</b>			
Canada	0.1	-0.3	-4.5
France	0.8	-2.0	-10.0
Germany	0.0	-3.0	-10.0
Italy	-0.3	-5.0	-10.0
Japan	-1.8	-0.5	-0.4

UK	0.0	-1.4	-9.3
USA	0.5	-1.3	-5.9

*Source: Q2 Global Forecast 2020, Economist Intelligence Unit*

The above table analysis that, China, the epicentre of this pandemic, is expected to rebound but all other major economies are on the breakdown road in the April – June quarter of 2020 (Table - 1). India’s contraction in this quarter is estimated to be -9.3%. If we apply this negative rate of growth to the corresponding quarter’s GVA (Gross Value Added) of last financial year (at 2011-12 prices), Indian economy’s contraction in April – June 2020 is expected to be more than ₹ 3.1 lakh crore roughly more than \$40.87 million (if converted by current going exchange rate of \$1 = ₹ 76.18). Conversion in constant prices and/or PPP (Purchasing Power Parity) dollar terms would make this figure larger.

It is a no-brainer that the negative impact will be spread across sectors. To estimate the possible sectoral spread of the impact, sectoral shares in Gross Value Added are calculated using the First Advanced Estimates of 2019-20 at 2011-12 prices. In the next step, corresponding sectoral Gross Value Added and growth rates are estimated accordingly (Table - 2). The spread of the negative impact, thus, averaged out corresponding to the last year’s sectoral contributions to the Gross Value Added.

**Table - 2: Sectoral GVA and Growth Rates Estimates in April – June 2020 quarter**

	April – June 2019 (in ₹ crore)	GVA in 1st AE 2019-20 (in ₹ Crore)	Sectoral Share in 2019-20 GVA (In %)	Estimated GVA in Apr-Jun 2020 (in ₹ Crore)	Sectoral Gr. Rates in Apr-Jun 2020 (In %)
Agriculture, Forestry & Fishing	433547	1907605	14.1	427810	-1.3
Mining & Quarrying	98887	376119	2.8	84351	-14.7
Manufacturing	568104	2374176	17.5	532446	-6.3
Electricity, Gas, Water Supply & Other Utility Services	78682	301966	2.2	67721	-13.9
Construction	281262	1087210	8.0	243824	-13.3
Trade, Hotels, Transport, Communication & Services Related to Broadcasting	649698	2616095	19.3	586700	-9.7
Financial, Real Estate &	821198	3027407	22.4	678943	-17.3

Professional Services					
Public Administration, Defence & Other Services	416628	1849803	13.7	414847	-0.4
GVA at Basic Price	3348005	13540380	100.0	3036641	-9.3

**Data source:** National Statistical Office (NSO), Ministry of Statistics & Programme Implementation, Government of India  
**Note:**

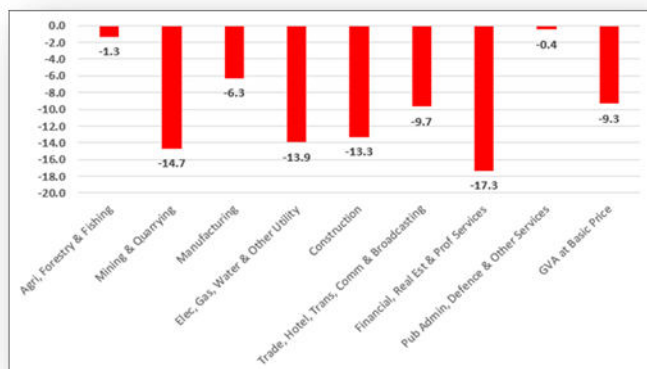
- Sectoral shares in 2019-20 are calculated on the basis of First Advanced Estimates of 2019-20.
- Estimated sectoral GVAs in April – June 2020 quarter are calculated assuming a -9.3% deceleration in overall GVA.
- Sectoral growth rates in April – June quarter are based on calculated estimations of GVA.

Financial, real estate & professional services are expected to be the worst-hit; followed by mining & quarrying; then electricity, gas, water supply & other utility services; and construction. Trade, hotel, transport, communication & services related to broadcasting, and manufacturing sectors are the next adversely affected sectors. Expectedly, agriculture, forestry and fishing, and public administration, defence & other services are the sectors relatively less affected in the short run.

Usual disclaimers apply here. The impact spreads are estimated with the overall base deceleration at -9.3%, as projected by the Economist Intelligence Unit estimates. Since economy is always in a dynamic mode, the sectoral shares in the gross output or GVA also tend to change every year. Mapping them on current fiscal year may have slight statistical discrepancies. So, any actual deviation in these assumptions or subsequent change in the estimates of Gross Value Added will obviously lead to change in absolute figures and the growth rates.

However, in the current scenario the trend in very short-term sectoral impacts is expected to follow the pattern described in **Figure - 1**. Except for the agriculture, forestry & fishery and public administration, defence & other government services, all other sectors will suffer badly as the lockdown continues.

**Figure - 1: Estimated Sectoral Growth Rates in Gross Value Added in April – June quarter (in percentage)**



*Data source: National Statistical Office (NSO), Ministry of Statistics & Programme Implementation, Government of India*

Amidst calamitous tidings, one small piece of good news has arrived in the form of rising IIP (Index of Industrial Production) in February 2020. Factory output grew by a seven-month high of 4.5%, buoyed by a rise of 10% and 3.2% in mining and manufacturing respectively. Nonetheless, like any other country Indian economy is dealing with a once-in-a-lifetime tectonic disaster. These small marginal pre-lockdown advantages are likely to vanish in thin air. In the absence of a vaccine, lockdown and restrictive measures are undertaken as Hobson’s choice. But longer the lockdown continues, shriller will be the clamour for a gigantic fiscal stimulus eventually when it is lifted.

### **Impact of Indian Business and Economy by different sector due to COVID – 19, they are:**

Impact of COVID-19 on Indian economy, the Government extended the date of lockdown to 3rd May, 2020. Recently, about 380 companies across the sectors effected from COVID – 19 by Indian economy. The businesses are grappling with tremendous uncertainty about their future. COVID-19 is having a deep impact on Indian businesses, over the coming month's jobs are at high risk because firms are looking for some reduction in manpower. Further, COVID-19 crisis has caused an unprecedented collapse in economic activities over the last few weeks. The present situation is having a high to very high level impact on their business according to almost industries are expecting a degrowth sales in the fiscal year 2020-21.

The COVID-19 no doubt disrupted human lives and global supply chain but the pandemic is a severe demand shock which has offset the green shoots of recovery of the Indian economy that was visible towards the end of 2019 and early 2020. The revised **Gross Domestic**

**Product (GDP)** estimates for India downwards by 0.2 percentage points for the fiscal year 2020 to 4.8 per cent and by 0.5 per cent for the fiscal year 2021 to 6 per cent.

There are major channels of impact for Indian businesses are effected namely supply chain and macroeconomic factors. Business activity in the foreign markets is slow which implies a negative impact on the top line of these companies. Sectors that would be much affected include logistics, auto, tourism, metals, drugs, pharmaceuticals, electronic goods, MSMEs and retail among others.

- **Impact on Electronics Industry:** The major supplier is China in electronics being a final product or raw material used in the electronic industry. India’s electronic industry may face supply disruptions, production, reduction impact on product prices due to heavy dependence on electronics component supply directly or indirectly and local manufacturing.
- **Impact on Agriculture:** The nationwide lockdown has left farmers across the country bereft of agricultural labour just before the crucial harvesting season. Farmers also worry about government procurement and their ability to sell their crops, given that many agricultural markets are still closed, despite orders from the home ministry to exempt all farming activities from the shutdown. Unless the government acts soon, farmers in India will face a bleak future leading to bankruptcies and farmer suicides. This will severely dent India’s ability to revive its economy since there will be a sharp decline in consumption in the rural sectors leading to impairment of the industrial activity.
- **Impact on Textile:** Production halts in China and lockdown in India have had an impact. Mainly because of dependence on China for textile raw materials including synthetic yarn, synthetic fabric, buttons, zippers, and hangers. India also exports cotton yarn to China in bulk quantity, and poor demand in China has caused cotton prices to come down in India.
- **Impact on Apparel:** Payment of at least US\$2 billion is stuck with foreign buyers because of deferment or cancellation of orders. Closure of retail stores across the country is also adding to losses.
- **Impact on Automotive:** The sector was already witnessing a sluggish demand for the last one year. The present situation has further aggravated the problem and compounded the situation with an acute liquidity crunch. China accounts for 27 percent of India’s

automotive part imports. With Wuhan being a major auto hub, the supply chain of the automotive sector has been hit significantly.

- **Impact on Aviation:** With global travel is suspended, airlines are looking at bankruptcy. It is possible that the government might bail the aviation sector in the near future.
- **Impact on Tourism Sector: The tourism sector is the largest revenue earnings for India economy.** Due to the COVID - 19 outbreak, the inflow of tourists from China and from other East Asian regions to India will lose that will impact the tourism sector and revenue.
- **Impact on Hotels and Restaurants:** Demand has declined substantially with owners struggling to recover the fixed costs. Pre-lockdown, hotel occupancy rates of 70 percent declined to 20 percent with restaurants losing 30 to 35 percent of their business.
- **Impact on Poultry:** Untrue claims regarding transmission of COVID-19 through chicken and other meat have impacted the sales and price of poultry items. Sector is facing a loss in the range of US\$20 million every day in India.
- **Impact on Chemicals:** Dependence on China for active ingredients and shortage of essential chemicals amidst the lockdown has resulted in a reduced production of organic and inorganic chemicals across India.
- **Impact on Consumer Durables:** Electronic appliances are experiencing a slowdown due to lack of demand, reduced economic activity, and supply chain dependencies with China and other impacted countries. India imports around 50 percent of its completely built units of consumer durables from China.
- **Impact on Entertainment and Sports:** Places of gathering like cinema halls and malls have been closed. Promotional and sport events are also being called off. One of the major cricketing events in the country – Indian Premier League (IPL) has been deferred for the time being – its cancellation can alone mean a loss of at least US\$500 million for the organizing body.
- **FMCG:** After the lockdown announcement, demand for essential FMCG products spiked up owing to hoarding and panic buying by consumers. Grocery items, milk, and hygiene products have seen a surge in demand while supply chain constraints have limited the manufacturing capacities.



- **Impact on Pharmaceuticals:** As per Trade Promotion Council of India, the country imports around 85 percent of its total requirement of active pharmaceutical ingredients (APIs) from China. Dependencies on China have impacted manufacturing operations in India. However, demand for essential medicines and safety equipment has gone up. Government has restricted the export of certain medicines and pharma products and is monitoring the overall inventory on regular basis.
- **Impact on E-commerce:** Several e-commerce players are unable to service existing orders and are not accepting new orders, even when there is a surge in demand for home delivery. However, companies are trying to service essential items on priority basis.
- **Impact on IT Industry:** the IT industry is the adversely impacted the revenue and growth of Indian IT companies. In recent days, Slowdown in markets have reduced the influx of IT projects from international markets. Remote working has given rise in demand for communication tools, conference platforms, and cyber security apps, among others. These software tools are being used across sectors such as education, finance, and HR to ensure business continuity.
- **Impact on International Trade:** China has been a major market for many Indian products like sea food, petrochemicals, gems and jewellery etc. The outbreak of coronavirus has adversely impacted exports of these items to China. For instance, the fisheries sector is anticipated to incur a loss of more than Rs 1,300 crore due to fall in exports. Similarly, India exports 36% of its diamonds to China. The cancellation of four major trade events between February and April is likely to cause an estimated loss of Rs 8,000-10,000 crore in terms of business opportunity for Jaipur alone.<sup>1</sup> India also exports 34% of its petrochemicals to China. Due to exports restrictions to China, petrochemical products are expected to see a price reduction.
- **Impact on Other Sector:** Tourism, Hospitality and Aviation are among the worst affected sectors that are facing the maximum brunt of the present crisis. Closing of cinema theatres and declining footfall in shopping complexes has affected the retail sector by impacting consumption of both essential and discretionary items. Consumption is also getting impacted due to job losses and decline in income levels of people particularly the daily wage earners due to slowing activity in several sectors including

retail, construction, entertainment, etc. With widespread fear and panic now increasing among people, overall confidence level of consumers has dropped significantly, leading to postponement of their purchasing decisions. Travel restrictions have severely impacted the transport sector. Hotels are seeing large scale cancellations not only from leisure travellers but even business travellers as conferences, seminars and workshops are getting cancelled on a large scale.

## MAJOR ISSUES TO TACKLE INDIAN ECONOMY BY COVID – 19

Covid-19 has changed the world fundamentally. With nations in lockdown to protect their people and businesses on hold, the wheels of economic growth have been brought to a halt. But like everything else, this too shall pass. And when it is gone, the countries with proper plans will take a lead. We have to make sure we are ready for the new world post- coronavirus. There are many steps that we can take now to make sure when the lockdown is lifted; our systems are ready for economic growth. If we can do scenario planning, we, as a country, will win. Some major issues that need to tackle our economy takes up fast after the lockdown is lifted are:

- **Preventing another Covid-19 Outbreak:** This will be critical for any country or business. A new wave of covid-19 will be hard to recover from. We should start preparing detailed Covid-19 guidelines and make it a mandatory compliance for companies’ post-lockdown. Businesses should put in extra effort to make sure their factories are Covid-19 compliant. This step will also build confidence in the workforce and will ensure better production.
- **Lack of Manpower:** Another looming issue post-lockdown will be lack of workforce or manpower. Most of the workers are migrant and may not be able to return to work soon. Companies will end up operating at very low capacity. This will require businesses to take up substantial measures for worker safety and in providing benefits like housing near the place of work etc. Businesses will also require to thinking out-of-the-box and establishing processes to employ available workforce efficiently. For example- multiple shifts (as an all available workforce cannot work together due Covid-19 guidelines), providing other benefits to workers, utilizing available capacity of units etc.

- **Unanticipated Demand:** The Covid-19 pandemic has impacted the supply chains across the globe. Post lockdown, it will be very difficult for businesses (except essential goods, FMCG etc.) to predict from where and what level of demand will come. Businesses should activate scenario planning teams. These teams will help cover multiple demand scenarios and plan solutions accordingly, managing other stakeholders like vendors to ensure supplies.
- **Liquidity Crunch:** Businesses have started facing massive working capital/cash flow issues due to lockdown and they will continue even post that because of reduced demand. MSME and start-ups are the worst hits. Though government has started taking steps via SIDBI and other schemes to help MSMEs but we still need to do more. To help these small businesses, government can also procure from MSMEs and start-ups thus, helping them sustain.
- **Physical Supply Chain:** Once lockdown is lifted one of the most crucial things to make sure we are on a path of exponential growth is ensure our physical supply chain operates seamlessly without any obstruction. As a country, we would have to define clear guidelines on movement of goods. States, businesses and industry bodies would need to work together in making this happen.
- **Movement of People:** Lockdown will have to be lifted in stages and the movement of people will have to be very restricted in the beginning as it could enable a second wave of Covid-19.

Lockdown forces us to stay inside our houses but we can always contribute towards economy. We can see this happening in the IT industry. People are operating from home. The same can be implemented in other industries. Labour intensive businesses can provide housing within factories and people can operate from there once the area is sanitized. We will also have to focus on integrating technology with distribution. If consumption products can be delivered using technology, it will be a massive push in reviving MSMEs. Lifting the lockdown will be not be an easy process. It is a bumpy road ahead but if we can plan for it in advance and tackle major issues, we will be on the right path towards rebuilding India.

## CONCLUSION

The concluding the above paper, the ongoing COVID-19 pandemic has meant that businesses are being challenged to rethink how day-to-day activities are conducted. Whilst financial services are essential services, there has been a significant shift in how customers are being served during this period. The pandemic prevailing in the world has severely impacted the global economy putting stock markets in deep trouble. Small businesses are facing a many serious problems during the current crisis like lack of raw materials, money mobilization and lack of man power etc. and even large enterprises are losing out business. The world economy has been hit drastically, and India is no exception. The lockdown announced in the view of containing the spread of the virus has shut the businesses completely and with no further announcements on the relaxation. Business owners are scared to run out of liquidity and can result in completely shutting the business.

Even though the country might not move into recession like the US and the UK, but the gross domestic product will be impacted at large. The International Monetary Fund has announced that the **GDP growth of India will be 2.5% in 2020**, which is down by several percent from the past decade’s performance. At the time when the our Indian economy was under the pressure of global trade wars and dwindling production of auto and manufacturing sectors, it moved into greater risk of business loss.

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## **EFFECT OF COVID-19 ON TOURISM SECTOR: INFORMATION TECHNOLOGY AS A SAVIOR**

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### **ABSTRACT**

The COVID-19 outbreak has affected all the industries and sectors. Service sectors are in challenging times. Information Technology is gaining momentum in these times, especially platforms like social media. So In this view, the study focuses on the effect of COVID-19 on the Tourism Sector and how Information Technology can act as a Savior. Because the tourism sector to survive should use Information Technology for its benefits. The study uses secondary research methodology with the data from global sources. The secondary data used and cross analyzed with each other. Few findings show that compared to the early days of COVID-19, now there is slow momentum. Also, there are negative signs of job cuts in the tourism industry, mainly in the airline industry. There is massive spurge in the usage of the internet and social media. Suggestions for the tourism industry are to use new technological initiatives like Artificial Intelligence, Virtual and Augmented reality, etc., by syncing with social media and innovative initiatives like India’s Dekho Apna Desh can save the industry from loss. Based on these, the conclusion is to use technology as a savior in these hard times, so rather than losing the industry can survive.

**Keywords:** COVID-19, Tourism, Technology, Information Technology, Social Media

### **INTRODUCTION**

#### **COVID-19 and Tourism**

As we know, the COVID-19 outbreak has affected almost all sectors in the world. The tourism sector, which is dependent on the movement of people from one place to another place, has got poorly impacted. As in the present scenario, the people most of the time needed to stay at home and come out only in the emergencies have made the tourism sector to get affected. As per UNWTO reports, there is negative growth in the tourism post-COVID- 19. When we look at the study of (Kalyankar, 2020), they argue that it is challenging to forecast further development, and probably at the end of the lockdown tourism sector may recover. They also suggest revising, refine, and change the tourism sector. However, (Kumar, 2020) suggests that the government should intervene after lockdown to support the tourism industry. Supporting these statements (Nepal, 2020) also argues that the tourism sector needs to change to survive the COVID-19 like a crisis. Presently tourism stakeholders are facing three COVID-19 phases; they are response, recovery, and reset (Sigala, 2020). The present situation opens doors for transformative change in

the tourism sector says (Brouder, 2020).

### **Technology as a solution**

So as per discussion till now, change is inevitable for the tourism sector. However, the question is, what can bring this change. Here we see technology as a catalyst for this change. According to (Stankov & Gretzel, 2020), there is an excellent opportunity for the tourism sector to implement Tourism 4.0, which is using industry 4.0 technologies in tourism. These ideas started to emerge in tourism because of industry 4.0 technologies namely Internet of Things, Artificial Intelligence, location-based services, blockchain, Big Data Analytics, virtual and augmented reality systems and their implementation (Starc Peceny et al. 2020), also a lot of tourism goods production and delivery are being fully automated (Ivanov, 2020). These technologies started helping tourism services, but the present time requires tourists to enjoy tourism at their home. So the study further focuses on how these technologies can be blended with social media so that technologies can act as a savior to the tourism sector during COVID-19 with the use of secondary data available.

## **METHOD**

### **Research Design**

Research design is an essential aspect of any research. Here in this study, secondary research methodology is used, because the study area demands that like it in the nascent stage. The data in this study are secondary in nature. Sources of these data are from the World Tourism Organization (UNWTO), Statista, and localcircles.com. These data were interpreted based on their nature. The study also uses several research articles. The data and study are limited to the Indian tourism sector.

### **Objectives**

- To examine how COVID-19 effected Tourism Industry in India
- To Check whether technology can be a savior for tourism during COVID -19

## **RESULTS**

### **INTERNATIONAL TOURIST ARRIVALS**

TABLE 1 INTERNATIONAL TOURIST ARRIVALS

Month	Change by Month (%)
January	1

February	-7
March	-66

Source: World Tourism Organization (UNWTO)

Table 3.1 shows that Month by Month, there is a negative change in International Tourist arrivals for India. In March, it is recorded -66%, which shows the negative effect of COVID-19 on the tourism sector. People touring to India have drastically reduced.

## **INTERNATIONAL TOURIST ARRIVALS IN COMPARISON TO 2019**

**TABLE 2 INTERNATIONAL TOURIST ARRIVALS IN COMPARISON TO 2019**

Month	Current Year	Previous Year
January	1,118	1,103
February	1,016	1,088
March	328	978
April		771
May		611
June		721
July		817
August		799
September		751
October		944
November		1,092
December		1,226

Source: World Tourism Organization (UNWTO)

Table 3.2 shows the number of international tourists arrived in India month by Month compared to 2019. When we look at the trend, the first Month recorded a higher number of arrivals and second Month almost near compared to last year, but since March it is showcasing very few arrivals due to COVID-19.

## **OPINION ON THE IMPACT OF COVID-19 ON TRAVEL PLANS INDIA 2020**

The survey of localcircles.com stated in Statista Digital Market Outlook on this shows Opinion on the impact of the coronavirus (COVID-19) on travel plans for Indians conducted from respondents from tier 1, 2 and 3 cities with a total of 6,994 respondents. The above table shows that 39% of respondents have no plans for summer because of COVID-19, whereas 31% has said that they have not booked but based on the situation they will decide, 10% respondents are

already booked but will cancel if the situation worsens, 9% of respondents have booked and ready to travel regardless of COVID -19, 6% have not booked, and they are going to book regardless of the situation, 5% of respondents are not able to say anything. This data shows that majority of people are reluctant to travel because of COVID-19.

### NUMBER OF INTERNET USERS IN INDIA 2015-2025

TABLE 3.3 NUMBER OF INTERNET USERS IN INDIA 2015-2025

No. of internet users in India from 2015 to 2020 with a forecast until 2025	(in millions)
2015	302.36
2016	342.65
2017	422.2
2018	493.96
2019	636.73
2020	696.77
2021	761.29
2022	820.99
2023	876.25
2024	927.44
2025	974.86

Source: Statista Digital Market Outlook

Table 3.3 shows the internet users in India from 2015 to 2020 with a forecast until 2025 (in millions). According to the data number of internet users in India is increasing in a more considerable amount. If we compare users from 2015 to 2020, it is doubled in 5 years, which is an excellent development for the sector. There is a sudden rise in 2020 because of COVID-19.



**PERCENTAGE OF USAGE OF DIFFERENT SOCIAL MEDIA PLATFORMS DURING COVID-19**

TABLE 3.4 PERCENTAGE OF USAGE OF DIFFERENT SOCIAL MEDIA PLATFORMS DURING COVID-19

	Facebook	Instagram	YouTube	Pinterest	Twitter	Reddit	LinkedIn	Tumblr	Vkontakte	Other
2020-03	84.94	6.32	2.61	3.35	2.58	0.06	0.07	0.03	0.04	0
2020-04	86.04	4.84	3.26	3	2.57	0.15	0.07	0.04	0.03	0
2020-05	90.06	2.34	3.18	2.9	1.28	0.08	0.08	0.05	0.03	0.01
2020-06	89.16	2.45	3.36	2.85	1.95	0.07	0.09	0.07	0.01	0
2020-07	86.75	2.59	5.95	3.19	1.26	0.06	0.11	0.06	0.02	0.01

Source: Statcounter GlobalStats

Table 3.4 shows the percentage of usage of different social media platforms during COVID-19. When we look at the data, it is clear that usage of Facebook is stagnant, usage of Instagram is decreasing, usage of YouTube and Pinterest is increasing, twitter usage is fluctuating, and all others have minimal usage. It shows that using the upsurging and stagnant social media will benefit the tourism sector.

**DEKHO APNA DESH**

TABLE 3.5 LIST OF 10 DEKHO APNA DESH WEBINAR DESTINATIONS

City of Cities – Delhi’s Personal Diary
Calcutta – A Confluence of Cultures
The Monuments of Mammallapuram – Stories Etched in Stone
World Heritage and Sustainable Tourism at Humayun’s Tomb
Ladakh – Explore the Unexplored
Making India an Inclusive Travel Destination For All
Experience the exclusive villages
Exploring Pondicherry’s French quarter - French Connections

Mysuru: Craft Caravan of Karnataka
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Visakhapatnam The City of Destiny
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Source: <http://tourism.gov.in/dekho-apna-desh-webinar-ministry-tourism>

Forty-one webinars have happened so far, and all are quite exciting areas and destinations. After the webinar is overall, the recordings are made available on YouTube, and they can be seen on the website of the Government of India -Ministry of Tourism.

## DISCUSSION

When we look at the above data and information on the effect of COVID-19 on tourism and technology, we can come up with few points for discussion on this. When we look at the tourism sector, there is a negative effect of COVID-19 on the tourism sector. People touring to India have drastically reduced. When we look at the trend, the first Month recorded a higher number of arrivals and second Month almost near compared to last year, but since March it is showcasing very few arrivals due to COVID-19. The survey of respondents from India also show that that majority of respondents are reluctant to travel because of COVID-19

When we look at the technology part, the number of internet users from 2015 to 2020, it is almost doubled in 5 years, which is an excellent development for the sector. There is a sudden rise in 2020 because of COVID-19. Also, usage of Facebook is stagnant, usage of Instagram is decreasing, usage of YouTube and Pinterest is increasing, twitter usage is fluctuating, and all others have minimal usage. It shows that using the upsurging and stagnant social media will benefit the tourism sector. Few pieces of research conducted on the usage of social media also show there is an increase in the number of users in social media.

When we look at Dekho Apna Desh webinar idea of the Ministry of Tourism of Government of India, it looks like a good initiative. Forty-one webinars happened so far on this. It looks quite successful in advertising destinations using technology.

When we try to combine all these inferences, as the tourism industry is struggling because of COVID-19, the stakeholders can blend Tourism 4.0 with social media, which can make the tourists visit the destinations virtually. The sector can start getting revenue out of it. These initiatives are being experimented with Singapore tourism as per the website of Singapore tourism.

Further studies can focus on more elaborative study and experimental study on blending Tourism 4.0 and Social Media in the Indian context.

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## THE NEED OF YOGA ON PHYSICAL FITNESS IN COVID 19

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### ABSTRACT

The paper is highlighting the yogic benefits for reaching optimum level of physical fitness of an individual. The human body needs sound relation to nature and its natural remedies which are available in our surround in this seminar I tried to highlight the need of yoga and its benefits for human being to be in physically fit. Yoga is a procedure to control and advance the psyche and figure to increase great health, adjust of psyche and self-acknowledgement. We are all managing additional stress related to the growth of the COVID-19 pandemic and its potential to threaten the health of ourselves, our families, and our communities. Please consider using physical activity and exercise as a strategy to maintain health during this stressful period.

**Keywords:** Yoga , exercise , science, physical education in schools, , muscle

### INTRODUCTION

The word 'yoga' means "to join or Yoke together". It brings the body and mind together to become a harmonious experience. Man is a physical, mental and spiritual being; yoga helps promote a balanced development of all the three. Yoga is a method of learning that aims at balancing "Mind, Body and Spirit". Yoga is a practice with historical origins in ancient Indian philosophy. Yoga is distinctly different from other kinds of exercise as it generates motion without causing strain and imbalances in the body. Other forms of physical exercises, like aerobics, assure only physical wellbeing. They have little to do with the development of the spiritual or astral body. Yogic exercises recharge the body with cosmic energy and facilitates. They have little to do with the development of the spiritual or astral body. Yogic exercises recharge the body with cosmic energy and facilitates. The COVID-19 pandemic has had and will continue to have very considerable effects on the sporting world as well as on the physical and mental well-being of people around the world.

### OBJECTIVES

1. To know the Profits of Yoga.
2. To understand the physical effects of yoga.
3. To know the importance of yoga.

### METHODOLOGY

The study is based on only secondary Data. I have chosen the reports, journals, few research papers and News articles.

## IMPORTANCE

It realized that upon integrating Yoga Ed. into his classes, his students developed body strength and flexibility that served them in their development and in their everyday lives, outside of sports and outside of class. With so much time spent in class or in front of a computer, television or phone, many kids and teens miss out on developing that pivotal bodily awareness, and may not know their bodies well enough to really take control of their health.

Yoga gives them that control, and does even more to promote their wellness through the development of key social, emotional, cognitive and academic life skills, such as attention and focus, decision-making, cooperation, stress management and empathy in Covid-19.

Through Yoga Ed. lesson plans, students are given time to be introspective, to slow down and be quiet within their bodies, while simultaneously being challenged to ask big questions and take more ownership of their thoughts, feelings and actions. In the end, this means students that are not just healthier, but more prepared to face future challenges with confidence and resilience.

## PROFITS OF YOGA

- Increased adaptability.
- Increased grease of joints, ligaments and tendons.
- Massaging the form's interior organs.
- Help to decrease the weight.
- Yoga can improve focus.
- Help in evacuation of poisons in the form & support in relaxations.
- Yoga can expand your respiratory fitness levels.
- It can expand our circulatory fitness levels.
- It can expand our expiratory fitness levels.
- It can expand our digestive fitness levels.
- Provide an all-encompassing methodology towards your welfare.
- Gives clearness to your consideration.

## **PHYSICAL EFFECTS**

### **FLEXIBILITY**

Many sports person cite greater flexibility as the number one reason for beginning a yoga practice. This is a good reason, because yoga stretches the muscles that are tight, which in turn increases the range of motion in related joints. Increased flexibility decreases stiffness, results in greater ease of movement, and reduces many nagging aches and pains.

### **STRENGTH**

COVID-19 pandemic has resulted in a devastating threat to human society in terms of health, economy, and lifestyle. Although the virus usually first invades and infects the lung and respiratory track tissue, in extreme cases, almost all major organs in the body are now known to be negatively impacted often leading to severe systemic failure in some people.

Like Runners are strong in ways that relate to running. However, a running stride involves only the lower body and movement in one plane—sagittal (i.e., forward and backward). This is simply because a properly aligned yoga pose involves using all the muscles in a variety of planes. The muscles that are weak fatigue quickly, and those that are tight scream for release—thus, the jelly-leg syndrome. Additionally, a by-product of becoming stronger is greater muscle tone. Yoga helps shape long, lean muscles that do not hinder free range of movement in joints

### **BIOMECHANICAL BALANCE**

Overusing some muscles while under using others creates muscular imbalances, which affect the entire musculoskeletal balance and impairs biomechanical efficiency. For mostly sports persons, biomechanical imbalances eventually lead to pain and injury. Depending on the action, a muscle is either contracting or lengthening For example, if you make a fist and lift your forearm, the biceps contracts while the triceps stretches. If you want showy biceps and do repeated biceps curls to pump up the muscle, the triceps will shorten and you could lose the ability to straighten your arm. A healthy balance is to work to both contract and stretch to maintain muscle equilibrium as well as functionality. For example, when stretching the hamstrings, the quadriceps need to contract.

### **BENEFITS FOR SPORTS**

Sports can lead to injury because of its repetitive nature and the resulting musculoskeletal imbalances. On a physical level, yoga restores balance and symmetry to the body, making it the perfect complement to sports. Runners are often drawn to yoga to deal with specific issues, such as improving flexibility or helping with an injury.

### **CONCLUSION**

Yoga offers new learning possibilities to a wider group of students than traditional sports or fitness curriculum during this Covid -19 period. Additionally, adding yoga to school's curriculum will help provide a quality physical education program as modification of traditional

physical education yoga in sports as important as other think it helps us in different ways and different levels in a sports men life. Yoga can play a key role in cultivating mind control and concentration which helps a sportsperson to perform at their game. It offers children and adults an opportunity to experience success in physical activity, which can help build a foundation of strong of life. However, curriculum specialists, teachers, trainers and students should know and analyze seriously the real challenges of yoga education in classroom settings and real life as well

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## COVID-19 IMPACT ON WORKERS AND LABOURS IN INDIA

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### ABSTRACT

The Indian economy has been knockout tough by the fragmented Corona virus pandemic-driven worldwide crisis. The entire world is transient through excessive vagueness. There are predominantly, two major challenges that the Indian economy is facing at this moment. First is to save the nation from the feast of Corona virus (COVID-19), which is a health emergency. Saving lives is the most important, the principal concern of the government. Second is to save the economy from the unfolding economic uncertainty due to the dual effects of the Corona virus pandemic and the global and national lockdown.

The economic crisis severe outcome of the virus is grim, and much forbidding for developing countries like India. The epidemic has already exposed the health susceptibilities facing India, exclusively its rural poor and urban slum residents. As a measure to contain the community transmission of the virus, the government announced a nationwide lockdown which was extended twice during epidemic.

In this chapter, an undertaking is made to realise to the front deliberations on the employment scenario and household income during COVIN-19 epidemic, with a motivation to spell out the probable consequences on the Indian economy, especially the informal economy including the poor, the marginalised.

**Keywords:** COVID-19 Epidemic, Unorganised sector, Migrant workers and labour force, Revival Strategy.

### INTRODUCTION

The unorganised sector, in spite of being a enormous contributor to India’s GDP, is often ignored when it comes to sympathetic policies especially in times of crises. Presently, with the spread of the COVID-19 virus, there is substantial supporting by governments, policymakers and health authorities for ‘social distancing’ and preservation of proper hygiene. This implies curtailing contact with the outside world and taking protective personal sanitation measures such as frequent use of hand sanitisers, wearing masks when ill and other such. While these advisories may seem simple enough to carry out for a hefty proportion of the formal sector workforce, they are exclusionary towards informal sector workers as it is unbearable for them to observe these measures due to the nature of their livelihood.



## IMPACT OF COVID-19 WORKERS AND LABOUR IN INDIA

The impact of a little less than three month lockdown is turning out to be immense. Since economic activities have come to a standstill, factories are not running, establishments are closed, and most markets are shut, there is a disruption in work, wages/income and food--all three interconnected for crores of people in India. Almost 90% of workers in India work in the informal economy that part of the economy which thrives on daily work, and daily cash, with little provisions of employment protection. Like demonetisation, the current lockdown has exposed millions of workers and their families to starvation, hunger, death and very bleak future prospects.

- a. Local wages aren't concerned about a loss of income because they are still going to some of their customer households. Some have given paid leave, while others have refused leave so on average every domestic worker has at least one house she still needs to go to. They are therefore worried about the risk to their health, but none of them feel like they have the freedom to take unpaid leave even, because they will need the employment once the pandemic has abated. Some domestic workers in Bihar however report that they have been placed on unpaid leave, due to hygiene issues raised by their employers and are concerned about making endsmeet.
- b. Street hawkers have been very severely hit across states. Markets being shut down means no income and so they have taken to becoming mobile vendors. Moving around constantly to try and evade the police while finding a market or clients increases their exposure.
- c. Home-based workers are concerned about money and income effects. Some report that past payments aren't being fulfilled, and they don't have the capacity right now to meet contractors and bargain for more. Health is less of a concern for them.
- d. Weavers report similar concerns about past payments not being settled and a drop in work. Weavers also mentioned that their entire families were involved in the same trade and therefore the entire family has been very severely affected in one fell swoop.
- e. Tailors, Those in the tailoring, embroidering productions are seeing a sweeping fall in demand for their work as weddings have been called off and there are fewer drops in clients.
- f. Tobacco Products Workers who work in groups in a tactile employment are very concerned about their own health and the income effects of the virus. They are unable to bring in products to make their beedis, or go out and sell what they have made. This is compounded by the impacts of the NRC protest earlier this year, which has resulted in a complete depletion of savings across the board.
- g. Factory workers have been laid off. Auto rickshaw drivers are seeing a massive drop in demand. Daily wage labourers have stopped finding work.
- h. Construction workers, construction work has stopped entirely. The Punjab government has proposed immediate relief but nothing is forthcoming in some state.
- i. Artisans are unable to collect payments for their previous sales. Additionally,

this is when the yearly cycle of production work starts, so they are concerned that they are falling behind on work for theyear.

- j. Waiter Employee, Those in the hospitality business are seeing a drastic drop in demand, be it a hotel. Catering services have seen a drop in demand for their tiffins as offices are shutting down so cafeterias aren't necessary.
- k. Agriculture workers in some state are being forced to sell their wares at low prices because they are limited to the local market. Big vendors are not coming in anymore to buy vegetables for bigger markets. Additionally, rumours about misshapen vegetables are affecting sales, and produce is therefore going to waste.

## REINFORCEMENT

COVID-19 is a global pandemic which has affected countries across the world. This has also given rise to exemplary efforts by various governments to protect informal sector worker's health and livelihoods. Many governments have successfully contained the spread of COVID-19 and are now working to revive their local economies. Additionally, experts within the Indian space have suggested multiple measures to support the economy in India and how different stakeholders (with a focus on the government) can enable this. Researching into what has been suggested and implemented by economists, academicians, policy-makers and governments locally and globally, certain recommendations have been compiled that highlight best practices

- a. Ensuring cash-less health care services for victims of COVID-19
- b. Operationalizing cash transfers to cover income loss and unemployment
- c. RBI should provide specific guidance to NBFCs on expected credit loss
- d. Provide greater clarity on the repayment holiday directive
- e. Step up liquidity to the banking system
- f. Finance government's fiscal measures with Perpetual Bonds
- g. Ensure adequate provision of banking services throughout the country
- h. Ease restrictions on External Commercial Borrowings to allow the raising of low-interest debt for NBFCs and MFIs
- i. Infusion of Equity into Public Sector Banks
- j. Clear all pending dues to MSMEs
- k. Strengthen the Public Procurement Policy

## CONCLUSION

India's national lockdown amidst the COVID-19 pandemic has unfavourably interrupted to unorganised structure of country. Pandemic has knockout practically every sector of the economy in India and the recovering process is difficult at such times. Not only India but the whole world is facing such an economic crisis and for coping up with the pandemic loss the organizations which have the responsibility to balance the economy in such adverse conditions are taking steps to give a helping hand to the countries falling apart economically at the global or international level. It is migrant population. Wanting jobs and money, and with public passages shut down, hundreds of thousands of migrants were forced to walk

hundreds of miles back to their home villages – with some dying during the journey.

The impact of a little less than two-month lockdown is turning out to be immense. Since economic activities have come to a standstill, factories are not running, establishments are closed, and most markets are shut, there is a disruption in work, wages and food all three interconnected for crores of people in India. Almost 90% of workers in India work in the informal economy that part of the economy which thrives on daily work, and daily cash, with little provisions of employment protection. Like demonetisation, the current lockdown has exposed millions of workers and their families to starvation, hunger, death and very bleak future prospects

Local authorities followed with measures such as creating strict containment zones to close off hotspots, which left millions of migrant workers stranded. The country’s rapid response slowed down the spread of the disease, but also raised concerns about exacerbating existing inequalities and vulnerabilities. As India has started to relax some lockdown restrictions, speakers discuss the impact of the COVID-19 virus and containment measures on the most vulnerable groups in India, and explore the social policy measures and employment opportunities that can protect informal and migrant workers from hunger and extreme poverty.

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## **MENTAL HEALTH AND PHYSICALHYGEINE OF THE CHILDREN TO OVERCOMING THE COVID- 19**

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### **ABSTRACT**

Intensified Mission Indradhanush 2.0 (IMI 2.0), the second phase of the initiative launched on October 31, 2019. By the end of year 2019 people don't thought that a new type of coronavirus began making people sick with flu-like symptoms cold such as a sore throat, congestion, or a running nose, chills, muscle pain, headache, a loss of smell or taste. The virus spreads easily and has affected the world the virus can be more serious in some people. This is a unique virus and we are still learning how it affects children or pregnant women. Children who have these symptoms should seek medical care. Early diagnosis and treatment are critical some kids are having symptoms cause by inflammation throughout the body, sometimes several weeks after they were infected with the virus. Avoid crowded areas, confined and enclosed spaces with poor ventilation, and try to practice physical distancing from people in crowd Wear fabric masks when in public places where there is community transmission and where physical distancing is not possible Across the Globe, due to the spread of coronavirus disease (COVID-19), children are affected by physical distancing, quarantines and nationwide school closures. Some children and youth may be feeling more isolated, anxious, bored and uncertain. They may feel fear, and grief, over the impact of the virus on their own circle. We will also introduce children to creative content that will entertain and provide a much-needed escape into the fun and magical worlds of imagination.

**Keywords:** Mental health, physical hygiene, children.

### **INTRODUCTION**

Our nation is busy with project like Mission Indradhanush, launched in December 2014, aimed to ensure 90% of kids would be vaccinated by 2020. Under Intensified Mission Indradhanush 2.0 (IMI 2.0), the second phase of the initiative launched on October 31, 2019, immunization is set to be carried out in 271 districts across the nation where fewer than 70% infants are currently vaccinated. But what happened no one imagine it People all over the Globe at the end of 2019 don't thought that a new type of coronavirus began making people sick with flu-like symptoms cold such as a sore throat, congestion, or a runny nose, chills, muscle pain, headache, a loss of taste or smell, nausea or vomiting, diarrhea, tiredness. The illness is called coronavirus disease-19 — COVID-19, for short. The virus spreads easily and has affected the World. The virus can be more serious in some people. And some people not have the symptoms at all. The virus is spread through respiratory droplets from an infected person (generated through coughing, sneezing, talking, singing) get into the mouth, nose or eyes of people who are nearby. People may also become infected by touching their mouth, nose or eyes after touching surfaces contaminated with the virus. The COVID-19 virus may also survive on surfaces for a few hours

to several days, although simple disinfectants can kill it. Airborne transmission of the virus, also known as aerosol transmission, can occur in health care settings where certain medical procedures generate very small droplets, called aerosols that linger in the air. In addition, you’ve probably heard reports about the possibility of short-range airborne transmission – particularly in poorly ventilated, crowded indoor area, where people who are infected are spending extended periods of time close to others. So far, the evidence suggests that airborne transmission of COVID-19 over long distances is unlikely. Based on what we currently know, transmission of COVID-19 is mainly occurring from people when they have symptoms (including mild symptoms), and can also happen just before they develop symptoms, when they are in close proximity with others for prolonged duration. While someone who never develops symptoms can also pass the virus to others, there’s ongoing research into how often this is the case.

### **HOW COVID-19 AFFECTS THE CHILDREN?**

- This is a new virus and we are still learning how it does affect children or pregnant women. We know it is possible for people of any age to be infected and transmit the virus, although older people and those with pre-existing medical conditions seem more likely to develop serious illness. There are reports of a rare but serious multisystem inflammatory syndrome affecting children and adolescents, possibly associated with COVID-19. Clinical features can include but are not limited to: fever; rash; red or pink eyes; swollen and/or red lips, tongue, hands, feet; gastrointestinal problems; low BP; poor blood flow to organs; and other signs of inflammation.
- Many of these children have tested positive for COVID-19. However, it is not known for sure whether COVID-19 infection is triggering this condition. So far, these cases have been reported mostly in North America and Europe. They do not know yet whether the condition is present in other parts of the Globe and just not yet recognized. Children who have these symptoms should seek medical care. Early diagnosis to treat is critical, but initial reports suggest most cases responded well to anti-inflammatory treatment. Children may be disproportionately affected by measures taken to control the COVID-19 outbreak, such as school closures and physical distancing measures. Special attention needs to be paid to prevent and minimize negative consequences for children as much as possible.
- Some kids are having symptoms cause by inflammation throughout the body, sometimes several weeks after they were infected with the virus. This is called multisystem inflammatory syndrome in children (MIS-C). Doctors are trying to find out how these symptoms are related to coronavirus infection. Symptoms seen in kids have included: fever belly pain vomiting or diarrhearash neck pain red eyes red, cracked lips swollen hands or feet.
- Covering the mouth and the nose with flexed elbow or tissue while coughing or sneezing. Dispose of used tissue immediately Keep at least 2 meters distance between yourself and others. Regular cleaning and disinfect frequently touched surfaces like phones,

doorknobs, light switches and counter tops Seek medical care early if you or your child has a fever, cough, difficulty breathing or other symptoms of COVID-19 Avoiding crowded areas, confined and enclosed area with poor ventilation, and try to practice physical distancing from people in public Wear masks when in public places where there is community transmission and where maintaining physical distance is difficult.

- Keep all indoor area well ventilated The wearing of a medical mask is advised if you have respiratory symptoms (coughing or sneezing) to protect others, or if you are caring for someone who may have COVID-19. If masks are worn, they must be used and disposed of properly to ensure their effectiveness and to avoid any risk of transmitting the virus. Disposable face masks can only be used once. The wearing of a mask alone is not enough to stop infections and must be combined with frequent hand washing, covering sneezes and coughs, and avoiding close contact with anyone with cold or fever like symptoms (coughing, sneezing, flu). Continue to follow good hand and respiratory hygiene practices like regular hand washing so that your child is protected against other viruses and bacteria causing diseases. As with other respiratory infections like the runny nose with fever, seek care early if you or your child are having symptoms, and try to avoid going to crowded areas (workplace, schools, public transport), to prevent it spreading to others.

## **WHAT PRECAUTIONS SHOULD TAKE IN TRAVELLING WITH CHILDREN DURING COVID-19?**

Person who is planning a trip should always follow local and national guidance on whether it is advisable to travel. People who travel should check the advisory for their destination for any restrictions on entry, quarantine requirements on entry, or other relevant travel advice. Follow the same personal protection measures during travel as one would at home. While traveling, all parents should strictly follow hygiene measures for themselves and their children, such as washing hands properly and maintain social distancing with anyone who is coughing or sneezing. Additional recommendations include: Clean the seat, armrest, touch screen, etc. with a disinfecting wipe once inside an aircraft or other vehicle. Also use a disinfecting wipe to clean key surfaces, doorknobs, remote controls, etc at the inn or other accommodation where children are staying.

The pandemic has hit children in BPL families the most. The exodus of migrant workers from hostile metropolises has severely affected the well-being of their children who took arduous road trips to reach their homes in villages. The National Commission for the Protection of Child Rights has issued an advisory for care and protection of children moving with migrant families, and children living on streets and childcare institutions during the pandemic. Despite the efforts to ensure that no child is left in difficult circumstances, the media coverage showed that children forced to travel long distances suffered extreme exhaustion and scarcity of food, water and medical aid, together with increased exposure to virus. Amid COVID-19, homelessness is another serious concern facing the poorest, as many of them have violently faced eviction. Many families who reside in rented houses have been thrown out of the houses with their children.

## **MENTAL HEALTH DURING THE PANDEMIC:**

Across the Globe, due to the spread of coronavirus disease (COVID-19), children are affected by social distancing, quarantines and nationwide school closures. Some children and youth may be feeling more isolated, anxious, bored and uncertain. They may feel fear, and grief, over the impact of the virus on their families. We will also introduce children to creative content that will entertain and provide a much-needed escape into the fun and magical worlds of imagination. We cannot know what will happen next with COVID-19. It is clearly a serious challenge to all, especially health providers and governments. What can be sure of is two things: (a) COVID-19 will continue to spread and cause disruption; and (b) even when COVID-19 fades and treatments can be found, there will be a next virus or pandemic which will impact the world. The opportunity of the present moment for all engaged in online learning is to position this pedagogy not just as a “quick response” but as a way of inhibiting the spread of this and the next communicable disease. The sooner we help learners master the specific skills of being an effective and efficient online learner, the better. Online learning is a life-line for many students caught in the consequences of the spread of the virus, but may also be a way of coping with two weeks of home confinement for all: there is a lot that can be learned in fortnight.

## **JOIN WITH CHILDREN IN ONLINE**

Create environment for the child to have safe and positive online interactions with friends and family. Connecting with others is more important than ever at the moment and this can be an excellent opportunity to model kindness and empathy in “virtual interactions”. Help the child recognize and avoid misinformation and age-inappropriate content that may increase anxiety about the COVID-19 virus. Many digital resources from credible organizations like UNICEF and the World Health Organization are available to learn about the virus together. Spend time with the child to identify age appropriate apps, games and other online program me.

## **HEALTHY ONLINE HABITS**

Promote and monitor good behavior online and on video calls. Encourage the children to be kind and respectful to classmates, to be mindful of what clothes they wear and to avoid joining video calls from casuals. Familiarize with school policies and helplines to report cyber bullying or inappropriate online content. As children spend more time online, they can be exposed to more advertising that may promote unhealthy foods, gender stereotypes or age-inappropriate material. Help them recognize online ads and use the opportunity to explore together what is wrong with some of the negative message There are two kinds of online learning and teaching that schools will need to balance based on their circumstances: synchronous(happening collaboratively and at the same time with a group of online learners and usually a teacher) and asynchronous(happening at any time, not necessarily in a group, but with teacher feedback).Schools should not assume that synchronous teaching is required or even desirable in order to support effective learning. The goal is not to try to re-create face-to-face (F2F) classrooms, which is impossible to do. Online and blended learning provide opportunities for learners to work more independently, expand their agency, and learn to use tools and strategies that they otherwise might not have. While it is not recommended to experiment in emergency

situations, innovation, creativity and resilience are required to make things work. Most schools will discover they need to be adaptive and fast-thinking in order to ensure that learning continues in a right way.

## **SAFE COMMUNICATION**

An honest dialogue with children about how they communicate with whom. Make sure they understand the value of kind and supportive interactions and that mean, discriminatory or inappropriate contact is never acceptable. If children experience any of these, encourage them to tell or a trusted adult immediately. Be alert when child appears to be upset or secretive with online activities or if they are experiencing cyberbullying. Work with the child to establish rules on how, when and where devices could be used. In most circumstances it is possible to assign activities and discussions so that students seek out the physical experiences they need, then bring back evidence of and reflections on what they have done. This is possible with all age groups, depending on the amount of supervision they need to conduct physical activities. For younger learners, special software that uses video evidencing and adult reflection is the best option. Parents or guardians will need to supervise younger learners in their play and learning activities—the school needs to provide some basic guidelines on what to observe. The school should also set up video conferencing with learners and guardians to discuss the children’s development. For students who are not under quarantine but separated from campus, it is possible to use libraries, sports facilities, or even art galleries as part of their learning. Some colleges and universities can provide space for science and art activities. Online databases for resources are available through most library subscriptions. If students are under quarantine or must remain indoors, intelligent tutors and virtual learning environments can provide some support, especially for science-related activities. There are many open-source and free options for virtual science labs, galleries, physics simulations, etc that can be used to support students. Physical health activities that can be conducted indoors are also reasonable options for students under temporary lockdown.

## **UTILIZE TECHNOLOGY TO PROTECT**

Check that the child’s device is running the latest software and antivirus programs, and that privacy settings are on. Keep webcams covered when not in use. For kids, tools such as parental controls, including safe search, can help keep online experiences positive. Be cautious of free online educational resources. Your child should never have to provide a photo or their full name to use these resources. Remember to check the privacy settings to minimize data collection. Help your child learn to keep personal information private, especially from strangers. There are two major areas in online learning where privacy and data protection must be considered. • Sharing personal data via the internet Images, videos, or student submissions are all considered “personal information “under GDPR rules. It is required for GDPR countries (and recommended for others) that any information created by students, or with them included, is anonymized, blurred out, or otherwise protected unless the guardians give formal permission in writing that the information can be used. If the student is considered a legal adult in Online learning, teaching and education continuity planning for schools in their country of residence, they can give formal permission, but guardians informed. Children under the age of 13 must *not* participate in immoderate social media activities as part of their learning. There are moderated sites for

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younger users/sites that permit moderators to be added (teachers and guardians). If the school uses social media as part of its contingency learning plan, the personal information of students, teachers, other staff or guardians should not be used or transmitted to third parties online. If the school uses learning management or reporting systems, the provider must be able to prove their systems are GDPR-compliant or the school must prove that GDPR rules do not apply to any member of the school community. Video conferencing and recording Just as with personal information, video imaging of minors needs permissions from parents or guardians for all age groups. With learners under the age of 11, videoconferencing should happen with said guardians present. Learners can also chat in groups regardless of age, though one-on-one conferencing with students is best for feedback on individually-assigned activities and general wellness. As much as possible, video conferencing should be set up to eliminate backgrounds that provide information on learners’ personal lives and locations. A simple background is best. Personal names should be avoided in any chat invites or titles. For webinars, the student and guardian should be informed if the e-conference will be recorded.

### **CHILDREN SHOULD ENJOY AND EXPRESS THEMSELVES**

Spending time at home can be a great opportunity for your children to use their voices online to share their views and support those in need during this crisis. Encourage the child to take advantage of digital tools that get them up and moving, like online exercise videos for kids and video games that require physical movement. Remember to balance online recreation with offline activities, including time outside if possible.

Though the children get many chances to learn many things at home we should take care of their physical and mental health.

- Nutrient sattvik food to be given to boost their immunity such as fruits and nuts.
- Expose them in the sunlight and in the open fresh air it will increase the level of fitness.
- To avoid physical stiffness the physical exercises are very helpful

Physical exercise such as ground workout. Yogic practices such as suryanamaskar and pranayama are very helpful which will improve the physical immunity and give mental clarity to the children. These practices activate the parasympathetic nervous system which will reduce the stress level. Though these are our ancient practices they are relevant to the present scenario. It is our duty to protect the children and bring them up healthier so that they will become leaders of the future. Yogic practices which are very good for maintaining the health of the children are given in the following table.

## YOGIC PRACTICES FOR CHILDREN TO MAINTAIN THE HEALTH DURING COVID-19

System and Symptoms	Benefits of Yogic Practices	Related Yogic practices
Affects CNS	Energize hormones; preserve electrical transmission, balances biological clock; sharpen the neurosensory skills; brain metabolism activated, nerves become light; recovery is good.	Suryanamaskar, vrksasana, vipareethakarani, ushrasana, Ardhamatsyendrasana, Paschimottanasana, yoga mudra, sir, suryabhedana, Ujjayi, NadiShodhana Pranayama, Meditation.
Impairment/ Dysfunction/ inflammation/ swelling at brain	Fresh blood goes to brain. Blood reaches to remotest cell in the brain	Mainly Suryanamaskar, Forward bends, inversions Yoga Nidra, Meditation
Loss of speaking ability	Hypersensitivity of the nerves is toned down.	Mantras, Hamsasana, matsyasana, suptavajrasana, simhasana, , bhramari, ujjayi
Diminished sense of smell & taste	Flow of saliva is good ; nasal membranes are receptive and quiet; promotes immunoglobulin –A in saliva to overcome the problems	Mainly Inverted poses, Forward bends, Standing asanas, NadiShodhana pranayama
Heart ailments	Heart rate and pulse rate come down; Massages the heart; blood pressure is regulated; arteries and veins become soft and elastic.	Makarasana, Matsyakridasana, Vipareethakarani, SethubandaSarvangasana, AdhomukhaSvanasana, Savasana, Siddhasana, Yoga Nidra, Ujjayi, Bhramari
Stroke / Blood test	Elasticity of tissues is maintained. Prevent change in pressure; circulation is good	To avoid mainly AdhomukhaSvanasana, Forward bends, inverted asanas, Half Halasana Yoga Nidra, AjapaJapa
Death of cells	Remove free radicals in the cells. No cellular exhaustion occurred. Vitality of the cells is maintained	General all round Yogic Practices
High fever	Help speedy recovery	Bastikriya, Ujjayi, Yoga Nidra
Headache/ migraine	Improve circulation and soothing the sympathetic nerves. Essential for introverting the senses and mind; maintain cerebral blood flow	Forward bends, AdhomukhaSvanasana, Shashangasana, Sirshasana, vipareethakarani, Mastyasna

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## COVID-19: IMPACT ON UNORGANIZED SECTORS IN INDIA

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### ABSTRACT

Covid-19 is an pandemic which has presently ruling the entire world, the beginning the outbreak was just threaten the people but later on it stated to acquire the people of India including unorganized sector like plantation labor, handloom workers, fishermen, weavers, toddy tappers, beedi workers etc. As a NSEUS report says that 95% of the employed persons in India are belongs to unorganized sector. So the pandemic has numerous impacts on unorganized sector so the government of India has taken measures to handle this imbalance by formulation of suitable welfare schemes for unorganized workers. Life and disability cover is provided through Pradhan Manthri Jeevan Jyothi Bima Yojana and Pradhan Manthri Suraksha Bima Yojana to the unorganized workers depending upon their eligibility.

**Keywords:** Covid-19, disability, unorganized sector, numerous, outbreak.

### INTRODUCTION

Part of workforce who have not been able to organize in pursuit of a common objective because of constraint such as

- ✓ Casual nature of employment
- ✓ Ignorance and illiteracy
- ✓ Small size of establishment with low capital investment per person employed
- ✓ Scattered nature of establishments
- ✓ Superior strength of employer

“The unorganized sector consists of all private enterprises having less than ten total workers, operating on a proprietary or partnership basis.” This pandemic affected unorganized workers mostly who are daily wager or those who are working in MSME due to outbreak the problem of employment have increased and the problem of migration have been hiked.

### RESEARCH OBJECTIVES

- ✓ To study the impact of Outbreak on Unorganized sectors.
- ✓ To make appropriate suggestions towards unorganized sectors.

## **RESEARCH METHODOLOGY**

The data was collected from various web-based learning sources, journals, discussion and conversations directed in news channels.

## **IMPACT OF COVID-19 ON UNORGANIZED SECTORS**

### **AGRICULTURE**

90% of the workforce in the agricultural sector involves people from the unorganized sector. The impact of COVID-19 on the agricultural sector and those who work as agricultural wage labourers are complex and vary among different regions. Although there are a lot of issues, pointing each and every one of them won't be feasible. However, there are primarily two-three aspects worth noticing here. These are:

- ✓ Lack of Labour Availability /Manual Labour.
- ✓ The inability to access the market because of lack of transportation system and supply chain disruption.
- ✓ Increase of Loan debts and Liability.

### **DAILY WAGE LABOURERS**

The Manufacturing sector of India accounts for 29.73% to the GVA(Gross Value Added) of the economy and approximately 16% of the global GDP as of 2018. The same goes for the Construction work going across the country. Being a significant part of the economy, it becomes important to understand the impact of COVID-19 impact on the workforce which is involved in the sectors of manufacturing, construction and other workplaces using daily wage labourers as their workforce.

### **HOUSEHOLD WORKERS**

The lockdown and social distancing norms seem to be the best possible way to stop the spread of this contagious virus. However, it also renders thousands of household workers jobless where they fight with coronavirus and hunger at the same time. These workers are on a daily, weekly or monthly job basis. They are in a dismal state because they also face problems like domestic violence at their homes, where they are forced to be quarantined. Recent studies also show that there has been a rise in cases of domestic violence across the country, and still a lot of cases go unreported since women are not able to leave their homes.

## **CHALLENGES AHEAD**

One of the major challenges which shall be faced post the lockdown and normalization of COVID-19 crisis will be the lack of data or details which are available as of now, to observe the problems faced by people belonging to the unorganized sector. Lack of statistics will further result in the improper implementation of policies since the policymakers won't be having a clear image as to how many people belonging to the unorganized sector can benefit from their relief policies.

Also, another hurdle is that even after the facilities and resources provided by the government, a large chunk of the daily wage labourers is not able to avail them. For instance, most of these daily wage labourers are unable to access the ration being provided by the govt. As they do not have white ration cards since they usually migrate from one place to another.

## **CONCLUSION**

Through this article, we have seen the impact on the unorganized sector by taking into consideration the major areas where there is the involvement of such a workforce. By doing so we can predict the future implications which they are likely to face, and what the authorities need to do at this stage. Also, Fighting against the odds of coronavirus needs a two-fold approach where the policies need to ensure the sustainability of the economy and the survival of people belonging to the unorganized sector of the country.

It is impossible to ignore this section, as it will have a more detrimental impact on the industries and will further affect the organized sector. Unorganized sector people have unstable sources of income, but they still contribute to the national income in a very substantial manner, in comparison to that of the organized sector of the economy.

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## IMPACT OF BIO MEDICAL WASTE ON ENVIRONMENT

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### ABSTRACT

#### “Be a part of solution not part of the pollution”

One of the important issues which has arrested the minds of many medical practitioners, environmentalists and the academicians is the issue of Bio-medical waste and its impact on environment. The concept of Bio-medical waste on Environment leads to many problems in the civil society. The nature of environmental pollution may be classified into biological, chemical and radio-active. The bio-medical waste is highly hazardous in nature, if not properly handled and disposed of systematically it definitely fatal to the environment. Effective Bio-medical waste management is mandatory for healthy humans and cleaner environment. The improper management of bio medical waste causes serious environmental problems to air, water and land. Although pollution cannot be mitigated completely yet, can be reduced to a greater extent and minimize and risk through proper management of bio-medical waste.

This Research Article concentrated on the meaning of Bio-medical waste and impact of bio-medical waste on environment. And Researcher also discussed the impact of medical waste during covid-19 period. Management of waste presupposes a scientific approach to the process of waste generation, storage, transport, treatment and its disposal. It is of utmost importance that the bio medical waste be managed in environmentally sound manner, which involves proper understanding of risks associates with the handling of such wastes.

**Keywords:** Bio-Medical Waste, Environment, Hazardous, Dispose, Effect.

### INTRODUCTION

Right from mother’s womb man needs unpolluted air to breath, uncontaminated water to drink, nutrition food to eat and hygiene condition to live in. These elements are *sine qua non* for sound development of human personality. In the absence of these seldom all the faculties of man grow to their fullest extent. Man in order to survive, adapts itself to its environment. Environment includes water , air and land and the interrelationship which exists among and between water, air and land and human beings, other living creatures, plants, micro-organism and property.<sup>2</sup>To protect environment man rarely pays due attention, this attitude adversely effects on environment, as a result environment pollution is increasing. Pollution may be defined as

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<sup>2</sup> Shyam Divan. Armin Rosencranz, Environmental Law and Policy in India, Cases, Materials and Statutes, (2001), Second Edition.

contamination of the environment in such a way that it creates hazards or potential hazardous to health and well beings of living and non- living beings. The common effect of pollution is that it ruins natural composition of substances, it interferes with food chain, carbon cycle, nitrogen cycle, oxygen cycle, hydrogen cycle and thus causes damages to the plant and animal life. It makes the survival of the living being difficult and troublesome, pollution affects not only the living beings but also the property building and other abiotic substances.<sup>3</sup> Where pollution takes place due to some activity or without any activity on the part of human being it may be classified into natural pollution and artificial pollution i.e. depending on human activity. The source of artificial pollution includes all human activities, industrial and otherwise. There are many kind of pollution, like air pollution, water pollution, land pollution, noise pollution, radio active pollution etc. Among all pollution, bio-medical waste pollution is also one of the major environmental pollution during Covid-19.

Pollution due to biomedical waste is likely to spread disease dangerous to life and making atmosphere noxious to health. Thousands of tons of biomedical waste originating from hospitals, nursing homes and clinics in the form of cotton swabs and bandages infected with blood, needles, catheters, human issues, body parts etc, is dumped in open garbage bins on the roads in most parts of the country. This causes serious pollution of environment which poses threat to the health of human, ecology, ecosystem, bio-diversity, health of animals, plants etc. Improper management and irresponsible handling of biomedical waste has created alarming threats to the environment by its hazardous effect upon it which directly results in perilous consequences leading to degradation and decay of environment. In the interest of health of the people as well as clean and pollution free environment proper handling of hazardous waste including Bio-medical waste is necessary. Biomedical waste is generated mainly in human and animal hospital, nursing homes, clinics, dispensaries, blood banks, animal houses and research institutions as well as in households. These different sources of hazardous wastes are responsible for damaging environment and ecology if they are not properly treated and disposed. These wastes so produced should be properly disposed of otherwise it would be contributing for pollution of the environment. It is not only dangerous but also a threat to human health and environment.

## METHODOLOGY

This article is a theoretical, based on secondary data that is books, journals, Government reports, etc. For the purpose of present discussion, the guidelines given by the Government to the Central Pollution Control Board during Covid 19 has been used. The Sensitive issue of the Bio-medical waste and its impact on Environment are also discussed based on the books and journals.

## MEANING OF BIO-MEDICAL WASTE

The definition of the Bio- medical waste is defined under the **Bio Medical Waste (Management of Handling Rules), 1998**. According to this rule, ‘Bio- medical Waste’ means any waste, which is generated during the diagnosis, treatment or immunization of human beings or animals or in research activities pertaining there to or in the production or testing of biological, and including

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<sup>3</sup> H.N. Tiwari, Environmental Law, Fourth edition, Allahabad Law Agency, Law Publishers, Page No. 26



categories mentioned in Schedule.<sup>4</sup> It is also noted that, all the waste generated in a health care setting including the general waste as well as the bio-medical waste is referred as ‘Hospital Waste’, ‘Health Care Waste’, ‘Clinical Waste’ and ‘Regulated Medical Waste’<sup>5</sup> so on accordingly. The Bio-Medical Waste means any solid, fluid or liquid waste including the containers and any intermediate product, which is generated during the diagnosis, treatment or immunization of human beings or animals. In other words the rubbish containing human tissues, baby excreta, unused drugs, swabs, disposable syringes and sticky bandages etc. constitute Bio-medical Waste.<sup>6</sup>

Under **Basel Convention of 1989** Bio-Medical Waste is also considered as one of the hazardous wastes. Under the scope of the Convention of 1989 Article I states ‘Hazardous Waste’<sup>7</sup> which includes wastes that belong to any category contained in where as Annex – I have the list of the categories of wastes to be controlled as:

Y1 referring to clinical wastes from medical care in hospitals, medical centers and clinics;

Y2 wastes from the production and preparation of pharmaceutical products;

Y3 wastes, pharmaceuticals, drugs and medicines and

Y4 wastes from the production, formulation and use of biocides and phyto pharmaceuticals.

**World Health Organization** (WHO) defined ‘Health Care Waste’<sup>8</sup> includes all the waste generated by health-care establishments, research facilities, and laboratories. In addition, it includes the waste originating from “minor” or “scattered” sources such as that produced in the cases of health care undertaken in the home (dialysis, insulin injections, etc.,)

## CLASSIFICATION OF BIO-MEDICAL WASTE

The Biomedical wastes are classified into **hazardous** and **non-hazardous** wastes. It is required to treat and dispose the similar wastes accordingly. The disposal would be easier when the wastes are segregated according to their classified categories mentioned under the Biomedical Waste Rules<sup>9</sup> and also requires strict compliance of the same under the law. When the wastes are classified and segregated for treatment and disposal it would be necessary and helpful to place it in particular type of container for disposal.<sup>10</sup> About 75-90 percent of the biomedical waste is innocuous and as Harmless as any other municipal waste. The remaining 10-25 percent differs from other waste and can be injurious to human or animal health and harmful to the environment. If both these types are mixed to gather then the entire lot becomes harmful.<sup>11</sup>

<sup>4</sup> See Rule 3(5) Bio-Medical Waste (Management and Handling) Rules, 1998

<sup>5</sup> Ayliffe GAJ, Clinical waste, how dangerous is it? Current opinion in infectious diseases 1994;7:499-502.

<sup>6</sup> JK-Practitioner, Vol.8 NO. 4, October-December 2001.

<sup>7</sup> Basel Convention on the Control of Transboundary Movements of Hazardous Wastes and their Disposal, 1989.

<sup>8</sup> Point No. 2.1.1 Definition “ Health-care waste” at p. 2, Safe Management of Waste from Health-care Activities, world Health Organisation Geneva 1999

<sup>9</sup> Refer Rule 5(1)Treatment And Disposal and Schedule I – Categories of bio-medical waste, Annexure V- The Bio-Medical Waste (Management and Handling) Rules 1998

<sup>10</sup> Refer Rule 6- Segregation, Packing, Transportation And Storage, Annexure V – The Bio-Medical Waste (Management and Handling) Rules 1998

<sup>11</sup> Mohd. Faisal Khan, Hospital Waste Management Principles and Guidelines, 13 (1<sup>st</sup>Edn., 2004), Kanishka Publishers, New Delhi.

The waste generated by the hospitals are of two types namely, general wastes and infectious wastes. General wastes are also known as communal waste or general health care wastes or non-risk waste or non-hazardous waste. General waste includes domestic wastes, packing material, non-infectious breeding from animals, garbage from hospital kitchen and other wastes materials that are non-infectious or non-hazardous to the human health or environment. These waste include solid wastes that are not infectious, chemical or radioactive. Similarly infectious waste is the waste which comes in the contact of blood and mucous membrane and is capable of transmitting viral parasitic or bacterial diseases. These Biomedical wastes are properly dispose and treat as per the prescribed rules. If the occupier or operator of a bio-medical wastes facility manage improperly, has become global problem affecting large scale environmental pollution and cause irreparable damage to human health and environment.

### **INTERNATIONAL CONVENTIONS ON BIO-MEDICAL WASTE MANAGEMENT:**

There are three international agreements and conventions which are particularly pertinent in Bio-Medical Waste Management, environment protection, and its sustainable development. These are **Basel Convention on Hazardous Waste, Stockholm Convention on Persistent Organic Pollutants, and Minamata Convention on Mercury.**

1. Basel Convention on Hazardous Waste is the most inclusive global environmental treaty on hazardous and other wastes. It has 170 member countries, and its objectives are to protect human health and the environment against the adverse effects resulting from the generation, management, and disposal of hazardous wastes, specifically clinical wastes from health care in hospitals, health centers, and clinics.
2. Stockholm Convention on Persistent Organic Pollutants is a global treaty to protect human health and the environment from Persistent Organic Pollutants. Persistent Organic Pollutants are toxic chemicals which accumulate in the fatty tissue of living organisms and cause damage. These chemicals are formed by medical waste incinerators and other combustion processes. The guidelines on best available techniques and provisional guidance on best environmental practices were released in 2006. It deals with Best Environmental Practices including source reduction, segregation, resource recovery and recycling, training, and proper collection and transport.<sup>12</sup>
3. Minamata Convention on Mercury is a global treaty to protect human health and the environment from the adverse effects of mercury. On October 10, 2014, in Japan, more than 90 nations signed the first new global convention on environment and health. This treaty includes the phasing out of certain medical equipment in health-care services,

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<sup>12</sup> Revised Draft Guidelines on Best Available Techniques and Provisional Guidance on Best Environmental Practices of the Stockholm Convention on Persistent Organic Pollutants. Geneva Secretariat of the Stockholm Convention; 2006 Secretariat of the Stockholm Conventio.

including mercury-containing medical items such as thermometers and blood pressure device.<sup>13</sup>

## **VARIOUS IMPACT OF BIO-MEDICAL WASTE ON ENVIORNMENT:**

**IMPACT OF BIO-MEDICAL WASTE ON AIR:** All forms of life depends on Air. Human beings also need a continuous supply of air to exist. The human body is cooled by the air contact: the special senses of hearing and smell function through air transmitted stimuli, disease agents may be conveyed by air. Pollution of air by dust, smoke, toxic gases and chemical vapors has results in sickness and death. Air pollution signifies the present in the ambient atmosphere of substances e.g. gases, mixtures of gases and particulated matter generated by the activities of man in concentrations that interfere with human health, safety or comfort, or injurious to animals and other environmental media resulting in chemicals entering the food chain or being present in drinking water and thereby constituting additional source of human exposure. The direct effect of air pollutants on plants, animals and soil can influence the structure and function of ecosystems, including self regulation ability, thereby affecting the quality of life.

Sources of air pollution are Automobiles, Industries, Domestic sources, bio medical wastes and miscellaneous. They emit hydrocarbons, carbon monoxide, lead, nitrogen oxides and particulate matter, sulphur dioxide, nitrogen oxides and fly ash, wind borne dust, fungi, molds, bacteria etc all these contribute to air pollution. There are two types of air pollution caused by Bio-Medical Waste namely; Indoor Air Pollution and Outdoor Air Pollution. Whereas Indoor Air Pollution is caused due to poor ventilation and chemicals in the buildings of health center or hospital. Pathogens<sup>14</sup> present in the waste would enter and remain in the air in Hospital for a long period in the form of spores or as pathogens itself and it contributes to acute respiratory infections in young children, chronic, long disease and cancer in adults and adverse pregnancy outcome (such as still birth) for women exposed during pregnancy and also can cause sick building syndrome to persons working or living in the building. Whereas outdoor air pollution caused by pathogens, when waste without pretreatment is being transported outside the health care establishment, or if it is dumped openly, pathogens are released into the atmosphere and could find their way to drinking water, food articles, soil etc. and remain in the air for a very long duration and cause infections in animals and human beings. Proper waste management practice can reduce this pollution to a large extent.

**EFFECT OF BIO-MEDICAL WASTE ON WATER:** Water being indispensable part of human body. The daily intake of water is of utmost important for all physiological activities. If such daily used drinking water is polluted, the health of human beings will be badly affected. Water is also polluted due to untreated bio-medical waste into water bodies. Bio-medical waste generated by health care establishment would cause water pollution when bio-medical wastes are thrown into water without pretreatment. These wastes with highly active pathogens are responsible for contaminating the ground water or surface water. Harmful chemicals present in biomedical waste such as heavy metal can also cause water pollution.

The effects of water pollution can be classified as effects on ecosystem. Effects on animal health

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<sup>13</sup> David Lennett, Richard Guchard Gutierrez. In Minamata Convention on Mercury. Geneva: United Nations Environment Programme: 2014. Countries: List of Signatories.

<sup>14</sup> Pathogens, Micro organism capable of producing disease.

and Effects on human health. Human health effected by bio-medical waste with its factors consequentially such as increased incidence of tumors, ulcers due to nitrate pollution, increased incidence of skin disorders due to contact with pollutants, increased incidence of constipation, diarrhea and infections to intestine, dangerous effects on growing fetus in pregnant women, concentration of pollutants due to bio accumulative pesticides. According to Environmental Health and Safety at University of California, chlorine, quaternary ammonium and phenolic compounds can treat liquid or semi liquid biomedical waste. However, this method brings environmental disadvantages when used in excess to treat bio-contaminated waste water. Quaternary ammonium compounds are hazardous to wildlife, especially fish and other aquatic creatures. Bio-medical waste present at large scale contribute death of aquatic and terrestrial animals, reduced reproduction rate, increased incidence of diseases, imbalances created in secondary food chains. Environmental Protection Agency has stated that many substances in hazardous waste which includes bio-medical waste are not only mobile, but also persistent in waste may also climb up the food chain, affecting plants, animals and fish at the site of disposal or contaminated soil and then affecting other organisms that consume these food sources.

**EFFECT OF BIO-MEDICAL WASTE ON LAND:** Open dumping of biomedical waste is the greatest cause for land pollution. One of the methods used to treat Bio-Medical Waste is land filling but, it is also harmful to a limited extent. Soil pollution from biomedical waste is caused due to infectious waste, discarded medicines, chemicals used in treatment and ash and other waste like heavy metals etc, generated during treatment processes. Heavy metals such as cadmium, lead, mercury, which are present in the medical waste, get absorbed by plants and can then enter the food chains. Large amount of trace nutrient elements and other elements including heavy metals in soil are harmful to crops, animals and human beings. Radioactive wastes generated from health care establishments can cause soil pollution. Cadavers, protective clothing, absorbent paper generated in the nuclear medicine imaging laboratory will also cause soil pollution. Therefore, reducing the waste and proper treatment before disposal on land are the only way to control the land pollution.

The soil waste could be accumulated predominantly by hospital waste, household waste, animal by products, biodegradable waste, chemical waste etc. In a series of new studies, scientists have uncovered evidence suggesting that the soil in which solid waste is buried have hazardous impact on ground water because of deep fractures underground help contaminated water flow downward and reach water supplies too quickly for it to be purified. In such cases, underground water supplies can become contaminated.<sup>15</sup> When waste without pretreatment transported outside the institution and it is dumped openly, pathogen can enter the atmosphere; the pathogens can find way to drinking water, food stuff, soil etc, and remain in the surrounding air and causes diseases in animals and human beings. Proper waste management practices can reduce this pollution to a large extent.

All biomedical wastes are finally disposed on land which is meant for. Even liquid effluent after treatment is spread on land hence pollution caused to land is inevitable. However, it can be minimized to large extent through proper treatment. Soil pollution from bio-medical waste is caused by infectious waste, discarded medicines, chemicals present in the waste will get absorbed by plants and therefore excessive amount of trace nutrient elements and other elements

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<sup>15</sup> Science daily (Jan 4.2001) Columbus, ohio.

including heavy metals in soil are harmful to crops. These chemicals when exposed to animals and human beings, create serious health disasters. Emission from incinerators and open burning are harmful gases which causes cancer and respiratory diseases in animals and birds. Therefore it can be analyzed that bio-medical waste can cause health hazard to animals and birds. Harmful chemicals such as dioxin and furans in the air and heavy metals in the soil can affect the reproductive health of animals and birds. It was also revealed in one of the studies that health or endangered species was affected due to open dumping of biomedical waste.<sup>16</sup>

### **BIO-MEDICAL WASTE MANAGEMENT DURING COVID- 19:**

Live in clean and safe environment is a fundamental right of the citizen. The current Bio-Medical Waste Management 2016 rules are an improvement over earlier rules in terms of improved segregation, transportation, and disposal methods, to decrease environmental pollution and ensure the safety of the staff, patients, and public. Moreover, more use of non- poly vinyl chloride medical devices and development of newer novel, eco-friendly systems for disposal of Bio-Medical Waste should be encouraged. All participants in Bio-Medical Waste Management should pledge to guarantee a cleaner and greener environment. Though India already had Bio-Medical Waste Management Rules, 2016, to ensure safe disposal of biomedical waste generated during treatment, diagnosis and quarantine of patients with the novel Coronavirus disease (COVID-19), the Central Pollution Control Board of India has come out with special guidelines. These guidelines provide a series of steps for safe disposal of waste generated in hospital isolation wards for COVID-19 patients, testing centers and laboratories, quarantine facilities and homes of suspected patients. The Central Pollution Control Board guidelines ensured that the waste generated specifically during testing of people and treatment of COVID-19 patients is disposed of in a scientific manner. For isolation wards where COVID-19 patients are kept, the guidelines stressed that, in addition to rules regarding biomedical waste, as a precaution, double-layered bags (two bags) “should be used for the collection of waste to ensure adequate strength and no-leaks. Collect and store biomedical waste separately prior to handing over the same to Common Bio-medical Waste Treatment Facility (CBWTF). Use a dedicated collection bin labelled as COVID-19 to store COVID-19 waste and keep separately in a temporary storage room prior to handing over to the authorised staff of the CBWTF. Biomedical waste collected in such isolation wards can also be lifted directly from ward into CBWTF collection van,” said the guidelines while seeking a separate record of waste generated from COVID-19 isolation wards.

The guidelines also sought that bags/containers used for collecting biomedical waste from COVID-19 wards should be labelled as COVID-19 waste to enable CBWTFs to identify the waste easily for priority treatment and immediate disposal after getting it. In addition, the guidelines sent to all states, direct use of dedicated trolleys and collection bins in COVID-19 isolation wards and recommended that the surface of containers, bins, trolleys used for storage of COVID-19 are disinfected regularly. The Central Pollution Control Board suggested similar steps for the sample collection centers and laboratories for COVID-19 suspected patients. The pollution watchdog said opening or operation of COVID-19 ward, sample collection centers and

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<sup>16</sup> <http://www.distromed.com/introduction.htm>.

laboratories should also be intimated to the State Pollution Control Boards. The guidelines further said that the CBWTF operators “shall ensure regular sanitisation of workers involved in handling and collection of biomedical waste and that they should be provided with adequate personal protective equipment including three-layer masks, splash-proof aprons/gowns, nitrile gloves, gumboots and safety goggles. The communities need to dispose their used napkins, tissues, empty sanitizer bottles in a separate bag, to ensure the safety of municipal workers and rag pickers. It will also ensure that the cycle of garbage collection and plastic recycling don't get affected. The government should also provide safety kits to municipal workers urgently and educate them on how to handle household waste during the outbreak, to help in halting the chain of transmission.

### **ROLE OF JUDICIARY TO CONTROL AND ABATE POLLUTION.**

Judiciary played a major role to control and abate pollution in many cases such as in *M.C. Mehta v. State of Orissa*,<sup>17</sup> A Writ of Mandamus filed by the petitioner to protect the health of innocent people living in Cuttack who were suffering from pollution being caused by the Municipal Committee and SCB Medical College Hospital, alleging violation of not only Article 21 of the Constitution of India but also, the National Health Policy, the Environment Act and the Water Act. The Court took the cognizance of the issue seriously and held that the hospital authorities should install waste water treatment facility so that no polluted water would cause hazardous health and Environmental pollution.

The *Cheerans Mayura Industries v. Kerala State of Pollution Control Board*,<sup>18</sup> this case exclusively deals with the comparison of Bio-medical waste Rule 1998 regarding standard of emission that has notified under the law pertaining to incinerators. The Bio-medical wastes Rules 1998 Schedule 5 has stated the emission limits and has pointed out 5 notes that are mandatory for the installation of incinerators which are as follows;

- Incinerators should have suitably designed pollution control devices installed or retrofitted.
- Waste to be incinerated shall not be chemically treated with any chlorinated disinfectants.
- Chlorinated plastics shall not be incinerated.
- Toxic metals in incineration ash shall be limited within the regulatory quantities as defined under the Hazardous Waste (Management and Handling) Rules 1989.
- Only low sulphur fuel like L.D.O./L.S.H.S./Diesel shall be used as fuel in the incinerator.

In this case court observed that, the coconut shell was considered as an organic material and a low sulphur solid fuel, shall come within the purview of bio-medical waste rules 1998. Therefore, the court allowed the petitioner to use coconut shell as solid fuel to the incinerator to protect the health and environment.

In *Almitra H. Patel V. Union of India*,<sup>19</sup> a writ petition filed under Article 32 of the Constitution

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<sup>17</sup> AIR 1992 Ori 225,226,231,232

<sup>18</sup> The Cheerans MayuraIndustrie v. Kerala State Of Pollution Control Board, WP (C), No. 16336 of 2010.

<sup>19</sup> Almitra H. Patel v. Union of India 1997 (6) Scale 10 (SP), AIR 1998 SC 993,2001(1) Scale 568.

before the Supreme Court, seeking writs against the States and Principal Municipalities to implement ‘Cradle to grave’ Municipal Solid Waste Management. As it was detected that garbage disposal was neglected area of urban development, the city was completely in the garbage as sewage was spewing and affected many due to obnoxious smell and stagnant water around causing health problems. It was held that bio-medical waste and industrial waste should not be mixed with municipal waste and thus abide the Municipal Solid Waste Rules of 2000. Accordingly, there must be separate procedure to be followed to collect, transport, dispose, recycle and reuse of municipal solid waste, bio-medical waste and industrial waste.

*In C.S. Prakash V. The HUDA*,<sup>20</sup> question relating to hospital establishments, proper waste disposal facilities and impact on health and environment. According to the facts of the case the respondents have made constructions on the residential plot for the purpose of running a corporate hospital. Petitioners are the residents of Durgabai Deshmukh colony, which is a residential area, contended that the big corporate hospital should not be given permission to be constructed and operated in the middle of residential locality and it’s not legal. Construction of hospital is creating nuisance in the locality and proper disposal of bio medical waste is to be taken care of. In this case the judgment was clearly and elaborately stated that, the competent authority should take care of the proper disposal of biomedical wastage without committing inconvenience to the people in the around because protection of ecology and health of the populace would come under the purview of Article 21 of the Constitution of India. And also stated that the health care establishments must comply with the provisions of Bio-Medical Waste (Management and Handling Rules, 1998 for proper disposal of the medical wastes.)

In many Cases Court has rightly observed that clean and hygienic environment in an around health care establishment is a predominant feature of hospital management and added special reference to bio-medical waste management Rule for proper disposal of the bio-medical wastes. Therefore, we can say, still Judiciary is playing an important role in protecting health and environment.

## CONCLUSION

The basic principle of good Bio-medical waste practice is based on the concept of 3Rs, namely, reduce, recycle, and reuse. The best Bio-medical waste management methods aim at avoiding generation of waste or recovering as much as waste as possible, rather than disposing. Therefore, the various methods of Bio-medical waste disposal, according to their desirability, are prevent, reduce, reuse, recycle, recover, treat, and lastly dispose. Hence, the waste should be tackled at source rather than “end of pipe approach.”<sup>21</sup> For effective disposal of Bio-medical waste Management, there should be a collective teamwork with committed government support in terms of finance and infrastructure development, dedicated health-care workers and health-care facilities, continuous monitoring of Bio-Medical Waste practices, tough legislature, and strong regulatory bodies.<sup>22</sup> WHO reinforced that government should designate a part of the budget for creation, support, and maintenance of efficient health-care waste management system. These

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<sup>20</sup> C.S. Prakash V. The HUDA Writ Petition No. 5319 of 2001,

<sup>21</sup> Chartier Y. Emmanuel J. Pieper U.Pruss A, Rushbrook P. Stringer R. editors, 2<sup>nd</sup>. Geneva, Switzerland: WHO Press: 2014. Safe Management of Wastes from Health Care Activities: PP. 1-146.

<sup>22</sup> Technical Guidelines on Environmentally Sound Management of Wastes Consisting of Elemental Mercury and Wastes Containing or Contaminated with Mercury 31 October, 2011. Geneva: Basel Convention and United Nations Environment Programme: 2001. Secretariat of the Basel Convention

include novel and ingenious methods/devices to reduce the bulk and toxicity of health-care waste. Non-governmental Organization should undertake programme and activities that contribute in this incentive.<sup>23</sup>

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<sup>23</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5784295/>



## CORONA PANDEMIC – A PARADIGM FOR VIRTUAL LEARNING

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### ABSTRACT

A classroom without a teacher can be imagined but a classroom without students couldn't be imagined. But the corona pandemic in world paralyzed all routine of the whole world at a time. In that education world can't be imagined without students as corona created a social distance which was elongated in the academic calendar. Undeniably this pandemic created an unpredicted pressure on the system to succor the education of nearly 300 million children across 1.4 million schools in the country. The concept of education changed overnight and in these times of crisis, virtual learning has emerged as an indispensable resource for education. Digital technology is providing all sorts of remote learning opportunities for students across the globe and enabling teachers to create intriguing virtual experiences. This pandemic makes all those are in academic profession made to think and train about virtual learning aids and environment. From the experience of teaching faculties, an attempt has been made in this paper to study the impact of corona pandemic and shift to virtual learning for both faculty and students. In this context, this paper throws light on remote teaching and different IT infrastructure for online education. Some of important e-content development tools are also discussed.

**Keywords:** Corona, World, Education, Faculty, Virtual.

### INTRODUCTION

The state governments across the country started shutting schools and colleges temporarily due to corona virus pandemic. Not only country wide but also educational institutions around the world have temporarily closed in an attempt to contain the spread of the COVID-19 pandemic. These closures affected over 90% of the student population across the world.

#### Problem Statement

Therefore this paper will study the impact of Corona on education sector. Corona created an uncertainty in the reopen of schools and colleges. Undeniably, this is a critical situation for education sector as admission tests of universities and competitive exams are held during this period. Whole academic calendar was interrupted in this time no board exams, admissions, etc became a question to all educational institutions. On the other hand corona pandemic makes faculties worried about loss of salary or increments which may be postponed.

- The uncertainty over the exam cycle may face impact on universities in terms of decline in student admissions, internships and placements leads to low fee collection which in-turn creates deficit of working capital.
- Another major impact of this pandemic is on the paying capacity of employees in the private sector, due to uncertainty of student counseling operations.
- Many educational institutions may postpone new faculty recruitment for existing vacancies which in-turn affect quality of education.
- Total academic structure of schooling and learning, teaching and assessment methodologies affected due to closure.

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- Professional and higher education sectors are also disrupted which affects the national economic future. In India so many students took admission in abroad like the US, UK, Australia etc. are also in vague as those countries are badly affected due to COVID-19. If the same situation continues, in the long run then international higher education will be affected.
- According to the Centre for Monitoring Indian Economy’s estimation, unemployment may increase from 8.4% in mid-march to 23% in early April and urban employment rate is 30.9%.

## **POSSIBLE ALTERNATIVES FOR INTERRUPTED EDUCATION DURING COVID-19**

Immediate impact of school closures, UNESCO encouraging various nations in their efforts to mitigate the situation by facilitating the continuity of education for all through remote learning. The evolution of technology in society and business occur when unpredicted events force widespread research around a new idea. Women participation in work-force during World War II, Y2K problem, are some instances for the emergent of evolution in technology. India-born engineers are headed in Microsoft, IBM, and Adobe, which is the result of experimentation of new idea.

At this time, the corona virus pandemic drives for world-wide experimentation with remote teaching. Many indicators reflect that this crucial crisis is going to bring a drastic transformation in many aspects of life. Education could be one of them if remote teaching and virtual learning proves to be a success.

## **IT INFRASTRUCTURE FOR ONLINE EDUCATION**

As numerous folks whose daily schedules became a note of virtual meetings can attest, there are hardware and software issues that has got to be addressed before remote learning can really pop out. we've little question that digital technologies (mobile, cloud, AI, etc.) are often deployed at scale, yet we also know that far more must be done. On the hardware side, bandwidth capacity and digital inequalities need addressing. The F2F setting levels many differences, because students within the same class get an equivalent delivery. Online education, however, amplifies the digital divide. Rich students have the newest laptops, better bandwidths, more stable wifi connections, and more sophisticated audio-visual gadgets.

Software for conference calls could also be a decent start, but it can't handle some key functionalities like accommodating large class sizes while also providing a customized experience. Even during a 1,000-student classroom, a teacher can sense if students are absorbing concepts, and may change the pace of the teaching accordingly. A student can sense whether or not they are asking too many questions, and are delaying the entire class. Is our technology adequate to accommodate these features virtually? What more must be developed? Instructors and students must note and will discuss their pain points, and facilitate and demand technological development in those areas.

In addition, online courses require educational support on the ground: Instructional designers, trainers, and coaches to make sure student learning and course completion. Digital divide also exists among universities, which can become apparent within the current experiment. Top private

universities have better IT infrastructure and better IT support staff ratio for every faculty compared to budget-starved public universities.

## **TRAINING FOR TEACHING FACULTY AND STUDENTS**

Training efforts are required for faculty and students to facilitate changes in mindsets and behavior. Not all faculty members are comfortable with virtual classrooms and there's a digital divide among those that haven't used even the essential audio-visual equipment, looking forward to blackboards and flipcharts, and younger faculty who are attentive to and adept in newer technology. As students across the state enter online classrooms within the coming weeks, they're getting to learn that a lot of instructors aren't trained to draft multimedia presentations, with elaborate notations and graphics. Colleges and universities got to use this moment to assess what training is required to supply a smooth experience.

Students also face variety of issues with online courses. Committing to follow the university calendar forces them to end a course, rather than procrastinating it forever. And online they will feel as they don't belong to a contemporaries or a university cohort, which in real world instils a way of competition, motivating all to excel. Anything done online suffers from span , because students multi-task, check emails, chat with friends, and surf the online while attending online lectures. We're parents and professors; we all know this is often true.

Can these mindsets change? right away we are (necessarily, because of social distancing) running trial and error experiments to seek out out. Both teachers and students are readjusting and recalibrating within the middle of teaching semesters. The syllabus and course contents are being revised because the courses are being taught. Assessment methods, like exams and quizzes are being converted to online submissions. University administrators and student bodies are being accommodative and are letting instructors innovate their own best course, given such short notice. Instructors, students, and university administrators should all be discussing how the teaching and learning changes between day 1 of virtual education and day X. this may provide clues a method of training for future virtual educators and learners.

## **A GLOBAL EXPERIMENT**

The ongoing corona virus pandemic has forced a worldwide experiment that would highlight the differences between, and cost-benefit trade off of, the suite of services offered by a residential university and therefore the ultra low-cost education of virtual education provider like Coursera. Some years ago, experts had predicted that massive open online courses (MOOCs), like Khan Academy, Coursera, Udacity, and edX, would kill F2F college education — even as digital technologies killed off the roles of telephone operators and travel agents. Until now, however, F2F college education has stood the test of your time .

The current experiment might show that four-year F2F college education can not rest on its laurels. a spread of things — most notably the continuously increasing cost of tuition, already out of reach for many families, implies that the post-secondary education market is ripe for disruption. The corona virus crisis may be that disruption. How we experiment, test, record, and understand our responses thereto now will determine whether and the way online education develops as a chance for the long run. This experiment also will enrich political discourse within

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the U.S. Some politicians have promised free college education; what if this experiment proves that a university education doesn't need to bankrupt a person?

After the crisis subsides, is it best for all students to return to the classroom, and continue the status quo? Or will we've found a far better alternative?

### **FREE ONLINE PROGRAMS**

In light of the pandemic, and therefore the interruption of normal education, many online educational platforms are advertising free educational tools for college students round the world who are stuck at their places.

Companies like Scholastic and Coursera are advertising free online courses to encourage students to continue learning reception , and websites like UNESCO and Open culture are creating lists of free online courses and resources for anyone who wishes to find out at home.

These all are the knots that to be opened to urge a thought about the present situation of Indian education. As these all issues are within the circle of top authorities of education system, as a teacher, one must put their own efforts towards offering continue support to their students in enhancing their knowledge.

In this context, e-content development tools are discussed as follows:

### **EPATHSHALA**

It is a portal initiated by the Ministry of Human Resource Development and National Council of Educational Research and Training was launched in November 2015 together of the initiatives of digital India campaign.



Epathshala may be a huge educational reserve that students can get access of all the specified material, including textbooks, audio, video, periodicals and a spread of other print and non-print materials through ePathshala and may be downloaded by the user for offline use with absolutely no limits on downloads.

### **KHAN ACADEMY**



It is a non-profit organisation that was conceptualised with an aim of building a variety of online tools which will help students understand various lessons and ideas in a neater way. The Khan Academy produces short lessons within the sort of videos both on the Khan Academy's

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YouTube™ channel and on its website [www.khanacademy.org](http://www.khanacademy.org). Its website also includes additional practice modules and materials for educators. With Khan Academy you'll learn everything for free of charge. Concepts are presented through videos, interactive activities, and challenges. Hence faculties can make use of Khan Academy as a platform of supplementary of teaching and also provide extra work to your students and help them with all or difficult content.

## **GOOGLE CLASSROOM**



It is a free web service designed for schools to assist them with drafting, mass distribution and grading assignments during a paperless form. With Google Classroom, the training process becomes extremely easy and is streamlined by way of sharing files between teachers and students. It also utilizes other google applications like Google Drive for assignment creation and distribution, Google Docs, Sheets and Slides for writing, Gmail and Google Calendar for scheduling.

## **YOUTUBE**



YouTube EDU may be a sub-section of YouTube that gives access to quite 500,000 educational videos from organizations like Stanford University, PBS, TED, Khan Academy, Steve Spangler Science, and Numberphile. Videos are grouped for primary and education, university, and lifelong learning with categories reflecting academic disciplines. for instance , primary and education includes the categories, history and social studies, languages, mathematics and science and within each of those additional subcategories. Categories are often browsed or searched. Create Your Own “Channel”.

## **CONCLUSION**

With the support of uninterrupted power, virtual skills of teachers and students, network connectivity, it is utmost vital to explore virtual learning, high and low technology solutions etc.

- Low-income groups or presence of disability of students distance learning programs can be included.
- To enhance support for digitalization to teachers and students.
- The emergent need to explore digital learning platforms.
- Necessary measures should be taken to mitigate the effects of the pandemic on job offers, internship programs, and research projects.
- An integration of technology in the present Indian education system in the form of EDtech reform at the national level.

In this time of crisis, capacity-building of young minds with effective educational practice is required which can't be ignored. Government both central and state has to took responsibility to ensure the overall progress in the country.

We can't overlook that at this time of crisis effective educational practice is needed for the capacity-building of young minds. Central Government and State need to take some measures to ensure the overall progress in the country. Time never wait, this tough time will also pass. Till then stay safe, stay at home!

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## **ROLE OF DIGITAL MARKETING IN HEALTHCARE INDUSTRY**

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### **ABSTRACT**

The evolution of life has predictably affected the healthcare systems generating considerable changes and imposing healthcare marketing as an essential element of health brands. Healthcare services is important for promoting and maintain health as well as preventing and managing diseases, the plethora of opportunities stimulating creativity, enthusiasm, and will exploit the specialists in the field. The marketing of healthcare services is a process of communications designed to attract healthcare consumers through the nature of demand for health services. The beneficiary may not be the target of the marketing campaign, the physician being the one who decides what, where, when, and how much will be provided for a particular service. The decision-maker need not be the final users but may be the doctor, the health plan representative, a family member. Marketing plays an important role in helping healthcare professionals to expose themselves, to communicate the recent updates and provide value to their target market. Modern marketers start from customers rather than from products or services and also targets the healthcare professionals.

Digital Marketing is the component of marketing that utilizes internet and online based technologies such as internet and WWW to facilitates exchanges and satisfy customer demands. Digital marketing also includes mobile marketing, content marketing, search engine marketing, social media marketing, and more. Since digital marketing is an inexpensive as well as an effective way of marketing when compared to traditional methods, With digital marketing, almost everything can be tracked and measured. Digital marketing have seen boom Over the last few years. Digital Health Market size was estimated over USD 106 billion in 2019 and the industry will grow at 28.5% CAGR through 2026. Increasing number during this pandemic situation across the globe has increased the adoption of digital health technologies and will boost the digital healthcare industry growth. A growing number of internet and mobile phone users across the globe will be a key to driving the market growth. Simultaneously, Growth in healthcare IT infrastructure in developed and developing countries will be contributing to the market growth. Moreover, a growing awareness about importance of health and fitness among the population will increase the product adoption which is also the driving force behind the market growth.

India has also emerged as one of the fastest-growing digital economies over the past few years, characterized by a 90% growth in terms of digital adoption index, from 2014 to 2017. In India the healthcare sector has embraced digital transformation to improve quality and accessibility. In terms of revenue, the digital healthcare market in India was valued at INR 116.61 Bn in 2018, and is estimated to reach INR 485.43 Bn by 2024, expanding at a compound annual growth rate (CAGR) of ~27.41% during the 2019-2024 period. India is a forerunner in the adoption of digital health technology with 76% of healthcare professionals in the country already using digital health records. This paper attempts to highlight the Role and importance of Digital marketing in health care industry. The author also tries to give a glimpse of digital Health care marketing

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during this pandemic situation and also tries to outline its future growth.

**Keywords: Digital Marketing, E Marketing, Healthcare sector, Healthcare Marketing**

## **INTRODUCTION**

Over the last few years, digital marketing has seen a boom and started infusing in almost every industry especially in the healthcare sector. At present, huge number of people is not only becoming active online but are also looking for solutions to their problems online. Digital marketing includes search engine marketing, mobile marketing, content marketing, social media marketing, and so on. Digital marketing is an economical as well as an effective way of marketing when compared to traditional methods. Digital Marketing combined with health care has lots of opportunities.

A glimpse of statistics of Digital marketing in Healthcare, Over 40% of consumers say that information found through social media affects the way they deal with their health (Mediabistro). Many smartphone users have at least one health app on their phone like weight, diet, and exercise apps (Demi & Cooper Advertising and DC Interactive Group). According to MedTechMedia, healthcare professionals (31%) use social media for professional networking which helps in professional development for healthcare workers from networks such as LinkedIn, Twitter, and Facebook. Google’s Think Insights has shows 119% year-over-year increase in YouTube traffic to hospital sites.

There seems to be a noticeable revolution in the healthcare industry that creates both opportunities and challenges for marketers. Driving force behind this transition, one is the rise of the digitally empowered healthcare consumer and the other one is the shift from a fee for service payment to a healthcare delivery model based on patient expectation & satisfaction, quality outcomes, and transparency. There has been a transformation in the role of physicians as decision-makers. Healthcare in India is a prime candidate for investment, especially through digital interventions, and this trend is already picking up. This paper attempts to highlight the role and importance of Digital marketing in the health care industry. The author also tries to give a glimpse of digital Health care marketing during this pandemic situation and also tries to outline its future growth.

## **OBJECTIVES**

1. To highlight the role and importance of Digital marketing in the health care industry
2. To give a glimpse of digital Health care marketing during this pandemic situation.

## **RESEARCH METHODOLOGY**

This research paper is restrained to the study the role and importance of Digital marketing in the health care industry. The study is based on secondary data collected through various journals, newspapers, internet web sites, books, business magazines, and research papers. Analysis of data and the information collected from the secondary sources were made keeping the objectives of the study in mind.



## KEY DRIVES AND IMPORTANCE OF DIGITAL HEALTHCARE MARKETING

During the last couple of decades, the rapid evolution of technology has opened the floodgates in the digital marketing sector. The healthcare sector has step by step opened its arms for digital marketing. The advancement in technology coupled with the benefits of digital marketing has helped the healthcare industry to flourish. Although healthcare digital marketing is pretty a new concept, it has slowly and steadily gained recognition in the healthcare sector. The Digital India program, initiated in 2015, has strengthened the digital infrastructure required in the healthcare industry. Various e-Gov initiatives like the National Health Portal, e-Hospital, and Integrated Health Information Program (IHIP) have further fueled market growth. Moreover, steady inflow of FDI has stabilized the digital healthcare market by addressing the concerns of stakeholders.

The role and importance of digital marketing in healthcare marketing towards the development of an effective marketing strategy are as follows:

Internet and Mobile penetration was one among the key driving force towards digital health marketing. Internet usage increased from 5 million (2000) to 81 million (2010). Currently, there were 687.6 million internet users in India in Jan 2020, Also nearly two billion people own a smart phone worldwide. Nowadays people seek healthcare and treatment options online which pushes the importance of digital healthcare marketing. Even physicians often use their mobile phones for research and study the current trends in the industry.

Consumer behavior is consistently changing towards the health care sector over the years. Nowadays, the healthcare consumer carries out an online research to search and compare alternatives according to their requirements. They look for doctors, specialists, clinics, diagnostics centers, and soon. They are wiser compared to formulating digital healthcare strategies. In the current scenario, digital marketing strategies focus more on online ads, the development of a mobile app and social media. Consumers use the online platform to book an appointment, get advice and suggestion towards the health care sector.

The implementation of a robust healthcare marketing strategy on a digital platform will enhance the healthcare sector worldwide. Healthcare marketing begins with developing their websites as a hub for all advertising activities. By using Contact form they capture a potential patient’s key information on a website, collects & store mobile numbers for easy reference and update this information.

Digital technology has already been integrated into areas such as education and training of doctors, patient records, and health information systems. Google influences the people a lot, helps in searching on symptoms and conditions on digital medium before visiting the doctor, verifying reviews and testimonials. **Social Media Marketing:** In 2020, more doctors will use social media to communicate with potential patients. Healthcare websites offering e-visit, e-chat, and the ability to pay bills online. There’s also an increase in patient-driven online scheduling and EMRS (Electronic Medical Recorder Systems) options. Emerging technologies such as artificial intelligence (AI), machine learning, Blockchain, Internet of Things (IoT), Internet of Medical Things (IoMT), and Big Data analytics have helped in shaping the digital healthcare

market.

Digital Revolution in Healthcare: Based on type, the digital healthcare market is segmented into telehealth, mHealth, electronic health records/electronic medical records (EHR/EMR), and others (remote diagnostics and healthcare analytics). Mobile health system connected doctors to patients and thereby enabling remote consultations.

Remote diagnosis: A wireless health monitor that measures blood pressure, oxygen saturation, pulse, body temperature, blood sugar, blood cholesterol and total haemoglobin count with a mobile application on your smartphone.

Telemedicine is the use of technology for remote diagnosis, monitoring and education comprising Patient support communities and knowledge portals on the patient side. On the provider side, this has prompted the emergence of digital chatter platforms where medical professionals share knowledge and ask for help.

Wearable in healthcare were devices that could track known to improve diet and exercise outcomes. It also acts as a personal emergency response system and relays medical and GPS data to a remote server.

## **BENEFITS OF DIGITAL HEALTHCARE MARKETING**

Digital Healthcare Marketing strategy is an effective way to advertise the hospitals and build their online presence. They also tend to encourage and strengthen the relationship between hospitals, Doctors and the public. According to MM&M study, the greatest growth for the biotech, medical, diagnostics, and pharmaceutical device marketing budgets is taking place in digital sales material, mobile apps, and social media. Since consumer marketing tricks are shifting greatly to digital ads, social media, and mobile apps, therefore, the shift to digital channels in the healthcare industry.

- Helps the healthcare services to reach the audience and aware of the services offered by them.
- It promotes accurate information about hospitals and to increase their reputation.
- It helps in providing the patients easier access to the healthcare providers and saves them from unnecessary serviceresearch.
- Builds Trust between doctors and patients. It enhances the flow of communication between the patient and the doctor or representative to inquire about the services provided by hospitals.
- Digital marketing is cost effective and produces better results. It not only increases the customer base but also helps in getting solutions to their problems.
- Healthcare digital marketing allows us to tailor messages for specific or targeted people based on demographics, area, Need and specific areas of interest. It is also flexible to respond quickly or to change the message based on the respondent’s reaction.

- Doctors using the Internet and search engines for patient diagnosis, treatment, and ongoing care.
- Doctors prescribe mobile apps containing details about the patients and are also used for treatment. A mobile app offers online video consultation and an ability to book diagnostics
- Medical devices such as fitness watches can create competitive goals for users to achieve through exercise, diet and nutrition, to monitor heart rate and BP.
- Information obtained from wearable devices can help insurers more accurately rate a patient’s risk for the illness which helps fix insurance prices.
- Patients were availing on demand services.
- Mobileapps have been created, adopted telemedicine, and innovationcenters were set up all around India, among other measures. These initiatives have number of digital health start-ups.

Overall Digital healthcare marketing Improve access, Quality care, provides better information, Better patient outcomes , Increase patient engagement and Enhance information flow.

## **DIGITAL HEALTH IN THIS PANDEMIC SITUATION**

In the wake of COVID-19, many plans have turned to digital health and wellness apps and technology to help manage or improve member health. In -person doctor’s visits have been reduced and they started to give online consultation. During this pandemic, situation demand increases for digital health tools as more consumers are made aware of and becoming comfortable with tele health and other digital health channels due to the convenience and safety. They started to use of digital platforms, especially app to consult doctors, order medicines, collect information, take blood samples, etc..

The occurrence of COVID-19 has led IoT healthcare solution providers to render solutions fast to meet the rising demand for high-quality services.The COVID-19 pandemic is providing enormous opportunities for telehealth solutions, considering that social distancing is the only existing solution developed so far capable of minimizing exposure. In this regard, telemedicine represents an attractive, effective, and affordable option. Moreover, this technology is of critical importance in keeping healthcare providers safe.

## **CHALLENGES**

The lack of digitized data regarding patients' info and prescription hampers the adoption.The main challenges to the digital healthcare market areto keep up with the latest trends in industry shifts regarding inferior technology infrastructure, Cost, lack of structured regulations, marketing platforms for healthcare and so on. Furthermore, the high cost of customer acquisition, along with a complex and multi-layered ecosystem leads to difficulties in value proposition.

Also possess the challenges like mainly with an ageing population, a change in the disease burden, rural inaccessibility to healthcare, manpower shortage, low insurance penetration,

inadequate public sector investment and inconsistent quality standards—is in the need of major intervention. Digital technology can prove to be a game changer. Health consumers are the most challenging consumers to deal with.

Another major challenge is to stay one-step ahead of the educated, smart, and empowered class of consumers/patients. The continuously updating trends in technology and its use only diversify the role of healthcare marketers in healthcare delivery models. Physicians may be concerned that colleagues or patients will lose respect from them if they share inaccurate information, or fear that they may end up at the center of a controversy.

## **CONCLUSION**

The growth of digital and healthcare partnerships between the public and private sector is due to increased innovation, including the set-up of mobile medical units and partnerships between the Indian government and international players. The world is becoming more digital, and any business not realizing and incorporating this trend will fall behind. India has the potential for digital growth, given its current technology penetration, advancing economy, growing population and accelerating healthcare industry. The increase of digital technology is pushing India to achieve Health for All, putting the country at the forefront for foreign investment. With these opportunities, India is emerging as the global leader in digital health.

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## **Impact of Covid-19 on the Socio-economic Condition of Workers in the Informal Sector**

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### **ABSTRACT**

The unprecedented outbreak of Covid 19 has crippled nations across the globe. It has posed a major threat to the lives and livelihood of millions of people especially in developing countries like India. The restrictions and closures as a response to contain the spread of the disease have resulted in disruption in economic activities. In the entire process, the informal sector has to encounter a severe crisis. With the loss of income earning sources, the future and survival of informal workers has become largely uncertain. Apart from helplessness, there emerges a tendency to switch to some other profession just to have some temporary earnings to finance their livelihood. Exhaustion of savings, dependence on borrowings and lack of credibility to return have left the informal workers financially anxious. Although some initiatives have been introduced by the Government, they are not as adequate as compared to the misfortune of these workers. Hence, designing some specific strategies to strengthen the socio-economic state of informal workers is a necessity in the current scenario. This paper attempts to study the recent dilemma of the informal labourers, based on responses received from some workers in this arena and opinions of experts. Relying on the findings, some suggestions have been proposed which would be beneficial in recovering the extreme condition of the informal workers.

**Keywords-** economic impact, COVID-19, informal workers, initiatives.

### **INTRODUCTION**

The year 2020 has proved to be challenging for the humankind. The Covid-19 outbreak has spread like a wild fire across the globe, taking away millions of lives. The International Labour Organization (ILO) has termed it “the worst global crisis since World War II”. The restrictions imposed in response to curb the spread of the disease have crippled economies all around. It has crashed the entire economic functioning of nations- disrupting consumption, production, investment and disequilibrium in demand and supply. It has affected the global scenario including trade, commerce, exports and import resulting in negative trend of GDP growth. This unprecedented situation has severely affected a major part of Indian economy- the informal sector. For highly populated countries like India, the informal sector caters to the survival needs of a huge population. Almost 90% of workers in India belong to the informal sector. In spite of uncertainty, no particular income pattern, lack of job security, the informal sector provides the workers with a scope to earn their livelihood. Most of the economically weaker people have resorted to the informal platform to sustain their living. They contribute almost half of the GDP. These people do valuable jobs at a very low wage and their work is generally overlooked.

Of all the measures undertaken, the nationwide ‘lockdown’ announced as an attempt to break the chain of infection of COVID-19, has literally paralyzed the financial well being of the workers in the informal sector. Social distancing, work from home, staying indoors, and online activities from home were some of the new concepts that got penetrated into the normal life of human beings. While for some, the restrictions in outdoor activities seemed to be beneficial, for some others it turned out to be a phase of extreme suffering. No paid leave or work from home is

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possible for these workers. With a ban on ‘non essential’ shops most of the earning sources came to a halt. It created a situation of chaos and terror among the informal workers.

## OBJECTIVES

- To study the impact of COVID 19 and the resultant restrictions on the livelihood of informal workers.
- To study the changes brought about in the economic sphere of these informal workers.
- To suggest some initiatives that could help in mitigating the plight of the informal workers.

## METHODOLOGY

The study is based on primary data collected from a sample of 20 people from different informal professions through personal interviews and telephonic conversation. Secondary data includes information from newspapers, articles, journals, Government sites and official reports.

SAMPLE-it has, the following workers: Female= 5, Male= 15, Married=5, Unmarried=15

Tailors	2
Street food vendors	4
Petty shopkeepers	3
Bus conductors	2
Drivers	2
Washermen	2
Barber	2
Beauty parlour employee	2
Net café owner	1
Total	20

The following questions were asked to the sample-

1. Number of income earning members in the family.
2. Number of family members.
3. An approximate value of their daily income prior to this pandemic.
4. An approximate value of their daily income during the lockdown period and expected income post pandemic.
5. Impact of the lockdown on their economic activities.
6. The problems faced in the current scenario and their strategies to counter the problems.
7. Any government incentive received during this pandemic.

## FINDINGS

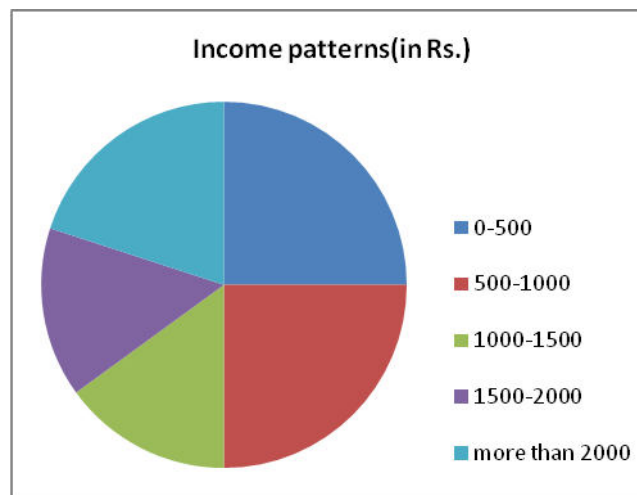
### IMPACT ON LIVELIHOOD

“The International Labour Organization (ILO) estimated that globally more than 25million jobs would be threatened due to the spread of corona virus.”

The informal workers need to work to earn. Measures like lockdown restricted them from moving outdoors. The drivers and conductors had to seal their vehicles. With increase in lockdown tenure, their plight went on deepening. Staying idle at home for them means no income. While most of them had to feed their families, the loss of revenue resulted in their financial crisis. Left with no alternative, this section had to encounter sheer dilemma. They are finding it hard to balance between pursuing their livelihood and the fear that they might be the next victim of the disease. The workers at tailoring shop and beauty parlour had to suffer job cuts as their owners refused to pay their daily wages due to lack of work. Closure of schools left the student carrying vehicle owners with zero income for almost five months. This has again impacted on their loan payments to the banks. The stationary shopkeeper and net café owner has to bear the indirect influence of shut down of educational establishments. With lockdown and night curfews, the street food vendors can no longer rely on their food cart to fund their family income. No decent income aggravates their way of living, disturbs their consumption pattern thereby affecting their nutritional wellbeing.

### Impact on Income

The figure shows the approximate value of daily income of the sample prior to the pandemic-



It is seen from the diagram that the daily income is maximum in the range of 1000-1500 and 1500-2000. According to them their daily income fluctuates and they themselves are not sure what they would earn every day. Demand from customers and irregularity are inherent criteria of their income. There is generally a surge in their daily income quota during festivals and other such events.

At the time of the Covid-19 outbreak, none of them were prepared to deal with it. Shutdown of markets, restrictions in moving outdoors, left this section with no way to earn even a penny. Almost every one of them accepted this pandemic as a major blow to their livelihood. Worst is the scenario where only one member of the family earns or all the income earners belong to the

informal sector. They earn more when they work more. But the restrictions introduced left this section workless. Apart from the grocery shop, every other person agreed to ‘fall in income’.

According to the World Bank, “informal workers on average have income 19% lower than formal workers and have limited savings”. The notion of savings is already poor among the informal workers. With their limited income they prefer to spend more in consumption than to save. Although initially they used their available cash at hand to pursue their consumption, with time, they shifted to their little savings. With increased days of lockdown, depending on savings was no longer feasible. Further disappointing is the situation where inspite of no earnings, they have to arrange some way to pay rents and bills. They are mostly borrowing from others with a promise to repay when they would manage to earn better.

### **IMPACT ON POVERTY**

The informal sector mainly employs the economically unsound population. With dearth of employment opportunities, they undertake the informal profession to finance their livelihood. Acute poverty is already an inherent trait of these workers. Lockdown and no work for an extensive period further aggravated their state of poverty. Decrease in income is directly related to increase in poverty. The current period has come as a shock to these workers posing a question to their living. COVID-19 has intensified the condition of poverty of the already poor people.

With poverty, hunger and disease would be another factor striking the informal workers post pandemic. The World Food Programme estimates, ‘the number of people suffering from profound hunger could grow to 270 million by the end of the year.’ According to ILO report, ‘in India, more than 40 crore informal workers may get pushed into deeper poverty due to COVID-19 outbreak...’

### **UNCERTAINTY AND STRATEGIES UNDERTAKEN TO COUNTER THE PROBLEMS**

The current pandemic has left the informal workers with extreme uncertainty. They are under a constant fear and at a high risk. With a gradual ease in restrictions, most of them have switched to other ‘essential’ activities. For instance, the fast food vendor has transformed his food cart into a vegetable-fruits cart. The frequently seen *chanawala* in the neighbourhood has taken up to sell vegetables from door-to-door. The tailors with no fresh orders have started investing time and efforts into designing face masks which is currently considered to be a mandatory belonging. They have seen a positive response in this aspect, though the profit level is very low. The barbers and beauticians have resumed work through home service with all required precautions. However, with no marriage orders, no festivities their income level declined drastically. With decrease in production and restrictions in inter-district movement, although grocery shops have been witnessing fast sale of their products, increase in revenue cannot be estimated. With safety being a prime parameter, people have reduced to travel in public transport making it hard for the drivers and bus owners to recover their losses. Although, the informal workers have taken steps to do something to earn something, yet it can never be as equivalent as to compensate their depletion in economic status.



## **SOME FUTURE PROSPECTS**

- The Government made an appeal to the Central and State government employees to provide ration to atleast five economically weaker families so that they are not devoid of food. Although this step is admiring, yet this could feed the vulnerable families only for a couple of days. It is high time for the government to come up with long lasting measures to recover the financial state of the informal workers
- The informal section is already prone to economic weaknesses. With proper planning the government can shift an amount of the salary of government employees to some extent to fund the livelihood of informal workers. In this manner, a balance could be maintained and informal workers can gain some respite.
- Apart from the government measures, the richer section should take up social activities to feed the marginal and weaker families suffering from the consequences of the pandemic.
- Policies must be designed to provide direct benefit transfer to the daily wage earners and casual labourers with atleast some minimal amount per month to sustain their livelihood.
- The Public sector undertakings and corporate units should come up with their ‘Corporate Social Responsibility (CSR)’ activities which would be highly beneficial in recovering the condition of the informal workers.
- The Public Distribution System should be enabled to reach to these underprivileged sections of informal workers.
- Additional subsidies should be provided to the informal workers specially to deal with the current scenario.
- The activities of Self Help Groups should be encouraged which absorbs a huge population of informal workers.

## **CONCLUSION**

Informal workers have to face the extreme risk from the economic fallout of the current pandemic. Those with least are suffering the most. Suspension of economic activities resulted in hardship of the already fragile workers in the informal sector. These workers have a major role to play in contributing towards the GDP growth of our country. Designing well planned strategies to counter the dilemma of this section of the society is a need of the hour. The economy consists of both formal and informal workers. It is disheartening that a major sector of the economy is so deeply affected by the pandemic that it would affect the overall growth of the nation. Hence, more research and studies are to be undertaken to cater to the developmental and socio-economic parameters of the informal workers.

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## MICRO, SMALL AND MEDIUM ENTERPRISES: CHALLENGES AND OPPORTUNITIES IN THE PRESENT SCENARIO

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### ABSTRACT

Micro, Small and Medium Enterprises (MSMEs) play a catalytic role in the development process of most economies. They have become engine of economic growth in India, because they play a pivotal role in the economic and social development of the country. It also plays a key role in the development of the economy with its effective, efficient, flexible and innovative entrepreneurial spirit. It is estimated that MSMEs account for almost 90% of industrial units in India and 40% of value addition in the manufacturing sector. Today, small and medium industry occupies a position of strategic importance in the Indian economic structure due to its significant contribution in terms of output, exports and employment. The small scale industry accounts for 40% of gross industrial value addition and 50% of total manufacturing exports. More than 13.2 million units are spread all over the country producing about 6000 items, from very basic to highly sophisticated products. The MSMEs are the biggest employment -provider after agriculture, providing employment to nearly 32 million people. Its contribution towards GDP has been increasing regularly.

**Keywords:** micro, small and medium enterprises (MSMEs), economic growth, gdp, enterprises, opportunities, challenges.

### INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) play a catalytic role in the development process of most economies. They have become engine of economic growth in India, because they play a pivotal role in the economic and social development of the country. It also plays a key role in the development of the economy with its effective, efficient, flexible and innovative entrepreneurial spirit. The Micro, Small and Medium Enterprises play a pivotal role in the economic and social development of India. The MSME sector contributes in the manufacturing output, employment and exports. It plays a key role in the development of the economy with their effective, efficient, flexible and innovative entrepreneurial spirit. MSME sector has emerged as a dynamic and vibrant sector of the economy. It is expected that Indian economy will grow by over 7- 8% per annum until 2020.

In India, the contribution of the Micro, Small and medium enterprises to the economic growth of a nation is well recognized. the contribution of MSME's towards employment generation is significant because this sector use more labour intensive production processes thus boosting employment and leading to more equitable income distribution, provide livelihood opportunities through simple, value adding processing activities in agriculturally based economies; nurture entrepreneurship; and support the building up of systemic productive capacities and the creation of resilient economic systems, through linkages between small and large enterprises. MSMEs are the backbone of the GDP in India. Their contribution to GDP is

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25-29%.

**DEFINITION:**

MSME are the engines of growth of any country’s economy. In accordance with the provision of Micro, Small and Medium Enterprises Development Act 2006 the micro, small and medium enterprises are classified into two classes.

**MANUFACTURING ENTERPRISES**

The Enterprises engaged in the manufacturing or production of goods pertaining to any industry specified in the first schedule to the industries (Development and Regulation Act 1951) the manufacturing enterprises are defined in the terms of investment in plant and machinery.

**SERVICE ENTERPRISES:**

- a. The enterprises engaged in providing or rendering of services and are defined in the terms of investment in equipment.
- b. The limit of investment in plant and machinery/equipment for manufacturing/ Service Enterprises as notified.

**OBJECTIVES OF THE STUDY:**

1. To study the need of importance of MSMEs
2. To find out the opportunities of MSMEs
3. To review the challenges to be faced by MSMEs

**SIGNIFICANCE OF MICRO, SMALL AND MEDIUM ENTERPRISES SECTOR:**

Small industry has been one of the major planks of India’s economic development strategy since Independence. The micro, small and medium enterprises (MSME) sector contributes significantly to the manufacturing output, employment and exports of the country and thus it occupies a strategic position in the Indian economic structure.

- a. MSMEs contribute about 48.40 % of India’s total exports.
- b. They contribute about 45-50 % of India’s manufacturing output.
- c. This sector has given employment to 12 crore people.
- d. MSME manufactures more than 8,000 products.

**CONTRIBUTION TO ECONOMY:**

The Micro, Small and Medium Enterprises are the backbone of the Indian economy. They contribute in GDP and GNP of India. It acts as a breeding ground for entrepreneurs to grow from small to big. MSME Sector is increasing enormously in India. India has nearly 12 million MSMEs, which is nearly 50% of industrial output and 48% of India’s total export. The reasons are as follows:

1. Investment of less capital
2. High contribution to domestic products
3. Extensive promotion and support by Government
4. Significant export earnings
5. Operational flexibility

6. Man power training, machinery procurement
7. Capacity to develop appropriate indigenous technology.

**OPPORTUNITIES IN MICRO, SMALL AND MEDIUM ENTERPRISES:**

1. Less capital intensive
2. Most important employment generating sector. It provides 50% of private sector employment
3. Effective tool for promotion of balanced regional development
4. It is extensively promoted and supported by the Government
5. Finance and subsidies are provided by the government
6. Produced goods are purchased by the Government
7. 40% exports in India are through MSME channel
8. Procurement of machinery and raw material
9. Globalization has offered new opportunities for the MSMEs
10. Trade fares and exhibitions played a vital role in the economic growth of the countries.

**CHALLENGES:**

The Micro, Small and Medium Enterprises are very important in the economic growth of India but this sector is not getting sufficient support from the concerned government Departments, banks, financial institutions and corporate. This proves hurdle in the growth path of the MSMEs. The Micro, Small and Medium Enterprises face a number of problems. Some of them are:

1. Absence of adequate and timely banking finances.
2. Limited capital and knowledge, non-availability of suitable technology.
3. Low production capacity.
4. High cost of credit.
5. Ineffective marketing strategy.
6. Lack of skilled man power for manufacturing, services, marketing etc.
7. Lack of access to global markets.
8. Constraints on modernization of expansion.
9. Problems of storage, designing, packing and product display.
10. In adequate infrastructure facilities, including power, water, roads

**MEASURES TO AVOID THE PROBLEMS OF SMALL SCALE INDUSTRIES:**

**NEGATIVE MEASURES:**

The most important negative measure to promote SSIs is the policy of reservation of certain products for the small sector. The policy was initiated in 1968 when 47 products were reserved for the small scale sector and the large scale industries were not allowed to enter the field.

The number of such reserved items went up to 837 in August 1991. But it had been felt that the policy of reservations has not led to improvement of quality and technology. Therefore, in the new policy for small sector announced on August, 6, 1991, the Govt. has bid a good bye to the policy of reservation.

Now big industry can start new units, hold 24% of share in them and manufacture any of the reserved items. Another negative measure is that the Govt. has decided to reserve the purchase of a number of items exclusively from the khadi and village industries and small scale units.

### **POSITIVE MEASURES:**

Positive measures cover a wide range and are discussed under the following heads:

### **TECHNICAL ASSISTANCE:**

The elaborate institutional structure consisting of the State Directorate of Industries, the Small Industries Service Institutes and the Small Scale Industries Development Corporation provide technical assistance to the SSIs. The SISI also arrange for training programmes for entrepreneurs, managers and workers.

In 1978, the scheme of District Industries Centers (DICs) was introduced. The objective of this scheme was to provide a “**focal point**” for the development of small industries. The DICs were given the responsibility of providing all the services and support required at pre-investment and post-investment stages to the small scale entrepreneurs.

The DICs provide a package of assistance and credit facilities, raw materials, training, marketing etc., including the necessary help to unemployed educated young entrepreneurs in general.

### **PHYSICAL FACILITIES:**

An industrial estate programme has been in operation since 1955. An industrial estate is a planned clustering of industrial enterprises offering standard factory buildings erected in advance of demand. It offers all infrastructure facilities like sheds, water, power, communication, transportation etc.

Industrial estates were established in India to encourage the growth of small scale industries, to shift small business units from congested areas to estate premises in order to increase their productivity, to achieve decentralised development in towns and villages and to encourage growth of ancillary industries in the townships surrounding major industrial concerns. Small industry development has been the main objective of the programme and policy of industrial estates in India. More than 500 industrial estates are working in India.

### **SUPPLY OF RAW MATERIALS:**

The scarce raw materials are distributed through an allocation system. In order to ensure the availability of the scarce raw materials to small industries, the State Small Scale Industries Corporation have been entrusted with the responsibility of distribution these materials through the distribution centers located in different parts of each State.

### **MARKETING ASSISTANCE:**

Marketing of their products is perhaps the most crucial problem facing the small scale enterprises.

### **THE ASSISTANCE PROVIDED BY THE GOVT. IN THIS AREA IN THESE FORMS:**

- (a) Exclusive purchase of specific products of SSIs for the Govt.
- (b) Price preference to small scale enterprises in public sector purchases and
- (c) Assisting the sale of small enterprises products though State-owned cooperatives.

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**FISCAL INCENTIVES:**

**BOTH THE CENTRAL AND STATE GOVTS, HAVE PROVIDED A NUMBER OF FISCAL INCENTIVES FOR THE GROWTH OF THE SSIS LIKE:**

- (i) Tax holiday for new industrial undertakings,
- (ii) Capital subsidy to industries in backward areas,
- (iii) Excise duty exemption,

Apart from these assistance schemes of a general nature, the Govt. has also implemented a few special projects (including area development schemes) with a view to assisting dispersal of small scale enterprises into the backward rural areas, like the Rural Industries Projects which were started in specified rural areas with a view to undertaking development of village and small industry and Rural Artisan Programme in selected areas.

**FINANCIAL ASSISTANCE:**

Every production activity needs finance. In case of small producers, there is a special need for making arrangements for the supply of credit as these producers by themselves can do little. Small industries find it difficult to raise loans due to the small size of their operations. Considering this problem, the official policy treats small enterprises as a priority sector for extending credit by financial institutions.

To the modern small scale enterprises, long term and medium term loans are provided by the State Finance Corporations; Commercial Banks also provide a part of the medium term loans and meet the working capital needs of the small scale industries. The village industries sector has been getting most of the financial resources from the Govt. whose budgetary support is channelized through the specialised institutions.

**CONCLUSION**

The Micro, Small and Medium Enterprise are an important sector and play a critical role in the Indian economy. But there are several challenges in this sector. MSMEs should get adequate support in terms of policy framework, incentives and other relevant aids.

Steps like providing infrastructural facilities, developing various industrial parks and technology incubators under **MSMEs CLUSTER DEVELOPMENT PROGRAMMES**, creating networks of organizations that help provide training to skilled workforce to improve productivity, encourage entrepreneurship and competency in management, technology advancement etc., may work for the betterment of the sector.

If the Government, Bank and Financial Institutions will take proper initiatives in this sector above said challenges can be solved and the economic growth rate of India will be 8- 9% for the next decades. Hence, Indian MSMEs need to up-grade their technology and put more emphasis on innovation to make their products globally more competitive.

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## IMPACT OF COVID-19 ON GROWTH OF VIRTUAL TOURISM

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### ABSTRACT

COVID 19 has severely affected the day to day lives of every individual. Following which lockdowns were imposed all over the world since February. The impact of these lockdowns can be felt around now. The travel, tourism and hospitality industry seems to be the most affected, especially for the countries whose economies are solely dependent on it. The tourist season was on when this pandemic hit India and severely affected the national and international air travel, hotel industry, domestic industry (guesthouse, lodges), trade etc. The industry already faced a lot of competition and now this pandemic has made things more difficult for survival. Followed by job cuts, huge discounts, personal touch to customers, safety protocols etc. the companies are facing hard times. The present article attempts to study the problems and impact on Indian tourism industry. It also presents the marketing strategies adopted online, by government and private travel companies during the current pandemic. Ministry of Tourism launched virtual tours and web series sessions to cope up with the current situation. Many online companies are providing 360 degree view of tourist places and also conducting webinars, short term courses, competitions etc. Virtual tours (free/paid) of Museums, forts, recreational activities; augmented tours are some of the examples of virtual tourism activities. In the coming future, COVID 19 has unleashed a path for new strategies to be adopted in the ‘new normal situation’ which is going to stay, therefore, challenges will be faced by the new norms of the tourism industry.

**Keywords:** Tourism, Strategies, Virtual, Online.

### INTRODUCTION

COVID 19 has severely affected the day to day lives of every individual. Following which lockdowns were imposed all over the world since February. The impact of these lockdowns can be felt around now. The travel, tourism and hospitality industry seems to be the most affected, especially for the countries whose economies are solely dependent on it. The tourist season was on when this pandemic hit India and severely affected the national and international air travel, hotel industry, domestic industry (guesthouse, lodges), trade etc. Virtual reality is used mostly in advertising of tourist products as well as in guided tours, for education and recreational purposes and the development of social tourism. The future of virtual tourism depends on the improvement of technical capacity for designing virtual tours, creating content for them etc. (Voronkova, 2018). The industry already faced a lot of competition and now this pandemic has made things more difficult for survival. Followed by job cuts, huge discounts, personal touch to customers, safety protocols etc. the companies are facing hard times. The present article attempts to study the problems and impact on Indian tourism industry. It also presents the marketing strategies adopted online, by government and private travel companies during the current pandemic. Ministry of Tourism launched virtual tours and web series sessions to cope up with the current situation. Many online companies are providing 360 degree view of tourist places and also conducting webinars, short term courses, competitions etc. Virtual tours (free/paid) of Museums, forts, recreational activities; augmented tours are some of the examples of virtual

tourism activities. In the coming future, COVID 19 has unleashed a path for new strategies to be adopted in the ‘new normal situation’ which is going to stay, therefore, challenges will be faced by the new norms of the tourism industry. “VR technologies will surely continue to advance, and as such, the opportunities in the tourism sector will grow exponentially. Regardless of the direction in which these advancements and developments take place, immediate applications and trends are identified and used within the tourism industry already.” (Almir Pestek and Maida Sarvan, 2020)

## **LITERATURE REVIEW**

Sheresheva (2020) discussed in research article that it in times of crisis, competition and mutual assistance are required to understand the successful development of business ecosystems in Russia. It is also suggested that necessary changes should be made to taxation and encourage domestic and inbound tourism so as it should be treated as one of the engines of economic recovery and not a burden in the near future.

Hong Yan et al (2020) studied the impact of COVID-19 on tourist satisfaction with bed and breakfast (B&B) at Zhejiang, China. Data was collected from 588 tourists regarding tourist satisfaction before and after the pandemic using IPA (Importance-Performance Analysis). It was found that there were less single rooms, few contingency plans, less provisions for cleaning and disinfections. Tourists suggested naturally ventilated rooms, emergency facilities, spacious and clean rooms and increased green areas.

Virgil Stephen (2020) discussed about the evolution in tourism industry in Romania. The data was collected from Nov. 2013 to Jan-Mar. 2020 from various accommodation places in Romania. Using spectral analysis, it was found that there was a sudden drop in the number of arrivals in March 2020, thus severely affecting the tourism sector. It was suggested that support measures must be provided by European Union to avoid economic-financial crisis in the coming future as tourism is the main source of GDP in Romania.

Griffin Tom et al (2017) studied the virtual reality and implications in destination marketing among 121 students at US University. Respondents submitted responses on the basis of 360 video, 2D video, website and images of various destinations. Using one-way ANOVA and Welch test, it was found that VR is more engaging, generates positive emotions in potential tourists and adds to the intent to visit it in future.

Lakshmi and Rejikumar (2018) highlighted the benefit of applying virtual reality in travel and tourism for better destination image. It was stated that the four attributes, namely, accommodation, amenities, accessibility and attraction, would lead to better destination image when combined with virtual reality which gives a 360 degree view. It was also suggested that VR would act as prior medium for developing better ecosystem and generating revenue for the economies.

## **OBJECTIVES OF STUDY**

- a. To study the impact of COVID 19 on Indian tourism
- b. To study about the various virtual tourism strategies adopted in India during COVID-19.

## METHOD

According to FICCI Report, June 2020, the key highlights are:

1. The India travel and tourism industry is facing an overall loss of USD 16.7 billion with up to 50 million jobs (both direct and indirect) at risk
2. In India, the aviation sector is looking at an estimated loss of USD 11.2 billion with up to 2.9 million jobs at risk.
3. The Indian hotel industry has also been hit by the pandemic; estimated losses for 2020 increased to USD 6.3 billion and may reach USD 14 billion depending on the persistence of the lockdown. This includes hotels and accommodation in both organized and unorganized segments. (*SOURCE: FICCI REPORT 2020*).

### 2.1 Impact of COVID-19 on Tourism in India

- a. loss of jobs in the hospitality industry
- b. MSME suffered a huge loss like, small guesthouses, lodges, taxi business, handicrafts.
- c. transportation industry suffered a huge loss
- d. huge negative impact on air and rail travel

## VIRTUAL TOURISM

“Virtual tourism refers to a tourism experience in an electronic environment which acts as a substitute for the actual experience or physical journey. This type of tourism will allow participants to travel to places via new technologies, free of the usual restrictions of time, distance, cost and human frailty. Irrespective of the actual shape of the future, demand for travel will continue to exist, although perhaps in the forms different from those we understand at present”. (Alisha Ali and Andrew J. Frew, 2013)

According to UNWTO (World Tourism Organization) “The use of technologies including the ‘Internet of Things’, location-based services, artificial intelligence, augmented and virtual reality, and block chain technology has resulted in a tourism offer that is more attractive, efficient, inclusive, and economically, socially and environmentally sustainable than its predecessor. It has also facilitated innovation and rethinking of processes, with a view to tackling challenges such as seasonality and overcrowding and developing smarter destinations.”

### TYPES OF VIRTUAL TOUR PRODUCTS:

Articles on websites	Semi-virtual tours
Live tours	3 D tours
Discussions on online platforms	Pre-recorded tours
360 degree tours	Animation tours

## ADVANTAGES OF VIRTUAL TOURISM

Creating a virtual tour has become like creating a new product for the companies during these pandemic times. Virtual tours are a great marketing strategy in destination marketing.

- a. Innovative leader: the tourist always seeks to achieve experience while travelling. Due to the current pandemic, the competition among the tourism companies has changed. The tourists want something innovative which gives a better chance to companies to create new products.
- b. Emotionally empowered customer: with the help of these virtual tours, customers can be easily empowered and learned about the new places which they want to visit in future after this current situation is over.
- c. Decreased cost : the tours can be demonstrated without meeting personally and also cuts cost of travel cost, accommodation expenses etc.
- d. Increased visit retention : such tours give extra confidence to customers therefore adding value to the customers visit at later stage.
- e. Marketing for new products: even after this pandemic is over, the tourist companies can retain and use the virtual tours for advertising and promotions of these places and thus boosting sales.
- f. Strategy for content marketing: due to lockdown, there is no movement of tourists due to which the sellers are utilizing to update their websites and improve the content available of these websites.
- g. 24/7 basis: virtual tours are available all the time of the year. Customers can be accessed at any place and anytime.
- h. Helps to overcome language barriers: in virtual tours, the language option is also given due to which it becomes easier for tourists to understand in their own language.

## RESULTS

Initiatives by Govt. of Tourism:

- a. Dekho Apna Desh : the ministry of tourism is organizing a series of webinars under which the sessions are conducted via online platform. We can visit various unexplored parts of India virtually.
- b. Incredible India : Under this campaign, 360 degree videos of Indian forts and museums are uploaded on online platform.
- c. Ek Bharat Shreshtha Bharat (EBSB) : all the states in India have been paired with each other, where the students interact with each other to get a close look on each other’s cultures. After this pandemic, sessions are conducted between the paired states where they can explore the tourist places in each paired state.
- d. State tourism websites: many states have uploaded 360 degree view of the tourist places. They are also providing well-researched articles on those places.

Initiatives by Private Operators:

- a. Conducting sessions on online platforms
- b. Introducing short term courses
- c. Conducting online competitions
- d. Designing strategies to improve websites by writing well-researched articles
- e. Uploading pre-covid virtual videos
- f. Interacting with old customers and sharing their experiences

## CONCLUSION

“This raises a considerable number of related questions and research needs, i.e. whether the pandemic will support nationalism and tighter borders even in the longer-term; the role of domestic tourism in the recovery and the longer-term transformation to more resilient destinations; the behavioral demand responses of tourists in the short- and longer-term, including business travel and widespread adoption of videoconferencing; the financial stimulus and its consequences for austerity and climate change mitigation; as well as the world’s perspectives on the SDGs. Specifically, with regard to the latter, the pandemic raises questions of vulnerability, as low-paid jobs in tourism have been disproportionately affected by the crisis and early indications are the tourism impacts in lower income countries will be disproportionately greater.” (Stefan Gössling, Daniel Scott & C. Michael Hall, 2020). Apart from said and discussed, a lot of time is required to bring the tourism industry back on its existing place. The government needs to revive it by providing financial security, easy loan schemes, sanitization facilities etc.

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**IMPACT OF COVID-19 ON THE SOCIO-ECONOMIC STATUS OF RURAL  
POPULATION WITH SPECIAL REFERENCE TO VALAPAD PANCHAYATH,  
THRISSUR DISTRICT- A STUDY**

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**ABSTRACT**

Rapid spread of corona virus and the ensuing lockdown disrupted the very lives of the world people, those most affected are rural population. Lockdown created many problems to the rural people especially to daily wage laborers and the people those who are migrated to cities for work. Decrease in income has left many families starving. Unorganized sector workers could not find employment after the lockdown due to social isolation and insecurity. Lockdown affected the rural people financially and psychologically. Proper guidance is not available to most of the people in rural areas. Majority of them are not fully aware about the current situation .It created social problems among them.The present study makes an attempt to examine the impact of covid-19 on the rural population of Valapad Panchayath in Thrissur district by analyzing the socio-economic situation of respondents. It is designed aa descriptive one mainly based on primary data. The result of the study reveals that the covid-19 have a huge negative impact on the socio- economic status of the respondents.

**Keywords:** Covid-19, Socio-Economic Status, Rural Population, Lock down, Income.

**INTRODUCTION**

“India lives in its Villages” This prominent observation was made by our Father of Nation many years ago. It’s very true. According to the 2011 census report, 83.3% of Indian population lives in rural areas. Most of them are daily wage laborers and they are working in unorganized sector. Therefore there are no authorized authorities to coordinate their activities or to assist them in their crisis situation

Covid-19 effected both urban and rural areas, but it was the rural population that suffered the most. Although work at home program was introduced to prevent the country’s employment sector from being affected by lock down and other security measures, it was not a permanent solution for the rural population working in the unorganized sector.

In this pandemic situation most of them lost their jobs and faced financial difficulties. Although government provided essential food items through the ration system, the failure inthe repayment of bank loans and other loans plunged them into trouble. Many relied on private companies and persons for loans, so failure in the repayment causes increase in the interest and they were pushed into a huge liability. The income was not enough for the children’s educational purposes and other household needs.

Along with financial problems, health and psychological problems plague them. Many people do not know how to deal with this crisis, because they do not have the right guidance. As social distance and security arrangements increased the distance between people, many become addicted to mental stress.

This research paper is an attempt to examine the impact of covid-19 on the soio-economic status of rural population with special reference to Valapad Panchayath of Thrissur district. Valapad

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Panchayath is one of the smallest villages situated in Thrissur district of Kerala state.

**OBJECTIVES:**

- ❖ To analyze the impact of Covid-19 on the economic status of rural population
- ❖ To identify the social issues faced by rural population due to Covid-19
- ❖ To furnish suggestions to improve the socio-economic status of rural population
- ❖

**RESEARCH METHODOLOGY**

The present study is designed as a descriptive one mainly based on primary data. The descriptive research explains the state of affairs as it exists at present. Primary data have been collected by using structured questionnaire from 50 selected respondents. Random sampling technique is used for the study. The study uses simple mathematical tools like ratios and percentage for analyzing the data.

**EMPIRICAL RESULTS AND DISSCUSSIONS**

**TABLE1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

<b>Variables</b>	<b>No. of Respondents</b>	<b>Frequency</b>
<b>AGE</b>		
20-30	3	6
30-40	18	36
40-50	22	44
50-60	6	12
ABOVE 60	1	2
<b>Gender</b>		
Male	36	72
Female	14	28
<b>Marital Status</b>		
Married	48	96
Unmarried	2	4
<b>Educational Qualification</b>		
Primary school	20	40
SSLC	11	22
Plus-Two	11	22
Degree	2	4
Others	6	12
<b>Occupation</b>		
Tailoring	4	8
Fishing	18	36
Farming	1	2
Daily wage Labors	24	48
Others	3	



		6
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Table1 shows the Demographic Profile of the respondents. Age wise classification provides the information that majority lie in the age group of 40-50, that is 44% followed by 36% in the age group 30-40. Only 2% of respondents are in the age group of Above 60. Also majority of them are Male and Married. Out of the 50 respondents only 4% are Degree holders. Most of them were educated up to Primary school. The study reveals that the educational qualifications of the respondents were very poor. The respondents were also asked about their Occupation. Majority of them were Daily wage laborers that are 48%. 36% lies in the category of Fishing and only 2% depend Farming for income generation.

**TABLE2: CHANGE IN ECONOMIC STATUS DUE TO COVID-19**

<b>Variables</b>	<b>Highly Decreased</b>	<b>Decreased</b>	<b>Neutral</b>	<b>Increased</b>	<b>Highly Increased</b>
Income	35(70)	10 (20)	5 (10)	0 (0)	0 (0)
Expenses	12(24)	27 (54)	6 (12)	5 (10)	0 (0)
Savings	10(20)	12 (24)	8 (16)	10 (20)	4 (8 )
Dependency on Money lenders	0(0)	1 (2)	4 (8)	7 (14)	38 (76)
<b>TOTAL</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>

Table 2 shows the changes in the economic status of respondents due to covid-19.the first variable considered for this is change in income. The study shows that Income has decreased tremendously. None of their income increased in this pandemic situation. This trend is also shown in the case of expenses. Majority of the respondent’s expenses were decreased. Only 2% of the respondents are with the opinion that expenses were increased in this period. A positive sign can be seen is 20% respondents savings were increased due to less shopping and other expenses. But with that 24% respondent’s savings decreased and 20% respondents savings highly decreased. The study find out a major problem that rural population depend local money lender's largely. 38% of the respondents depend local money lenders for money in this period. Only 2% reduced their dependency on these local money lenders

**TABLE 3: OPINION OF THE RESPONDENTS ON THE STATEMENT “CURRENT INCOME IS ENOUGH TO MEET THE EXPENSES”**

	No. of respondents	Frequency
Strongly Disagree	6	12
Disagree	40	80
Neutral	3	6
Agree	1	2
Strongly Agree	0	0
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Table 3 reveals the opinion of the respondents on the statement-“Current income is enough to meet the expenses”. 80% of the respondents disagree with this statement. Means current income is not enough to meet the expenses of them. Only 2% respondents agreed current income is enough. 6% were neutral to this statement

**TABLE 4: IMPACT OF COVID-19 ON THE ECONOMIC STATUS OF RESPONDENTS**

Economic Status	No. of Respondents	Frequency
Economically Advantaged	5	10
Economically Disadvantaged	45	90
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Table 4 shows the impact of covid-19 on the economic status of the respondents. 90% of the respondents were economically disadvantaged due to Covid-19. Only 10% economically advantaged in this period.

### **RESULTS OF TABLE 5: PROBLEMS FACED BY RESPONDENTS OTHER THAN FINANCE**

Most of the respondents faced social issues too with the above said financial problems. Mental stress is the main problem. Because of social distance, people can't meet their relatives or to spend leisure time. With this, uncertainties about the future also cause psychological problems. It affects their confidence level too. Conflicts among family members are also increased in this period. Marriages and other ceremonies had to be postponed. Disruption of religious practices also leads to mental distress.

### **SUGGESTIONS**

1. Government has required to take decisions and actions to lessen uncertainty and financial stress of rural population
2. Provide proper counseling programs to rural population
3. Government must announce financial assistance schemes to rural population with the cooperation of Private agencies
4. Ensure proper supply of food grains through ration system

5. Government must ensure proper availability of protective measures such as Masks, Gloves etc.

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## A CRITICAL ANALYSIS ON HEALTH AND HYGIENE SANITARY PRACTICE OF TAMIL NADU

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### ABSTRACT

Health is wealth and good health of the population is wealth of nation. It is a basic fundamental rights of all citizens and health promotion forms an intrinsic part in the development of an economy. According to WHO, health is “a complete state of physical, mental and social well-being, and not merely the absence of diseases or infirmity”. It has been recognised that health outcomes in people and children in particular could be affected by improper sanitation and inadequate sanitation condition. It has direct effect on health of individual, family, communities and nation as a whole. Every 20 seconds, a child around the world dies as a result of poor sanitation. About 80% of all disease of the developing world is related to unsafe water and inadequate sanitation. Worldwide, 5.3% of all deaths and 6.8% of all disability are caused by poor sanitation, poor hygiene and unsafe water. Nearly two-thirds (67%) of the total population go for open-air defecation and only one-third (33%) having access to a latrine. The lack of access to sanitation in India is striking. A total of 75% of the population is without access to sanitation, one of the highest proportions in Asia. However, the urban sanitation coverage is 75% and the rural sanitation coverage is only 32%. Tamil Nadu was the leader and pioneer in the field of sanitation until 2006. Subsequently, TSC became a target-oriented programme, and hence it lost its momentum. Though toilets were constructed, they became dysfunctional due to various reasons. Inappropriate selection of toilet models, lack of superstructure, water scarcity, lack of technical support in case of failures are the main reasons for poor performance. Lack of sustained Information, Education and Communication (IEC) programmes has left thousands of toilets being unused. The main aim of this paper is to analysis health and hygienic condition of Tamil Nadu on the base of sanitation development.

**Keywords** - Environmental health, Sanitation, Personal hygiene, Hygiene promotion, Healthy Behaviours, Toilet, Sewerage schemes and Health hazards.

### INTRODUCTION

Adequate sanitation, together with good hygiene and safe water, are fundamental to good health and a foundation for social and economic development. That is why, in 2008, the Prime Minister of India quoted Mahatma Gandhi who said in 1923, “sanitation is more important than independence” Access to clean water and sanitation and proper utilisation of the facilities is important for healthy living. Mere provision of facilities or creation of infrastructure do not either suffice in making sanitation sustainable process or make the desired impact. Only when accompanied by adoption of correct behavioural practices and education can have a positive impact on the health and hygiene conditions of the community. The combined effects of inadequate sanitation, unsafe water supply and poor personal hygiene are responsible for 88

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percent of childhood deaths from diarrhoea and cause intestinal worm infections, which lead to malnutrition, anaemia and retarded growth among children. Sanitation is one of the biggest challenges in India as in 2008, only 31 percent of the population in the country benefitted from improved sanitation.

### **SANITATION CONDITION IN INDIA AND TAMIL NADU**

In developing countries like India, 58 per cent of households do not have toilets. Though Tamil Nadu is said to be one of the most urbanised States with 46.75 per cent of its population living in urban areas has only 58 per cent of toilets facilities at home. In absolute terms India receives almost twice as much development assistance for water, sanitation and water resources management as any other country, according to data from the Organisation for Economic Co-operation and Development. India accounts for 13 per cent of commitments in global water aid for 2006–07, receiving an annual average of about US\$830 million (€620 million), more than double the amount provided to China. India's biggest water and sanitation donor is Japan, which provided US\$635 million, followed by the World Bank with US\$130 million.

### **SCHEMES AND AWARDS IMPLEMENTED BY CENTRAL AND STATE GOVERNMENTS.**

The central and state government have implemented several schemes like the National Rural Health Mission (NRHM), Total Sanitation Campaign (TSC), Nirmal Bharat Abhiyan (NBA) and Swachh Bharat Abhiyan (SBA) and so on to provide better sanitation and hygiene water facilities to all the people. TSC is being renamed as Nirmal Bharat Abhiyan (NBA) in April 2012 and in 2nd October 2014, the Central government had launched Swachh Bharat Abhiyan (SBA) with the objective of clean India mission which is considered a major programme for rural sanitation and likewise Under Ground Sewerage Systems (UGSS) is a major scheme for urban sanitation. All schemes have extended in all communities since 2004. Therefore, both governments announced reward for full achievement of ‘Open Defecation Free’ in gram Panchayats (GPs) like Nirmal Gram Puraskar (NGP) in 2003 with bonus up to Rs.50 lakhs. In order to encourage village Panchayats in achieving total sanitation, awards have been instituted. The “Clean Village Award” is a State Award conferred on the Village Panchayats leader, for achieving clean environment, access to toilet facilities in the village and proper utilization of those facilities. Similar to this State Award, “Nirmal Gram Puraskar” is being awarded by the Union Government. Tamil Nadu gives awards for Clean Village Campaign (CVC) was launched in 2003, and the reward is Rs.5 lakhs at the state government level.

About 4.5 billion citizens around the world lack of access a proper sanitation and they are forced to practice open defecation. The health consequences for those without using toilets are severe: about 480, 000 children under five year age die annually from diarrhoea caused by unsafe water and a lack of access to proper sanitation. That’s almost 2,000 kids per a day in worldwide. The World Health Organization (WHO) estimated that 4 per cent of all deaths from the result of unimproved sanitation conditions and causes waterborne diseases like diarrhoea, cholera, dysentery, typhoid and polio. Therefore, it is must to improve the quality of water and adequate sanitation facilities to all.

## **METHODOLOGY**

This paper is based upon a study made by the authors which engaged the secondary data source on various selected indicators of sanitation from all the districts of Tamil Nadu for a period of 2001-2011. The data was collected from the Census Report, Government of India and World Health Organization.

## **TWELFTH FIVE YEAR PLAN APPROACH AND STRATEGIES TOWARDS SANITATION**

The State has given a new thrust to the Sanitation front towards declaring Tamil Nadu as an ‘Open Defecation Free State’, by strengthening institutional arrangements for implementation, ensuring availability of funds, provision of infrastructure and also through sustained IEC campaigns. All the Integrated Women Sanitary Complexes in rural areas have been renovated and efforts are on to ensure continuous usage and maintenance through the Habitation level user groups. ‘Clean Village Campaign’ for promotion of clean environment and sanitation in rural areas has been reintroduced. Sustainable Sanitation Development in rural area are being measured by following parameters. They are

- No open defecation in village leading to pollution of water sources and 100 percent coverage and usage of toilets. Special provision for aged, differently-abled, pregnant women
- 100 percent school sanitation and water supply available for toilets. No additional burden on women for fetching water for toilets.
- Presence of a well-maintained drainage system as well as grey water treated and reused.
- Issues of menstrual hygiene addressed and Presence of solid waste management systems
- Water quality tested by the community twice a year and information disseminated and follow-up by confirmative tests and follow-up action taken.
- High in hygiene behaviour and reduction in water borne diseases in the village validated by VHNS; no deaths reported.

## **SANITATION MESSENGERS AND CLINICS**

Addition to it, every Village Panchayat will have Sanitation Messengers. Sanitary clinics will function for a cluster of villages. While Messengers will spread the awareness on Sanitation, Clinics would help to provide technical help for construction of latrines and repair the defunct toilets. The Sanitation Clinic would be provided with a corpus fund and basic facilities to discharge its duties. Women would play a key role in sanitation activities.

## **TOILET FOR INFANTS**

A community based sensitisation and awareness programme on the infant toilet training was initiated in the State as part of Total Sanitation Campaign. Training was provided to the mothers with children in the age group 0-3 years on initiating early toilet training. Small kiddies’ toilet (Potty) was provided to the mothers and they were taught how to encourage the young ones to defecate in the toilet and later disposal of faecal matter safely. This concept of

catching them young would go a long way in Sanitation promotion.

## SCHOOL SANITATION AND HYGIENE EDUCATION

School Sanitation and Hygiene Education is very high on the National priority. The Government of Tamil Nadu is also laying a lot of emphasis on the same through the Total Sanitation Campaign (TSC) and SarvaSikshaAbiyan (SSA). Tamil Nadu has shown some improvement in school sanitation and drinking water supply. However, despite construction of toilets, a number of toilets still remain unused or under repair. In a study conducted by UNICEF on 50 most backward blocks of Tamil Nadu, it was found that water and sanitation is one of the main issues affecting the education of children, especially girls.

## THE MAIN PROBLEM OF TAMIL NADU

Tamil Nadu is a progressive State in social aspects. The performance in improving literacy, access to education, reducing Infant Mortality rate, Maternal Mortality Ratio and Child Mortality Rate are remarkable. The State has surpassed the MDG goals in terms of poverty reduction, universalisation of primary education, improving child survival rates, improving maternal health and has been regarded as the Early Achiever. The slow progress in ensuring sanitation is a decelerator. Tamil Nadu lags behind the sanitation, with 30.71 per cent of households use Open Defecation. Among the 15.33 percent of households which had access to toilets, 14.29 are non-functional. While Kanniyakumarishares more numbers of toilets while Dharmapuri has the least. The coverage under NirmalBharathAbhiyan is also high in all the districts. But there is a vast gap in the availability and usage of toilets. Affordability is not an issue, since the tendency to spend for television and mobile phones seems to be higher than that on toilets.

**TABLE - 1**  
**ENVIRONMENTAL SANITATION INDEX SCORES AND RANKING OF**  
**DISTRICTS IN TAMILNADU**

Tamil Nadu / Districts	TOILET			
	Access to Toilet facility	Open defecation	Mean Value of Toilet Index	Toilet Rank
Thiruvallur	0.6325	0.6314	0.6320	4
Chennai	1.0000	1.0000	1.0000	1
Kancheepuram	0.6000	0.5987	0.5994	5
Vellore	0.3025	0.2969	0.2997	20
Tiruvannamalai	0.0600	0.0541	0.0570	29
Viluppuram	0.0400	0.0365	0.0382	30
Salem	0.3350	0.3296	0.3323	18

Namakkal	0.4588	0.4566	0.4577	13
Erode	0.4838	0.4805	0.4821	10
The Nilgiris	0.5488	0.5459	0.5473	8
Dindigul	0.2725	0.2692	0.2708	23
Karur	0.3425	0.3384	0.3404	17
Tiruchirappalli	0.4663	0.4654	0.4658	12
Perambalur	0.0875	0.0830	0.0853	28
Ariyalur	0.0063	0.0000	0.0031	32
Cuddalore	0.2363	0.2302	0.2332	25
Nagapattinam	0.2838	0.2805	0.2821	22
Thiruvavarur	0.2988	0.2931	0.2959	21
Thanjavur	0.3738	0.3673	0.3705	15
Pudukkottai	0.1363	0.1308	0.1335	27
Sivaganga	0.3138	0.3082	0.3110	19
Madurai	0.5638	0.5610	0.5624	7
Theni	0.5063	0.5031	0.5047	9
Virudhunagar	0.3513	0.3484	0.3498	16
Ramanathapuram	0.2550	0.2528	0.2539	24
Thoothukkudi	0.4288	0.4277	0.4282	14
Tirunelveli	0.4688	0.4654	0.4671	11
Kanniyakumarii	0.9163	0.9182	0.9172	2
Dharmapuri	0.0213	0.0138	0.0175	31
Krishnagiri	0.2038	0.1987	0.2012	26
Coimbatore	0.7288	0.7283	0.7285	3
Tiruppur	0.5638	0.5623	0.5630	6

Source: Computed from the data supplied by the Min. of Home Affairs, Population Census of India, 2011.



Table - 1 shows Sanitation development condition of Tamil Nadu in each Districts. This highlights that the status of each and every district for the period of 2001 to 2011. The data were further processed using arithmetic mean scores of all the indicators considered under each category. The other category of data was derived by ranking using mean cumulative scores. Chennai, Kanniyakumari, Coimbatore, Thiruvallur and Kancheepuram districts ranked in first five places, Dharmapuri, Ariyalur, Perambalur, Viluppuram and Tiruvannamalai districts are ranked in least five places, based on the index scores. Chennai and Kanniyakumari registered a very low percentage of households defecate in open and this is because in Chennai the usage of in-house toilets showed a very high percentage. Besides it is one of the metropolitan cities in India and also capital state of Tamil Nadu. The Government of Tamil Nadu in association with UNICEF has formulated strategies to improve access to Sanitation.

## CONCLUSION

Tamil Nadu is the 11th largest state in India with almost 72 million people, more than most countries in the world. The sex ratio (Females per 1000 male) of India is 940, while in Tamil Nadu it is a healthy 995. The same is reflected in indicators like literacy rate which in Tamil Nadu is over 80 per cent, as against the country's literacy rate of 74 per cent. Even literacy among women at 73% is way above the national average of 65%. Given this backdrop, it comes as no surprise that the state of sanitation in this southern state too is well above the national average. While nearly 40% of India still defecates in the open, in case of Tamil Nadu less than 10 per cent and 25 per cent of the households in urban and rural areas respectively. The state has come a long way in terms of sanitation since the inception of Swachh Bharat Abhiyan. This is evident from the fact that toilet coverage has risen in the last three years especially in rural areas (from 48 per cent in 2014 to 77 per cent in 2017). The zeal and efforts of individuals in the toilet construction process is seen to be the key reason behind this growth. A better environmental sanitation contributes to better environmental sustainability which in turn improves human productivity and ultimately enhancing human welfare.

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## IMPACT OF COVID-19 ON STREET VENDORS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT-A STUDY

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### ABSTRACT

Began from March and lasted for about three months, lock down has taken a huge toll on people's lives. Actually lockdown was designed to prevent the world wide outbreak of the corona virus. But this lockdown shook India's economy also. It worstly affected the rural people. Although the ‘Work at home’ scheme was implemented to avoid issues which are affecting the day-to-day operations of the country and people, it was not a way out for the daily wage earners in the rural area. Businesses and other establishments were closed and due to this no income was received. Some rural people did not even get their basic necessary items. A major category which affected by covid-19 is street vendors. Those people who saw street trading as a means of livelihood lost their jobs due to lockdown. After the lock down, the business of street vendors resumed but the sales were very low. Fear of the people towards Covid-19 and the online delivery system, which delivers the goods to the homes without leaving, are the main reasons for this. People were afraid to buy even the essentials from the streets. This severely affected the street vendors. The objective of this research paper is to study the impact of covid-19 on street vendors of Thrissur District of Kerala State. The study designed as a descriptive one, mainly based on primary data. The study focused on the various issues faced by the street vendors during this pandemic situation. The study shows that covid-19 makes lot of financial problems and social issues to street vendors. The study also suggests some measures to solve the issues of the street vendors.

**Keywords:** Covid-19, Street Vendors, Poverty, Unemployment.

### INTRODUCTION

Covid19 is a crisis facing the country today. It had a huge stroke on our country both healthily and economically. Lockdown was one way put forward to control the Covid-19. This helped to reduce the Spread of Covid-19, but it also caused a rift in the country’s economy. Although we implemented ‘Work at Home’ to remain productive, it was not a permanent solution for all sectors.

Street vendors are a group that has been severely affected by Covid-19 and its defensive measures. The lockdown, which lasted for three months, dealt a heavy blow to them as it was a job they could not do at home. Although they returned to the tradeafter the lockdown, but market is kept away from these people as they are not able to ensure proper security arrangements. In addition, the availability of safer items from better stores and the advancement of the online sector also create issues to them.

When the Prominent hotels introduced the home delivery system, the small shops could not keep up with this. Restrictions on the timings of the operation of shops also led to a decline in sales. Due to sudden lockdown the stocks held by them became useless and also caused losses. Many of the newly started ventures became huge loss.

When the income declined, the family life of the vendors was severely affected. Most people are forced to borrow money even for their basic needs due to low savings. Many vendors rely on private companies and individuals for loans than public sector entities. The main reason for this

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is that they get huge sums without much delay. Loss of livelihood led to non-repayment of loans and increased interest rates. In the past, loans taken to start business also put them in trouble. Uncertainty about the future has caused stress for many.

This research paper mainly focus on the issues of street vendors in the Thrissur district due to Covid-19. Thrissur is a district situated in the central part of the Kerala and it is also known as Cultural Capital of Kerala. According to 2011 census, 32.81% Population of Thrissur district are in rural area. So the study is very relevant in this district.

### OBJECTIVES:

- ❖ To identify the financial problems faced by street vendors due to Covid-19
- ❖ To analyze the impact of Covid-19 on street Vendors
- ❖ To provide recommendations to improve the lifestyle of street vendors

### RESEARCH METHODOLOGY

The present study is designed as a descriptive one mainly based on primary data. Primary data have been collected by using structured questionnaire from 50 selected Street Vendors. Random sampling technique is used for the study. The study uses simple mathematical tools like ratios and percentage for analyzing the data.

### DATA ANALYSIS AND DISCUSSIONS

#### DEMOGRAPHIC PROFILE:

Variables	No. of Respondents	Frequency
<b>AGE</b>		
20-30	5	10
30-40	20	40
40-50	12	24
50-60	10	20
ABOVE 60	3	6
<b>Gender</b>		
Male	42	84
Female	8	16
<b>Marital Status</b>		
Married	46	92
Unmarried	4	8
<b>Educational Qualification</b>		
Lower Primary	26	52
Upper Primary	13	26
High School	6	12
Higher Secondary	2	4
Others	3	6
<b>Occupation: Sale of Vegetable</b>	4	8

Fruits	5	10
Fish	12	24
Food Items	15	30
Cloth	6	12
Others	8	16
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Age distribution pattern of sample respondents indicated that the majority of the respondents were found in the age group of 30-40, that is 40% followed by 24% in the age group of 40-50. Only 6% belong to above 60 in the study area. The study shows that most of the street vendors in Thrissur district were male (84) and 92% of the respondents are married. The analysis of educational status of sample respondents revealed that only 4% studied up to Higher secondary and 12% up to High school. Majority of them are qualified up to lower primary that is 52%. Activities taken up by street vendors were analyzed. It provides the information that 30% of the respondents engaged in the sale of food items followed by 24% fruit sale. Only 8% dealt with vegetable selling. 16% engaged in the sale of other items like bangles, flowers etc.

#### **PROBLEMS FACED BY STREET VENDORS DUE TO COVID-19:**

The study reveals that finance is the major problem faced by street vendors in this pandemic period. 68% respondents agree with this. The other issue that threatens them is lack of security. Most of them have no proper safety measures like sanitizer, or gloves. Mask is the only protective measure which they only have. Lack of transportation system and unavailability of materials were also faced by them.

#### **FINANCIAL PROBLEMS FACED BY STREET VENDORS DUE TO COVID-19:**

The analysis of data provides the information about the financial issues faced by the respondents. The result reveals that decline in the income is the important financial issue of them. Most of them are not satisfied with the current income. It is not enough for their expenses. Unable to repay the bank loans are the other issues faced by them. Most of them have no savings, so they forced to buy loans again and again in this covid-19 period.

#### **PSYCHOLOGICAL ISSUES FACED BY STREET VENDORS DUE TO COVID-19**

The research also focuses on the psychological issues of street vendors due to covid-19. Mental stress is the primary issue faced by them. Uncertainty about the future is the main reason for this. Due to long lock down period conflicts among family members were also increased. Some of them even led to mental depression.

#### **SUGGESTIONS:**

- ❖ Government must provide interest free loans for street vendors
- ❖ Take initiatives to register and to organize street vendors under government.
- ❖ Ensure supply of raw materials to the street vendors through cooperative societies at concessional rate

- ❖ Take precautions from the part of the Health Department to ensure the health and safety of street vendors.
- ❖ Allow time concessions to street vendors at their business hours

## **CONCLUSION**

A major category which was affected by covid-19 worstly is street vendors. As the streets emptied due to covid-19 and the subsequent lockdown, their trade ceased and the stocks in their possession were destroyed. The study reveals that such people financially disadvantaged due to Covid-19. At the same time, they experienced mental difficulties. It is imperative that the government must provide financial support and necessary counseling programs to this vendors.

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## E- LEARNING OPPORTUNITIES AND CHALLENGES

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### ABSTRACT

E-Learning, without a doubt, has fixed its roots in the surface of education. With the increasing speed of internet connections, opportunities for multimedia training have arisen. Even social media has left a great impact on education and is evolving it constantly. Learning and educating can be very expensive, time-consuming and does not guarantee results, but e-learning has the baggage of solutions to every possible problem. Saving time whilst saving money is a basic human wish and need. To do the work, physical presence is not required now. Everything is available in the portable virtual world.

**Keywords:** e-learning, education, methods of e-learning.

### INTRODUCTION

Education is a constantly evolving sector. With it, the challenges come in bountiful. But the best part is, there is always room for improvement. In fact, the education sector has been witness to a sea of changes that have washed over it, making it more improved and accessible. One such predominant integration has been that of technology, which has given the traditional classroom model a dizzying spin. This initiated a shift in the learning paradigm, dissolving the hindrances posed and making way for a better future. It has given rise to one of the most popular forms of education of recent times. That's e-learning.

E-learning is defined as acquisition of knowledge and skill using electronic technologies such as computer and Internet-based courseware and local and wide area networks. Broad definition of the field of using technology to deliver learning and training programs. Typically used to describe media such as CD-ROM, Internet, Intranet, wireless and mobile learning. Some include Knowledge Management as a form of e-learning. The term was introduced in 1995 when it was all called "Internet based Training"(IBT), then "Web-based Training"(WBT) to clarify that delivery could be on the Inter- or Intra-net, then "Online Learning" and finally e-learning, adopting the in vogue use of "e" during the dot com boom. The "e- " breakthrough enabled the industry to raise hundreds of millions from venture capitalists who would invest in any industry that started with this magic letter. E-learning is the computer and network-enabled transfer of skills and knowledge. Elearning applications and processes include Web-based learning, computer-based learning, virtual education opportunities and digital collaboration.

Content is delivered via the Internet, intranet/extranet, audio or video tape, satellite TV, and CD-ROM. It can be self-paced or instructor-led and includes media in the form of text, image, animation, streaming video and audio. It is commonly thought that new technologies can make a big difference in education. In young ages especially, children can use the huge interactivity of new media, and develop their skills, knowledge, perception of the world, under their parents' monitoring, of course. Many proponents of e-learning believe that everyone must be equipped with basic knowledge in technology, as well as use it as a medium to reach a particular goal.

## METHODS TO E- LEARNING

**SYNCHRONOUS METHOD:** Synchronous, means "at the same time," involves interaction of participants with an instructor via the Web in real time. Asynchronous, which means "not at the same time," allows the participant to complete the WBT at his own pace, without live interaction with the instructor.

- **Virtual Classroom:** Virtual classroom duplicates the features of a real classroom online. Participants interact with each other and instructors online, instant messaging, chat, audio and video conferencing etc.
- **Blended Method:** Most companies prefer to use a mix of both synchronous and asynchronous e-learning methods according to their requirement. It is an amalgamation of synchronous and asynchronous learning methods.

## ASYNCHRONOUS METHODS:

- **Embedded Learning:** Embedded learning is information that is accessible on a self-help basis. It can be delivered to the place of work, or to mobile learners. Electronic performance support system (EPSS) is a type of embedded learning. The advantage is that embedded learning offers learners the information they need whenever they need it.

**COURSES:** The clear advantage of a self-paced course is convenience. Participants can get the training they need at any time. This can include just-in-time training where a participant gets exactly the training he or she needs to perform a task.

**DISCUSSION GROUPS:** A discussion group is a gathering of conversations that occur over time. They are also called message boards, bulletin boards and discussion forums. Discussion groups can be used to support a group of participants taking the same class or can be used to support participants performing related tasks. A discussion group is a very competent way to supply expert answers to a large group people. A single answer to a common question can help many.

## OBJECTIVES OF THE STUDY

- To analyze opportunities of e-learning
- To know the challenges of e-learning

## METHODOLOGY

This study is based on secondary data. Secondary data were collected from books, journals, project reports and from internet sources.

## OPPORTUNITIES OF E-LEARNING

Cost-effective and saves time: E-learning courses do not demand students to be present in the classroom necessarily. Students can proceed with the courses from the comfort of their homes or any place they deem convenient. This cuts down the money on travel and saves a lot of time.



The self-paced aspect of e-learning shines through all obstacles: The best part about e-learning is that you can study whenever you want. Be it in the bus, the bookstore, the coffee shop, at home, on the run, or absolutely anywhere you want. And you can learn it at your own pace. With e-learning, there is no need to rush through your concepts and your understanding.

Higher knowledge retention: To make education interactive and interesting, e-learning employs numerous methods like blended learning approach, gamification.

Tracking Course Progress becomes Easier: A well-implemented Learning Management System (LMS) makes tracking course progress more effective and easy. In addition, LMS makes assessing students' capabilities a piece of cake. Therefore, an e-learning system, which includes an LMS, can prove to be quite effective in tracking learner's progress.

Provides ample room to be discreet: It so happens sometimes that a student lags behind in the class, while others find themselves quite in sync with whatever is being taught. And that student feels shy about questioning the incomprehensible, since that would shower him with unwanted attention. The whole situation ends up being extremely embarrassing. Such a situation can be completely avoided in e-learning and any failure can be kept from getting out in the open. Therefore, the chances of being jeered at can be reduced.

Encourages sharing: E-learning provides students with a chance to share the knowledge acquired through online communities. A discussions forum can add value to the learning procedure, by incorporating scope for fruitful collaboration and conversation. Sharing of resources in e-learning is also an extremely healthy way for education to flourish.

### Challenges of E-Learning

The Internet is still a luxury in many parts of the country: A vast majority of the Indian population resides in rural areas. The lack of infrastructure in such areas gives rise to connectivity and accessibility issues. However, the Government of India has been instrumental in removing such barriers by implementing various measures.

E-learning does not cover a lot of certification courses: The certifications that come with conventional learning are somehow lost in the e-learning concept of education. The e-learning courses do not cover a lot of certification courses that are recognized by colleges and universities across India or abroad. This pulls the e-learning courses out of sync with any stream of school education.

It would take some time to renovate the conventional educational system: The traditional education methods have enlightened generations for decades now. Even though you might feel that they have overstayed their welcome, it has become increasingly difficult for us to overthrow tradition completely and embrace newer methods of learning with open arms.

Not all learners are tech-savvy: Even though the e-learning courses are available in a wide range of platforms for learners to choose from, a basic knowledge of how to operate those devices is imperative to benefit from the courses. Therefore, before e-learning could be implemented,

learners and educators need to be educated about the ins and outs of technology to facilitate a smooth learning curve.

Lack of awareness: Awareness plays a key role in making the proliferation of e-learning a joy ride. If a large part of the population isn't aware of the amazing benefits.

## **CONCLUSION**

E-learning involves the use of digital tools for teaching and learning. It makes use of technological tools to enable learners study anytime and anywhere. It involves the training, delivery of knowledge and motivates students to interact with each other, as well as exchange and respect different point of views. It eases communication and improves the relationships that sustain learning. So ICTs provide great opportunity for Education system in developing countries to improve their teaching and learning processes. So far most of the Education institutes in developing countries possess basic ICT infrastructure such as Local Area Network (LAN), internet, computers, video, audio, CDs and DVDs, and mobile technology facilities that form the basis for the establishment of e-learning. Pedagogical, technical and cost issues should be taken into account for each specific technology when integrating ICTs in teaching and learning practices.

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## THE CHANGES OF GDP PRE AND POST COVID-19 IN THE GLOBAL ECONOMY- AN OVERVIEW

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### ABSTRACT

The covid-19 has brought the Great Lockdown and demolished the sustained economic growth (GDP) of the global economy. The aim of the paper is to examine the GDP percentages changes pre and post covid-19. To do the same, the study has applied secondary data, statistical tools like the table, graph and descriptive analysis to show the changes of country's GDP during the study period. The study has found that the advance and Euro Area economies have been lasts much more in percentages of GDP than other economies like USA and Japan. The country like Thailand and Indonesia GDP % is less than East Asia & Pacific Economies and Iran country's GDP % changes are less than Egypt GDP. Finally study found that India and Pakistan GDP % changes are less than Bangladesh GDP changes during pre-covid-19 and the post covid-19. The study suggests that the government can follow the World Bank recommendations to revival the economy and sustain high economic growth.

**Keywords:** Covid-19, Great Lockdown, GDP, World Bank, global economy.

### INTRODUCTION

The covid-19 has pushed the government to go Great Lockdown in order to contain the virus and save lives. As the result, it has created the worst recession because of the great dejection in the global economy. It also caused a great decline of employment opportunity, personal income and consumption, and demolished the confident of business stockholder. Due to this, the GDP of the most of the economies has been decreased and it made big challenges to all government. So, the government is necessary to take a proper policy discussion to increases the confident of business stockholder and the country's economic growth. Hence, the government has to understand the depth of GDP loss in the global economy as the country's growth depends on another country economy directly and indirectly. In this background, this paper is going to examine the level of GDP growth pre and post covid-19 in the global economy

### OBJECTIVES AND METHODS OF STUDY

#### OBJECTIVES

- To examine the changes of GDP pre and post covid-19 of the global economy.
- To bring out the economic measures that will improve the global economy and India of the post covid-19 scenario.

#### METHODOLOGY OF THE STUDY

This study is based on the secondary data which has collected from various reports like global economic prospact-2020, Economic Time and other web sources. The period of the study is from 2017 to 2021 and economies like advanced, East Asia & Pacific, Middle East and North

Africa and South Asian are considered. To examine the changes of GDP pre and post covid-19 of the global economy the available data have been processed and presented in suitable graph and tables.

## ANALYSIS AND INTERPRETATION

### THE PERCENT CHANGES OF GDP PRE AND POST COVID-19 IN THE GLOBAL ECONOMY

#### a. ADVANCED ECONOMIES

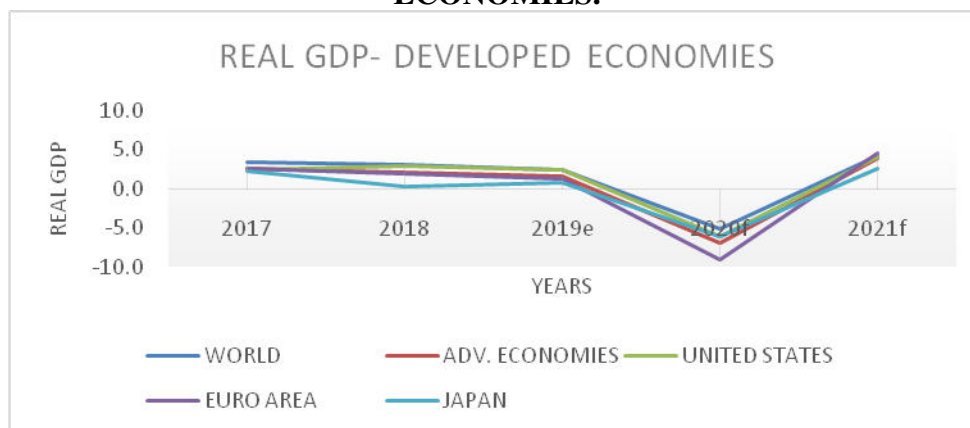
**TABLE -1 CHANGE OF GDP PRE AND POST COVID-19 ADVANCED ECONOMIES**

Countries	2017	2018	2019e	2020f	2021f
WORLD	3.3	3.0	2.4	-5.2	4.2
Advanced Economies	2.5	2.1	1.6	-7.0	3.9
United States	2.4	2.9	2.3	-6.1	4.0
Euro Area	2.5	1.9	1.2	-9.1	4.5
Japan	2.2	0.3	0.7	-6.1	2.5

Sources: global economic prospects, june-2020 (Real GDP Percent change from previous year)

The above table-1 shows the percentages changes GDP pre and post covid-19 in the advanced economies. During pre-covid-19, the economies like advanced, United States, Euro Area and Japan had between 3 to almost 0 % changes whereas during covid-19, they have been getting between -6% to -7% changes of GDP. Over all, advance country’s GDP % changes almost less than world GDP changes. Even in the post covid-19 periods, the Euro Area has been lasts much more than other economies.

**GRAPH -1 THE PERCENTAGES GDP PRE AND POST COVID-19 IN THE ADVANCED ECONOMIES.**



The graph-1 shows that the percentages real GDP pre and post covid-19 in the advanced economies. The country trend lines are very deeply falling from 2019 to 2020 time and

the same year onwards there is a possibility of upwards GDP changes. Particularly, Euro Area GDP changes will be faster than other economies

**b. EAST ASIA & PACIFIC**

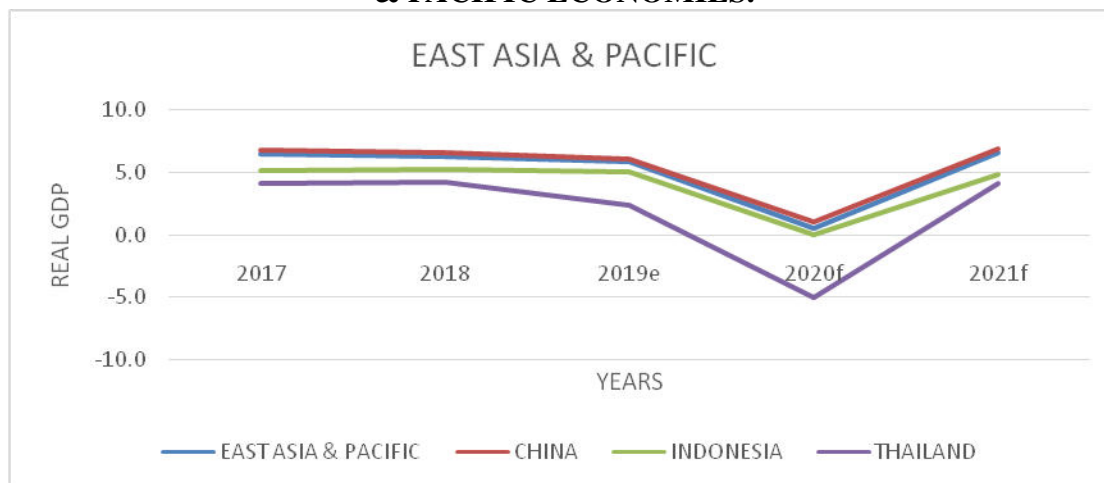
**TABLE -2 CHANGES OF GDP PRE AND POST COVID-19 EAST ASIA & PACIFIC ECONOMIES**

Countries	2017	2018	2019e	2020f	2021f
East Asia and Pacific	6.5	6.3	5.9	0.5	6.6
China	6.8	6.6	6.1	1.0	6.9
Indonesia	5.1	5.2	5.0	0.0	4.8
Thailand	4.1	4.2	2.4	-5.0	4.1

Sources: global economic prospects, june-2020 (Real GDP Percent change from previous year)

Table -2 reveals the percentages GDP pre and post covid-19 in the East Asia & Pacific Economies. Before covid-19, the economies like china, Indonesia, Thailand had between 6 to almost 2% changes however during covid-19 they have been getting between -5% to 1% changes of GDP. On the whole, Thailand and Indonesia country’s GDP % changes have less than world GDP changes during pre-covid-19 and during post covid-19. Particularly, China economy will grow much more than other economies in the year 2021.

**GRAPH -2 THE PERCENTAGES GDP PRE AND POST COVID-19 IN THE EAST ASIA & PACIFIC ECONOMIES.**



Graph- 2 indicates the percentage changes of real GDP pre and post covid-19 in the East Asia & pacific economies. All country trend lines are very deeply falling from 2019 to 2020 during the time and the same year onwards there is a possibility of upwards GDP changes. Remarkably, china GDP changes will faster than other economies.

**c. MIDDLE EAST & NORTH AFRICAN**

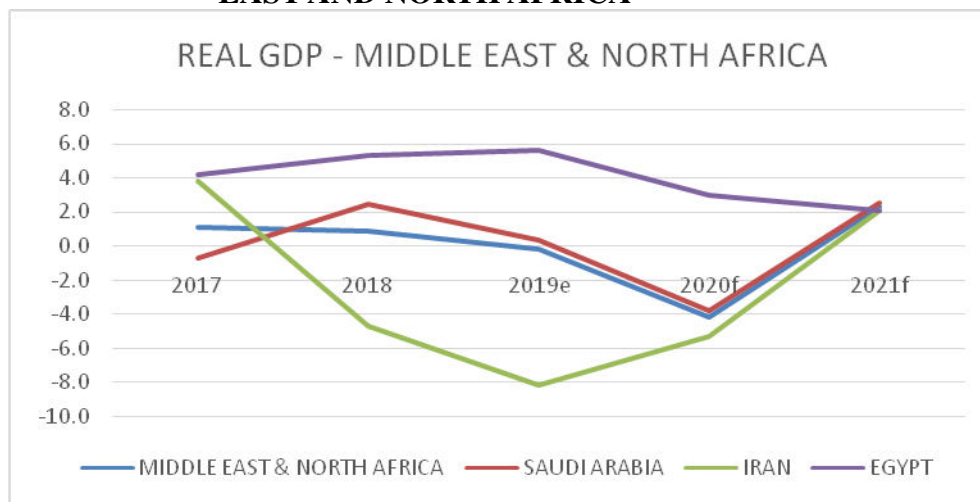
**TABLE -3 CHANGES OF GDP PRE AND POST COVID-19 MIDDLE EAST AND NORTH AFRICA ECONOMIES**

Countries	2017	2018	2019e	2020f	2021f
Middle East and North Africa	1.1	0.9	-0.2	-4.2	2.3
Saudi Arabia	-0.7	2.4	0.3	-3.8	2.5
Iran	3.8	-4.7	-8.2	-5.3	2.1
Egypt <sup>2</sup>	4.2	5.3	5.6	3.0	2.1

Sources: global economic prospects, june-2020 (Real GDP Percent change from previous year)

Table -3 explore the percentages GDP pre and post covid-19 in the Middle East and North Africa Economies. Pre-covid-19 periods, the country like Saudi Arabia, Iran and Egypt had been getting between -0.6 to -8 % changes of real GDP . On the other hand of post covid-19 period, they have been getting between 3% to -5% changes of GDP. Overall, Iran country’s GDP % changes are less than Egypt GDP changes during pre-covid-19 and the post covid-19 but Saudi Arabia economy will grow much more than other country in the year 2021.

**GRAPH -3 THE PERCENTAGES GDP PRE AND POST COVID-19 IN THE MIDDLE EAST AND NORTH AFRICA**



**Economies**

Graph- 3 exhibits the percentages changes of real GDP pre and post covid-19 in the Middle East and North Africa Economies. Countries like Saudi Arabia Iran and Middle East and North Africa Economies trend lines have been falling very deeply from 2019 to 2020 and the year same 2020 onwards there is a expectation to upwards GDP changes in the 2021. Remarkably, Iran GDP has been falling much deeper than other economies since 2017 and it expected to grow little slower that other country

**d. SOUTH ASIAN COUNTRIES**

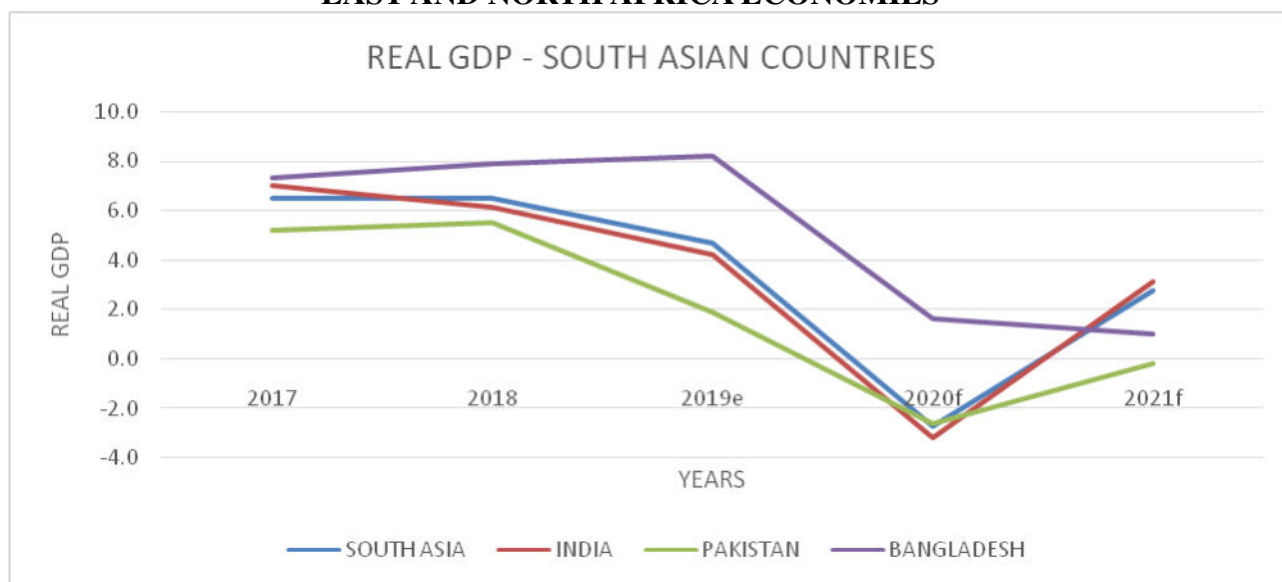
**TABLE -4 CHANGES OF GDP PRE AND POST COVID-19 SOUTH ASIAN ECONOMIES**

Country	2017	2018	2019e	2020f	2021f
South Asia	6.5	6.5	4.7	-2.7	2.8
India	7.0	6.1	4.2	-3.2	3.1
Pakistan	5.2	5.5	1.9	-2.6	-0.2
Bangladesh	7.3	7.9	8.2	1.6	1.0

Sources: global economic prospects, june-2020 (Real GDP Percent change from previous year)

Table -4 tabulates the percentages GDP pre and post covid-19 in the South Asian Economies. During Pre-covid-19 periods, countries like India Pakistan and Bangladesh were getting between from 8 to 4 % changes of real GDP. Whereas during the post covid-19, there are getting between 1% to -3% changes of GDP. Overall, India and Pakistan GDP % changes are less than Bangladesh GDP changes during pre-covid-19 and the post covid-19. It is expected that India’s GDP will growth much higher than other country in the year 2021.

**GRAPH -4 THE PERCENTAGES GDP PRE AND POST COVID-19 IN THE MIDDLE EAST AND NORTH AFRICA ECONOMIES**



Graph- 4 reveals the percentages changes of real GDP Pre and Post covid-19 in the south Asia Economies. countries like India Pakistan and Bangladesh Economies trend lines have been falling very deeply since 2017 to 2020 and the same year 2020 onwards it is expected to grow upwards towards the 2021. Remarkably, Pakistan GDP has been falling much deeper than other economies since 2017 and it expected to grow little slower that other country like India and Bangladesh.

## THE MEASURES TO IMPROVE THE GLOBAL ECONOMY IN THE POST COVID-19 SCENARIO.

The World Bank has made a framework and measures to the government which are related to health-sector capacity, fiscal space, financial sector development and monetary headroom. Definitely, this framework will be helpful to reduce the health and economic crisis in the current scenario of the economy.

- **Health and Social Protection:** The government should take steps like ranging from testing and treatment, to hiring new medical staff, to expending social assistance and implementing cash transfers to households.
- **Revive The Economic Activities From Pessimistic Environment:** Through fiscal policy government should take steps like deferring filing and payment and reducing social contributions, low-interest loans to firms, reprioritizing spending and financing of the larger fiscal deficit. In India context, through MGNREGA a meaningful cash transfer can restore confidence in poor and land less agriculture families. In addition, the government should offer the unemployed benefits to all the formal and informal sector unemployed. Money in the hands of people can provide an immediate sense of security and confidence, which is the cornerstone to restoring economic normalcy. India must make full use of loan programme of international monetary fund and World Bank.
- **Increases the money supply in the economy to improve purchasing power of the people:** Through monetary policy the government can cut monetary instrument policy rates and provide liquidity to solvent bank. Particularly in India, though RBI has taken some steps like interest rate reduction, credit guarantee and liquidity enhancement schemes etc. it is not enough, there is a necessity of some more immediate actions like the government can allow institutions such as the RBI, public sector banks, bankruptcy boards, securities and insurance regulators to function freely and professionally is the foundational step in restoring confidence in the financial system.
- **Modified Financial, industrial and trade policy:** The government interventions are much required in financial, industrial and trade policies. It include bank self-control on domestic private loans with certain severe precondition so as not to create financial instability down the road, decrease the collateral obligation, cancelling all but the most necessary procedures for firm registration and dropping import limits and tariffs.

## FINDING OF THE STUDY

During the periods of the study, advance country's GDP % changes almost less than the world GDP changes and the post covid-19 periods. Further it found that the Euro Area has been lost much more percentages of GDP than other economies like USA and Japan.

The study reveals that country like Thailand and Indonesia GDP % changes have less than East Asia & Pacific Economies GDP changes during the pre-covid-19 and during the post



covid-19. It is forecasted that China economy will grow much more than other East Asia & Pacific economies like Thailand and Indonesia in the year 2021.

The study is indicating that Iran country's GDP % changes are less than Egypt GDP changes during pre-covid-19 and the post covid-19. It is predicted that Saudi Arabia economy will grow much more than other countries like Iran and Egypt in the year 2021.

The study found that India and Pakistan GDP % changes are less than Bangladesh GDP changes during pre-covid-19 and the post covid-19. It is expected that India's GDP will growth much higher than other economies like Pakistan and Bangladesh in the year 2021.

## **CONCLUSION OF THE STUDY**

The covid-19 has brought the Great Lockdown in the global economy. As a result, there is worst recession since the great depression in the global economy. It leads to the decrease of GDP in most of the economies and it has made a big challenge to all government. In the covid-19 scenario during study period, the Euro Area has been lost much more percentages of GDP than other economies like USA and Japan. In addition, Thailand and Indonesia GDP % changes have less than East Asia & Pacific Economies GDP changes during the pre-covid-19 and during the post covid-19. Moreover, Iran country's GDP % changes are less than Egypt GDP changes during pre-covid-19 and the post covid-19. Countries like India and Pakistan GDP % changes are less than Bangladesh GDP changes during pre-covid-19 and the post covid-19. The GDP forecasting is indicating that there is a positive change of global GDP in the 2020 and 2021 financial year. So , the government can follow recommendations of world bank like Health and Social Protection, Revive The Economic Activities From Pessimistic Environment by fiscal policy , Increases the money supply in the economy to improve purchasing power of the people, Modified Financial, industrial and trade policy to attain the high economic growth in the next financial year .

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## CHANGING SCENARIO OF INTERNATIONAL TRADE DURING POST COVID-19: INDIAN PERSPECTIVE

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### ABSTRACT

Before 1<sup>st</sup> April, 2015, Export Import (EXIM) Policy renamed as Foreign Trade Policy (FTP) by the Ministry of Commerce and Industry. The period of the Foreign Trade Policy was five years from 2015 to 2020. Every year Foreign Trade Policy updated on 31<sup>st</sup> March. In general improvements, modifications or extension and any new scheme or policy becomes effective from 1<sup>st</sup> April every year. Govt. of India has granted the extension to the FTP by another year i.e., up to 31<sup>st</sup> March, 2021. This year the Ministry of Commerce and Industry has taken a decision to extend one year in view of the Covid-19 pandemic.

The basic framework of policy and promotion of exported trade are provided by the Foreign Trade Policy of India. Around 70Per cent of India's Export contribute that have just 30Per cent share in Global Trade. The normal functioning of the whole world has been disturbed during the ongoing Covid-19 pandemic.

In this paper I am trying to find out and express in brief present scenario about the foreign trade of India during Covid-19 pandemic. For my present study I collected some reports and data of International Trade of India from the website Ministry of Commerce and Industry, Govt. of India. I started my study with the top 10 countries of Exports, Imports and International Trade and the Balance of Trade of India relating the last financial year 2019-2020 and for the period of 1<sup>st</sup> quarter of the current financial year i.e., April to June, 2020.

In the financial year 2019-20 exports made to 236 countries. Out of 236 countries India exported 50.80Per cent of the total export to the top 10 (4.24Per cent of the total no of export countries) countries and the rest of 226 countries constitute 49.20Per cent of the total exports. During the same period India imported 55.07Per cent of the total imports from the top 10 (4.64Per cent of the total no of import countries) countries out of 215 import countries. The total monetary value of export and import is international trade. Out of total 236 foreign trade countries 10 (4.24Per cent of the total no of foreign trade countries) countries traded 50.99Per cent of the total trade. My study found that total imports reduced by 55.65Per cent, 48.43Per cent, 43.88Per cent and 49.35Per cent; exports reduced by 56.66Per cent, 30.77Per cent, 4.54Per cent and 30.99Per cent in April, 2020, May, 2020, June, 2020 and in Q1 as compared to the respective months of last financial year. As a result trade deficit reduced by 54.05Per cent, 79.73Per cent, 105.4Per cent and 79.55Per cent in the month of April, 2020, May, 2020, June, 2020 and in Q1 as compared to the respective months of last financial year. Therefore the present study clearly shows that Indian international trade dramatically changing during Covid-19 period. Balance of Trade is breaking

its tradition. In the month of June, 2020 there is a surplus in the trade which is a positive signal for any country for its economic development. It's a period of country wise self dependency all over the world.

**Keywords:** Covid-19, Changes in International trade of India, Balance of Trade

## **INTRODUCTION**

In the Global economic scenario India plays an important role. In every nation, International trade takes major part of its economic activities. International Trade deals with the business transactions in between two nations. To maximize the production in the world International Trade is necessary. Perhaps the commercial activity the man would have on earth with the barter system or exchange of goods to satisfy his needs. Afterwards this activity developed from the localized exchange to national and international trade. In the 15th and 16th century the trade was mainspring of great travels and the control expansion which followed the discovery of the new world. In the modern age foreign trade amongst the countries all over the world is inevitable to maximize the world's resources. Foreign Trade is also necessary to fulfill the needs of one country to another. Before the Covid-19 it shows huge economic activities in between India and other countries. The net balance of economic activities i.e., Balance of Trade before covid-19 shows huge Trade deficits since 2002 and it continues up to 2019-20. But after covid19 pandemic, especially from the month of April, 2020 International Trade becomes impossible among the all nations. My present study wants to highlight the changes in the India's Import, Export and in the Balance of Trade in the months of April, 2020 to June, 2020.

## **OBJECTIVES OF THE STUDY**

- a) To observe the changes in the value and share of Indian Exports to top ten countries and in total for the financial year 2019-2020 and for the period of April, 2020 to June, 2020.
- b) To observe the changes in the value and share of Indian Imports from top ten countries and in total for the financial year 2019-2020 and for the period of April, 2020 to June, 2020.
- c) To observe the changes in the value and share of Indian Trade of top ten countries and in total for the financial year 2019-2020 and for the period of April, 2020 to June, 2020.
- d) To observe the changes in Balance of Trade in India for the financial years from 2000-2001 to 2019-2020 and for the period of April, 2020 to June, 2020.

## **RESEARCH METHODOLOGY**

Macro data relating to Import, Export and Balance of Trade of India as required are used in my present study. All the data used here are purely secondary in nature. The sources of data are different web portals of Ministry of Commerce and Industry, Govt. of India and Directorate General of Commercial Intelligence & Statistics, Government of India and Trade

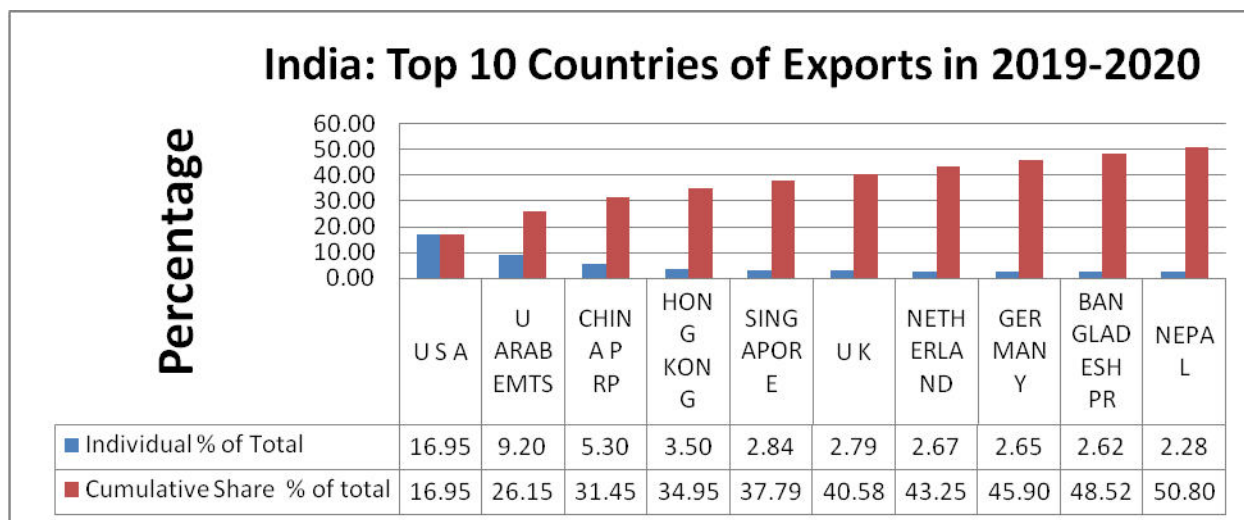
economics.com. Demographic charts, Tables and Bar Diagrams have been used to analyse and interpretation of data to fulfill my objectives. All the Charts and Diagrams are prepared with Ms Excel, 2007 and also taken from Tradeconomics.com.

## RESULTS AND DISCUSSION

In this section results related to objectives have been discussed in details.

### RESULTS RELATED TO RECENT EXPORTS OF INDIA

**FIG-1: TOP 10 COUNTRYS’ EXPORTS FROM INDIA IN 2019-20**



source: Ministry of Commerce and Industries, Govt. of India.

The above figure shows that country-wise share of exports as well as cumulative share by top ten countries. During the financial year 2019 – 20 India exported total Rs. 2218821.79 crore to 236 countries. Out of them top 10 countries (in terms of value) covered 50.80 per cent of total export values. So major export market covered by top ten countries itself and rest of 49.20 per cent market covered by the rest of 226 countries.

**FIG-2: GROWTH OF TOP 10 COUNTRIES’ EXPORT IN (BASED ON 2019-20)  
(MONTHLY GROWTH BASED ON RESPECTIVE MONTH OF 2019) IN APRIL, 2020  
TO JUNE, 2020**

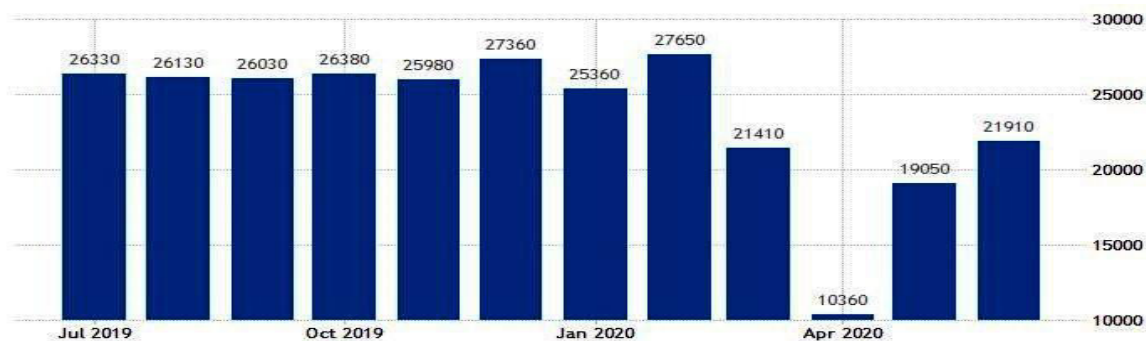
Country	Percentage Growth in Apr-'20	Percentage Growth in May-'20	Percentage Growth in June-'20	Percentage Growth in Q1-'20
U S A	-60.76	-37.22	-3.16	-33.55
U ARAB EMTS	-71.52	-62.33	-48.91	-61.49
CHINA P RP	-12.59	60.88	94.27	45.1
HONG KONG	-86.05	11.62	-26.23	-30.04

SINGAPORE	-11.61	-49.47	48.87	-15.54
U K	-74.06	-52.84	-27.8	-50.42
NETHERLAND	-44.6	-67.96	-40.32	-54.61
GERMANY	-24.15	-32.72	-10.43	-32.28
BANGLADESH PR	-76.57	-56.88	6.51	-46.78
NEPAL	-77.96	-64.01	-30.42	-57.48
India Total Per cent Growth	-56.66	-30.77	-4.54	-30.99

source: Ministry of Commerce and Industries, Govt. of India.

The above figure shows the export growth in the first quarter of 2020-21 to the top ten countries as per the export data of 2019-20(fig.-1). In the above fig.-2 it shows that there is a reduction of 56.66 per cent, 30.77 per cent, 4.54 per cent and 30.99 per cent in the value of export in April,2020, May, 2020 June,2020 and in the first quarter of 2020-21. But there is also a remarkable decline of export in countries whose figures are red marked in the table which are much below the country average reduction of export. Out of them UAE, UK, Netherland, Bangladesh, and Nepal are major countries. On the other hand export increases in China RP for last two months, Singapore in June and Bangladesh in June as compared to the respective months of last year.

**Fig-3: Export of Last one year from July, 2019 to June, 2020.**

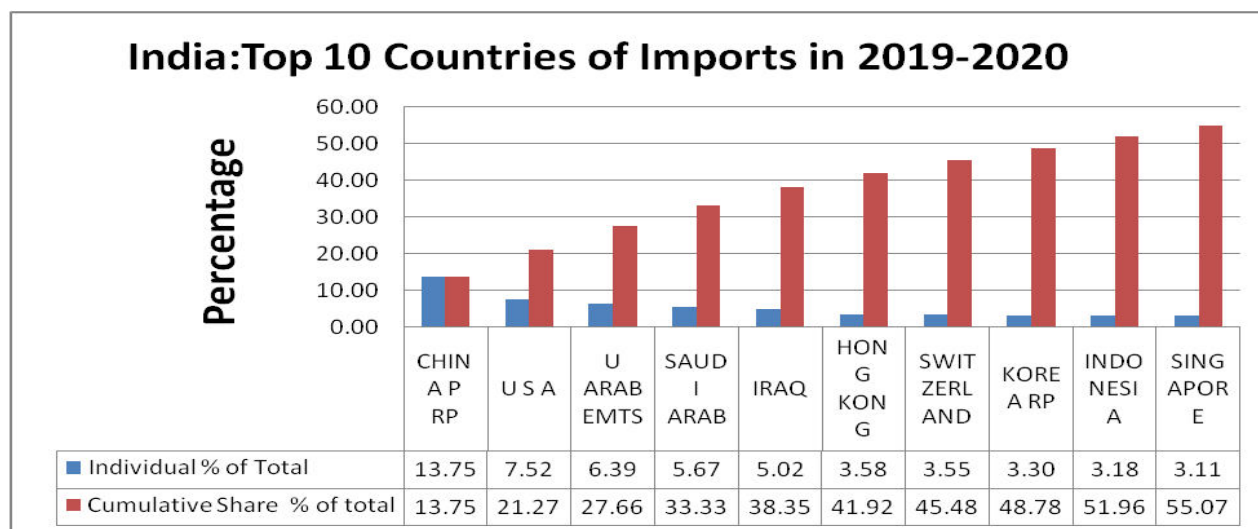


Source: TRADINGECONOMICS.COM | MINISTRY OF COMMERCE AND INDUSTRY, INDIA

The above figure shows monthly Indian exports from July, 2019 to June 2020. It shows that monthly exports from July, 2019 to March, 2020 are above USD 25.36 billion. But in the month of April India exports are only USD 11.360 billion. After that it is increased to 19050 US billion dollars and USD 20.91 billion in the month of May 2020 and June 2020 respectively.

## RESULTS RELATED TO RECENT IMPORTS OF INDIA

FIG-4: TOP 10 COUNTRIES OF IMPORT TO INDIA IN 2019-20



Source: Ministry of Commerce and Industries, Govt. of India.

The above figure shows that country-wise share of imports as well as cumulative share by top ten countries. During the financial year 2019 – 20 India imported total Rs. 3355711.5 crore from 215 countries. Out of them top 10 countries (in terms of value) covered 55.07Per cent of total export values. So major import market covered by top ten countries itself and rest of 44.93 per cent market covered by the rest of 205 countries.

FIG-5: GROWTH OF TOP 10 COUNTRIES IMPORT (BASED ON 2019-20) (MONTHLY GROWTH BASED ON RESPECTIVE MONTH OF 2019) IN APRIL, 2020 TO JUNE, 2020

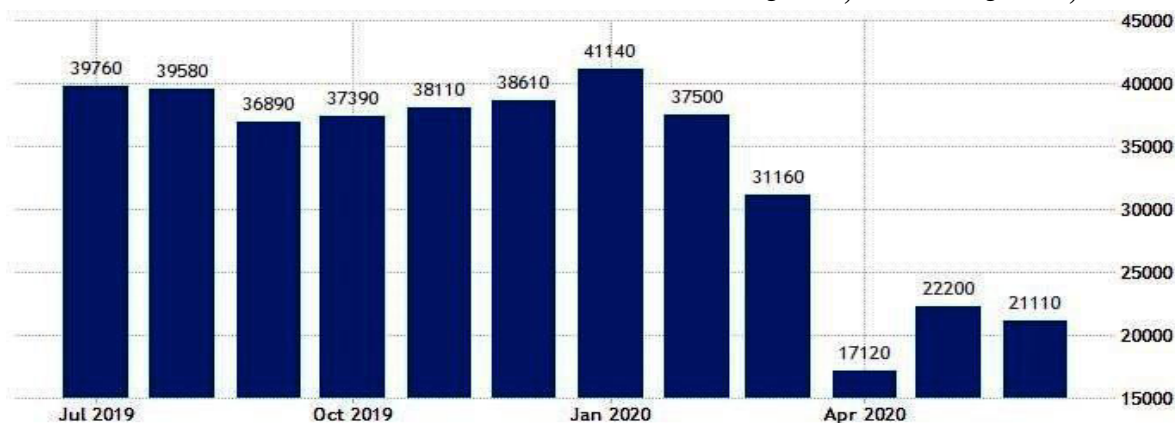
Country	Percentage Growth in Apr-'20	Percentage Growth in May-'20	Percentage Growth in June-'20	Percentage Growth in Q1-'20
CHINA P R P	-37.37	-16.25	-38.64	-30.39
U S A	-53.59	-45.4	-41.52	-46.72
U A R A B E M T S	-58.86	-66.97	-51.29	-59.01
S A U D I A R A B	-52.17	-66.13	-53.85	-57.89
I R A Q	-62.11	-78.43	-29.73	-59.84
H O N G K O N G	-72.73	-35.88	-44.57	-50.06
S W I T Z E R L A N D	-94.25	-94.5	-87.51	-92.94
K O R E A R P	-39.87	-25.59	-52.31	-39.36
I N D O N E S I A	-37.34	-23.19	-28.39	-29.77

SINGAPORE	-58.51	-45.3	-45.8	-49.59
India Total Per cent Growth	-55.65	-48.43	-43.88	-49.35

source: Ministry of Commerce and Industries, Govt. of India.

The above figure shows the import growth in the first quarter of 2020-21 to the top ten countries as per the export data of 2019-20(fig.-4). In the above fig.-5 it shows that there is a reduction of 55.65Per cent , 48.43Per cent , 43.88Per cent and 49.35Per cent in the value of import in April,2020, May, 2020 June,2020 and in the first quarter of 2020-21 respectively. But there is also a remarkable decline of import in countries whose figures are red marked in the table which are much below the country average reduction of import. Out of them UAE, Saudi Arab, IRAQ, Hong Kong, Switzerland and Singapore are major countries which shows most decline in Import.

**FIG-6: IMPORT OF LAST ONE YEAR FROM JULY, 2019 TO JUNE, 2020.**

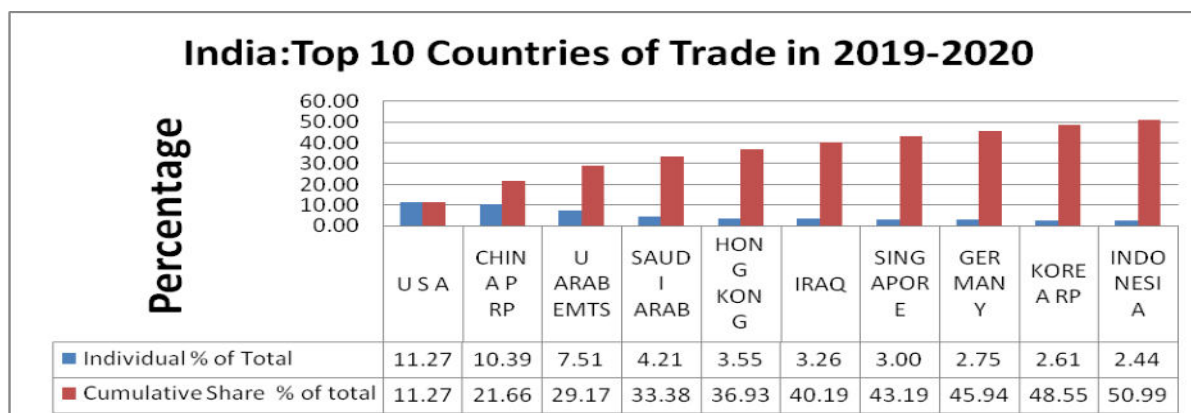


Source: TRADINGECONOMICS.COM | MINISTRY OF COMMERCE AND INDUSTRY , INDIA

The above figure shows monthly Indian imports from July, 2019 to June 2020. It shows that monthly imports from July, 2019 to Feb, 2020 are above USD 36.89 billion, in March it was USD 31.16 billion. But in the month of April India imports are only USD 17.12 billion. After that it is increased to USD 22.20 billion and USD 21.11 billion in the month of May 2020 and June 2020 respectively.

## INDIA'S FOREIGN TRADE IN 2019-20

FIG-7: TOP 10 COUNTRIES OF INDIA FOREIGN TRADE IN 2019-20



source: Ministry of Commerce and Industries, Govt. of India.

The above figure shows country-wise share of Trade as well as cumulative share by top ten countries. During the financial year 2019 – 20 India total Trade amounting to Rs. 5574433.09 crore from 236 countries. Out of them top 10 countries (in terms of value) covered 50.99 per cent of total export values. So major import market covered by top ten countries itself and rest of 49.01 per cent market covered by the rest of 226 countries.

FIG-8: GROWTH OF TOP 10 COUNTRIES TRADE (BASED ON 2019-20) (MONTHLY GROWTH BASED ON RESPECTIVE MONTH OF 2019) IN APRIL, 2020 TO JUNE, 2020

Country	Percentage Growth in Apr-'20	Percentage Growth in May-'20	Percentage cent Growth in June-'20	Percentage Growth in Q1-'20
U S A	-57.54	-40.87	-20.16	-39.43
CHINA P RP	-32.11	-0.49	-16.50	-15.72
U ARAB EMTS	-65.28	-64.27	-50.22	-60.30
SAUDI ARAB	-51.41	-57.97	-40.59	-50.49
HONG KONG	-77.72	-17.42	-36.75	-42.08
IRAQ	-61.35	-75.77	-29.23	-58.13
SINGAPORE	-37.08	-47.40	-13.72	-34.56
GERMANY	-59.65	-41.34	-17.61	-40.05
KOREA RP	-36.94	-22.65	25.98	-12.63
INDONESIA	-38.84	-5.69	-20.72	-22.26
<b>India's Total Trade</b>	<b>-56.04</b>	<b>-41.54</b>	<b>-28.98</b>	<b>-42.31</b>

source: Ministry of Commerce and Industries, Govt. of India.



The above figure shows the Trade growth in the first quarter of 2020-21 of the top ten countries as per the trade data of 2019-20(fig.-7). In the above fig.-10 it shows that there is a reduction of 56.04 per cent , 41.54 per cent , 28.98 per cent and 42.31 per cent in the value of trade in April,2020, May, 2020 June,2020 and in the first quarter of 2020-21 respectively. But there is also a remarkable decline of trade in countries whose figures are red marked in the table which is much below the country average reduction of import. Out of them UAE and IRAQ show most decline in Trade.

### BALANCE OF TRADE OF INDIA

**FIG-9 : BALANCE OF TRADE INDIA SINCE 1995**

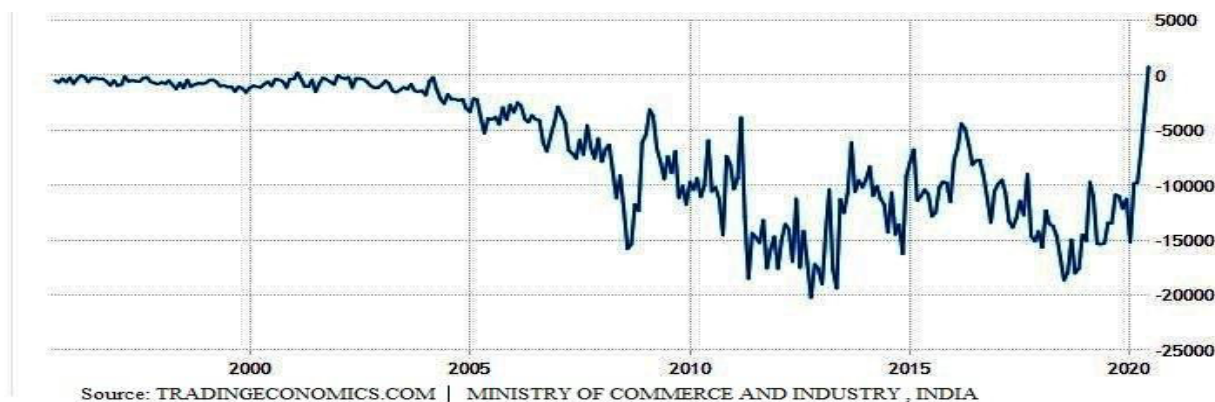
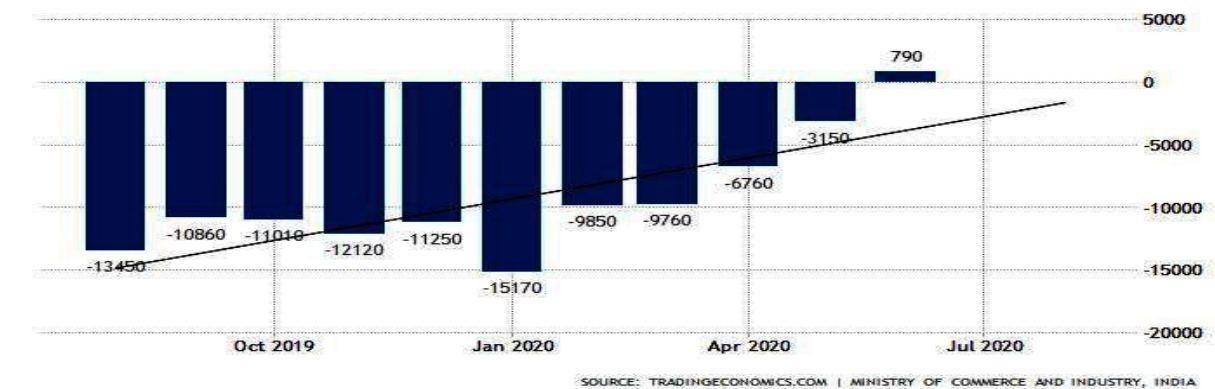


Fig-9 shows India’s Balance of trade since 1995. After 2002 the Balance of Trade making huge deficit in Balance of trade. From the month of April, 2020 the balance of trade reduced its deficit balance. After 18 years again Balance of Trade of India achieved positive trade balance in the Month of June, 2020.

**FIG-10: MONTHLY BALANCE OF TRADE FROM JULY 2019 TO JUNE, 2020**



The above figure shows monthly balance of trade for one year from July, 2019 to June, 2020. The Bar diagram clearly showing that balance of trade of India is going towards negative to positive in short run. In the month of June it is almost positive balance. It’s a good sign for any country.

All the above charts and diagrams are showing immediate effect in the International Trade of India for the period of first quarter of the current financial year 2020-2021. In the present study it is clearly observed that exports to major business countries like UAE, UK, Netherland, Bangladesh, and Nepal are magically reduced. In case import also out of the major import countries, the amount of business also reduced from the countries from UAE, Saudi Arab, IRAQ, Hong Kong, Switzerland and Singapore. As compared to first quarter of 2019-2020 in the 1<sup>st</sup> quarter 2020-2020, total trade also reduced by 42.31 Per cent. Total trade of India also disturbed. Out of them UAE and IRAQ are notable. When we study the balance of trade, it is also observed that, after 18 years from 2002 India achieved a positive balance of trade which means total export is more than total import. Covid-19 makes auto barrier to the international trade to all the countries in short run. As a result normal trading activities are affected in between the countries.

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## THE IMPORTANCE OF HEALTH AND HYGIENE IN THE STUDY OF SCOUTS AND GUIDES

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### ABSTRACT

Covid19, who is not seen all over the world, is in the grip of the anti-hero. The Covid19 period is a response to the apathetic thinking about human life and fellow human beings. India was exemplary in the primary context in which the disease spread in the world. But today the spread of the disease is becoming uncontrollable. One of the most important precautions to prevent this disease is personal hygiene. In India, general instructions are given to maintain proper personal hygiene and health during the education period. But this study explains the educational student movements the Bharat Scouts and Guides, that train it as a subject.

Keywords: Scouts and Guides, physical exercise, hygiene, APRO, proficiency badges

### INTRODUCTION

Covid 19 is an epidemic that came to remind the people of the world of the need for personal hygiene and that environmental pollution should not be allowed to happen and health. If the above factors are to become a habit as a lifestyle then the habits of childhood should start. For this, children need to be trained not only by their parents. Habits should be incorporated into school education training. How a child can live in society as a child in the scouts and Guides organization that started the world in 1907 provides individual training. This organization trained students to make health and hygiene a way of life. These lifestyles follow a lifetime and every Scout lives in the style of once a Scout ever a Scout. The Scout Guide is a movement that provides regular training for children ages 3 to 25. 3-5 years are called bunnies, 6-11 years called cubs, 12-17 Scouts Guides, and 17-25 are called Rover Ranger. The activities of the movement are very systematic. Most important of all, this movement is unique in that it teaches personal training and lifestyles that are unique to any organization.

### OBJECTIVES OF THE STUDY

#### PRIMARY OBJECTIVES:

Health and Hygiene Preliminary study is done on which children voluntarily obey during this Covid19 period.

#### SECONDARY OBJECTIVES:

1. To understand the training methods of various students movements in Kerala.
2. To find out the voluntarily habits of students which had trained through students movements.
3. To assess the impact of Scouts and Guides training.
4. To suggest measures to enhance the functioning of Scouts and Guides individual progressive training.

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## METHODS

The research has been mainly quantitative in nature. Close-ended questionnaire was used with 100 respondents.

- (a) The research has been mainly quantitative in nature.
- (b) Structured questionnaire was used with 50 respondents Interview mode
- (c) Data collection from Community meeting through whatsapp group
- (d) Analysis the data through Excel.

## RESULTS AND DISCUSSION

The Bharat Scouts and Guides.

The organization has a learning style that inculcates health and hygiene in children. Children between the ages of 6 to 11 are called Cub Bulbuls and ages 12 to 17 years are called Scouts - Guides. Examination of the subjects of study in this section reveals that health and hygiene topics are mentioned in the progressive examination. Individual progressive examinations are conducted at 6 levels: Entrance(Pravesh), First Step(Pradhama Sopan), Second Step(Dwithiya Sopan), Third Step(Thrithiya Sopan), fourth Step (Rajyapurascar) Fifth step President Scout – Guide and its National Award. Health and hygiene topics are included in the study at each level, Bp's Six Exercise: Designed by Sir Robert Stephen Sons Smith Baden Powel (BP), founder of the Scout Movement to benefit the entire body. This exercise is mandatory practice and habit. Yoga Training: The Bharat Scouts Guides have arranged a study section for a child to do at least 6 asana.

SCOUT GUIDE-SECTION 14 Programme Ideals-By the time a boy completes the full course of the Scout Programme, he will be able to:

1. Develop his character to become healthy & efficient.
2. Accept and follow the rudiments of good citizenship.
3. Undertake practices and improve skills essential to become self-reliant and prepare himself to use them for helping others.
4. Undertake collective activities and challenges, which contribute for his all-round development.
5. be aware of his potentials and use them in service to the community.
6. Improve his skills of observation to appreciate the wonders of nature and develop a sense of expressing reverence towards nature by nurturing it.
7. Make things useful for others.
8. Realize that public property is his property as well and attempt to look after it.
9. Identify himself as an Integral part of his community and realise his duty to country.
10. Improve future Scouting skills to undertake adventurous activities and develop love for adventure
11. Understand our National Heritage and Culture and determine to keep them up.
12. Undertake individual and collective practices to conserve nature resources and prepare to educate others in this respect.
13. Develop the qualities of a dynamic leader and participate doing his best effectively in all leadership opportunities made available to him.

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14. Study about his country & people and contribute for the cause of National Integration

Tests for Pratham Sopan- Second Progressive test

4.3. LOOKING AFTER YOURSELF: It seems to be included in the syllabus taught by Scouts and Guides. c) Know the health rules regarding personal cleanliness.d) Learn B.P. Six exercises and practice Yoga/ Asana /Surya Namashkar .Describes what a student is 5(Cub Bulbuls) and 10(Scouts Guides) years old at the time of learning.

Third step improvement test- Dwithiya Sopan include following proficiency badges are,Qualify for two from the following Proficiency Badges: (i) Cook (ii) Debator (iii) Friend to Animals (iv) Gardener (v) Handyman (vi) Cyclist (vii) Launder (viii) Reader (ix) Hospital man.Cook Budes teaches how to make healthy food on the subject while teaching personal hygiene and hygiene hospital Hospital Man .It learns very good habits for children. (Guides, 2016)

Third Improvement test of Scouts and Guides –Thritheeya Sopan includes.

(I) SWIMMING : (a) Swim fifty metres. (b) Know the safety rules of swimming and (c) Know how to deal with cramps. OR (II) Earn any one of the following Proficiency Badges: (i) Athlete (ii) Camel man (iii) Climber (iv) Gymnast (v) Hiker (vi) Games Leader (vii) Yoga (viii) Cyclist  
COOKING : Cook food for your patrol by using Backwoodsman method.Health maintenance In addition to learning Swimming for healthcare, Athlete, climber, Gymnastic Yoga and Cyclist provide specialized training. Compulsory lessons are taught on how to cook clean food together in a patrol system.

Fifth improvement test Thritheeya Sopan include.Earn any three of the Proficiency Badges not earned earlier from among the given below: Sanitation Promoter, Public Health Man, Soil Conservator, Solar Energy Awareness, Safety Knowledge, Rural Engineer, Literacy, Community Worker, Rural Worker.While teaching personal hygiene and hygiene Sanitation Promoter, Public Health Man and the Healthy Man, Nutrition Educator, Farmer, Dairy Man, Sea fisherman teaches how to make healthy food on the subjects. The researcher state that to the fact that when a child joins the Scouts Guides, the Scout Guide's organizational activities are very effective in maintaining good health and hygiene in children through regular training from the age of 5 to 25 years.

AIM OF NCC:The ‘Aims’ of the NCC laid out in 1988 have stood the test of time and continue to meet the requirements expected of it in the current socio–economic scenario of the country. The NCC aims at developing character, comradeship, discipline, a secular outlook, the spirit of adventure and ideals of selfless service amongst young citizens. Further, it aims at creating a pool of organized, trained and motivated youth with leadership qualities in all walks of life, who will serve the Nation regardless of which career they choose. Needless to say, the NCC also provides an environment conducive to motivating young Indians to join the armed forces. (Developed and hosted by National Informatics Centre, AUG 2020)

The main objectives of National Service Scheme (NSS) : Understand the community in which they work. Understand themselves in relation to their community. Identify the needs and problems of the community and involve them in problem-solving. Develop among themselves a sense of social and civic responsibility.

## **CONCLUSION**

Scouts and Guides is a very different movements from other educational movements in India .In the Kerala following students empowerment movements are Student Police Cadet (SPC), NCC, National Service Scheme(NSS),Red Cross Society, Little Kits. However, Scouts and Guides, who have been doing systematic training since the age of 5 with a different lifestyle study, place great importance on health and hygiene in their studies.

Therefore, the researcher states that those who worked in the Scout Guide movements during their school days will be able to survive very well in a period like Covid19 pandemic satiations. When our country try to teach these habits by spending money from the country's treasury that you can get rid of an epidemic like Covid 19. Only if you make it a habit to achieve health and hygiene the Scouts Guides, who study and propagate good habits as the common property of the country, have become a perfect example of goodness in these Covid19 times.

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