Indian Economy: Impact of Coronavirus and The Road Ahead





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INDIAN ECONOMY: IMPACT OF CORONAVIRUS AND THE ROAD AHEAD

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PREFACE

The present book focuses upon the Impact of Coronavirus on different sectors of Indian economy and the Road Ahead of Indian Economy. The impact of Coronavirus pandemic on India has been largely disruptive in terms of economic activity as well as a loss of human lives. Almost all the sectors have been adversely affected as domestic demand and exports sharply plummeted with some notable exceptions where high growth was observed. The book is made to analyze the impact and possible solutions for some key sectors.

The Covid-19 pandemic has had a major impact on the global economy. The pandemic hit the fragile global economy for the first time in the early weeks of 2020. Strict lockdowns became necessary in almost all countries; in many countries, a second lockdown has been implemented to respond to the second wave in winter. Financial transactions stalled. Production of goods and services declined due to temporary closure of factories and offices. The supply chain was severely disrupted. Due to the closure of financial units, people lost their jobs and salaries. Overall effective demand also declined.

Like the global economy, the Indian economy faced many challenges when the pandemic broke out. Autonomous, concurrent and global demand and supply declined due to the economic crisis caused by the pandemic. The shocks that hit the real economy have spread to the financial and external sectors.

In this book we have covered all the related to Covid-19 issues and challenges on Indian Economy. After reading this book, we hope everyone is aware of the issues, challenges, impacts and recovery of Indian Economy due to Coronavirus.

Dr. Eknath Mundhe

ACKNOWLEDGEMENT

The world is a better place where we live and lead the development around us. From time to time the professionals and academics play a more important role in enhancing the skills of the students. Intellectual role as a mentor is important in developing the talent of the student at various levels. Being professional educationists, we are happy to express our gratitude to our experience and to the authors who supported us morally in bringing out this book, which focuses on impact of Coronavirus on Indian Economy.

Our heartiest congratulations to all the contributors to this book. Thank you to all of our friends and contributors who have supported us from time to time in bringing out this book. Our heartfelt thanks to all those who strive to advance and help others grow in academics. We are forever grateful to our writers and friends who put in extra effort to encourage us to pursue our academic excellence. The support and encouragement given by our loved ones is unforgettable for our success. The cooperation and support of all the authors is immense.

Overall, this book focuses on the current situation of COVID-19 and its impact in India. Our thanks to all the authors; it was not possible to bring the book without their cooperation. All the authors played an equal role in bringing out this book.

Dr. Eknath Mundhe

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CHAPTER-1

BACKWASH EFFECT OF CORONAVIRUS ON INDIAN AGRICULTURE

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Abstract-

The COVID-19 crisis has exposed the vulnerability of India's Agricultural food system and accentuated the need for agricultural market reforms and digital solutions to connect farmers to markets, to create safety nets and ensure reasonable working conditions, and to decentralize Agricultural food systems to make them more resilient. The vulnerabilities in agricultural supply chains and depleted workforces caused by the COVID-19 crisis have hurt farms of all sizes in India, especially high-value farm enterprises. Most affected have been dairy farming, floriculture, fruit production, fisheries, and poultry farms. Food availability in rural parts of India during the lockdown became a problem for administrators, researchers, and civil society as poor people's resilience reached a breaking point in the face of prolonged unemployment. The central and state governments have acted quickly to help agriculture navigate this unprecedented crisis. However, more measures are needed to reboot the sector and ensure it exits the crisis more resilient than before. Protecting the life of individuals experiencing the infection just as bleeding-edge welfare responders has been the need of countries. Governments have swung into activities since the Corona virus assault made an extraordinary circumstance. Rules gave by the Ministry of Home Affairs, Government of India on 15 April 2020 after the expansion of lockdown till 10 May 2020, excluded agribusiness, agriculture, creature farming, poultry, and fishery, and partnered exercises from lockdown limitations; workers can go to work, markets are to open, acquirement is to occur and Agricultural input shops and agro-handling focuses are to work.

Keywords- COVID-19, Economy, Coronavirus, Food, Agribusiness.

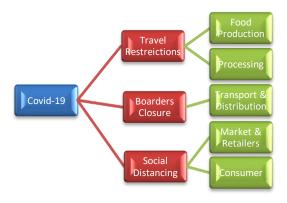
Introduction-

As regards, India's position in world's agriculture is concerned; it is the largest producer of pulses, okra, mango, banana and lemon and the second largest producer of wheat, rice groundnut, potato, tomato, onion, cabbage, cauliflower, brinjal etc. India produces more than one fifth of global production of paddy and pulses. Similarly, it contributes to more than twenty per cent of global production of many of the horticulture crops such as okra, cauliflower, brinjal, banana, mango and papaya. However, the area of concern is the low level of productivity of major field and horticulture crops in the country. India has made an early move to constrain the spread of COVID-19, requesting a 21-day across the country lockdown for its populace of 1.3 billion individuals beginning March 25. The epic corona virus has spread generally in India moderately as of late contrasted with different nations, and the quantity of detailed diseases is low up until this point, with 5,274 cases and 149 passing's as of April 8. In any case, as COVID-19 cases are expanding quickly, there is extraordinary worry about the ailment's latent capacity spread and effect. India must be prepared for a potential flood. Testing ought to be extended altogether. The administration sees the example of the spread of COVID-19 as like the 2009 H1N1 flu pandemic, which means the spread is probably not going to be uniform. After the 21-day time frame terminates, it wants to keep up the full lockdown in "hotspot" zones and loosen up it in different spots. India proclaimed a three-week across the country lockdown till mid-April in the underlying stage, which has along these lines been reached out till May 3 for accomplishing agreeable control of the infection spread. The global pandemic of Covid-19 that originated in the Wuhan province of China has stretched its arms in the entire world affecting each and each sector of the financial system. These measures may help in restricting the wellbeing emergency, yet as in different nations—the total shutdown of every financial action aside from basic administrations will make a monetary emergency and wretchedness for poor people, with enormous occupation misfortunes and rising nourishment frailty. The financial stun will probably be substantially more extreme for India, for two reasons. Initially, Pre-COVID-19, the economy was at that point easing back down, aggravating existing issues of joblessness, low wages, provincial trouble, ailing health, and far-reaching disparity. Second, India's enormous casual segment is especially helpless. Out of the national aggregate of 465 million specialists, around 91% (422 million) were casual laborers in 2017-18. Lacking ordinary pay rates or salaries, this horticulture, vagrant, and other casual laborers would be hardesthit during the lockdown time frame. Here, I center around the reasonable effects on farming, supply chains, nourishment, and sustenance security and vocations. Transient workers who have figured out how to return won't have the option to return right away. Some may not wish to return additionally; given the travails many may have persevered through after the lockdown.

Coronavirus and Agricultural Sector: -

At All-India level, agriculture production in almost half (47%) of sample districts was adversely affected by the impact of COVID-19. Magnitude wise, agriculture production (-2.7%) had not been adversely impacted significantly, mainly due to the fact that harvesting of rabbi crops like wheat was almost complete by the end of April 2020. The production in allied sector had declined significantly, especially in poultry sector (-19.5%), followed by fisheries sector (-13.6%) and Sheep/Goat/Pig sector (-8.5%), primarily due to drastic decline in demand for these products possibly due to the widespread fear circulating in the wake of COVID 19 regarding safety of non-vegetarian food, particularly poultry 2 meat, for health related concerns. Similarly, production in dairy (-6.6%) and horticulture (-5.7%) sub-sector also reduced, owing to reduced demand for these products and disruption in their supply chain. Farm gate prices have not declined significantly in crop sector (-2.2%). However, prices in allied sectors had declined in the range of 2% to 18%. This decline was highest in poultry sector (-17.8%), followed by horticulture (-7.6%), dairy (-5.6%), fisheries (-4.8%) and (-2.9%) sectors respectively, mainly due to supply disruption caused by restriction on movement of vehicles. On the whole, 54% of sample districts witnessed adverse impact on farm gate prices of agricultural produce.

The Coronavirus becomes reason for collapse in agriculture sector dramatically. See chart given below.

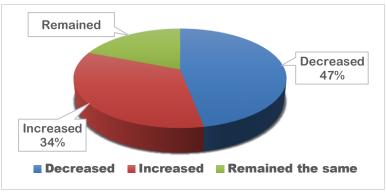


Due to restrictions imposed on movement of men/material and closure of shops, availability of agricultural inputs viz. seeds (-9.2%), fertilizers (-11.2%), pesticides (-9.8%), fodder (-10.8%), etc. declined in the range of 9 to 11 per cent. At all-India level, 58% of sample districts were adversely affected in terms of availability of inputs. Due to disruption in supply chain owing to restrictions on movement of vehicles and closure of shops and markets, prices of agricultural inputs viz. seeds (8.8%), fertilizers (10.0%), pesticides (9.0%), fodder (11.6%), increased in the range of 9 to 12 per cent. At all-India level, 54% of sample districts witnessed an increase in prices of agricultural inputs, possibly due to its non-availability. Even though local procurement centers were opened by various State Governments under their jurisdiction, yet restrictions on movement of vehicles had adversely impacted about 74 per cent of sample districts in smooth operation of agriculture marketing though mandis. The impact on operation of rural markets was more severe, with 87 per cent of sample districts being adversely affected. This was mainly due to a complete ban on opening of rural markets by the local authorities in majority of the districts in the country.

As far as banking services are concerned, access to credit through term lending and KCC was adversely impacted in about 89 per cent and 59 per cent of districts, respectively. As regards to recovery, 94 per cent of sample districts were reported to have been adversely affected by the pandemic and consequent lockdown. However, a positive feature that emerged was that 63 per cent of sample districts reported an increase in digital transactions by the customers during the lockdown period. At an all-India level, microfinance activities were adversely impacted in 95 per cent of the sample districts and the business activities of NBFC-MFIs was adversely affected in 88 per cent of the 3 sample districts. Similarly, adverse impact was reported in activities of FPOs and Farmers Clubs promoted by NABARD. However, many SHGs and FPOs seized upon the opportunity of making face mask and sanitizers as also direct selling of vegetables/fruits to the customers, thereby helping the local community and administration as also increasing their business.

The impact of lockdown imposed in the entire country owing to COVID-19 on the overall production levels in the agricultural and allied sector has been significant with overall production levels in the agriculture and allied sector declining in 47% of the overall districts which have been compiled by NABARD. However, 19% of the districts have also reported an increase in the overall level of production in the sector and 34% of the districts have shown no change in the levels of production in the agriculture

and the allied sector. Some of the reasons for decline in agricultural activities include lack of availability of labour and machines, need for social distancing, and restrictions on free movement of men and machineries.



Change in overall agricultural production

Along with agricultural sector, its allied activities are also affected unfavourably. All the subsectors have shown a decline in the magnitude of production with poultry showing the highest decline of 19.6% followed by fisheries with a decline in production by 13.6%. Crop production has been least impacted with a decline of 2.7%. The adverse impact on Crop sector was lower since harvesting of major rabbi crops viz. wheat, mustard, gram, etc. in majority of the states was almost complete by the end of April 2020 and farmers had already moved major portion of their produce from their farms to their houses. However, production in allied sector had declined significantly especially in poultry sector (-19.5%), followed by fisheries sector (-13.6%), Sheep/Goat/Pig (-8.5%), dairy (-6.6%) and horticulture (-5.7%).

Path after Coronavirus: -

As biological factor has introduced coronavirus in late 2019 in world, and in beginning of 2020 in India. World economy has started to collapse step by step and was infected economy as well. With a boom in population since recent time especially 1921 the Great divide, there is a corresponding rise in food demand in India which is very obvious. As agricultural sector has adversely affected due to Coronavirus. Agricultural sector couldn't survive as producers were idle for about one year and more. The main challenge in front of Indian Agriculture is to fulfill the demand of food by households.

There should be wise step from government's end. A post-COVID situation offers that unique opportunity to repurpose the existing food and agriculture policies for a healthier population. India, being trade-surplus on commodities like rice, meat, milk products, tea, honey, horticultural products,

etc. may seize the opportunities by exporting such products with a stable agricultural exports policy.

Development of export-supportive infrastructure and logistics would need investments and support of the private sector that will be in the long term interests of farmers in boosting their income. This is indeed good news in the COVID scenario, assuming agriculture can practice largely unscathed. Designing agricultural policies, post-COVID scenario, must include these imperatives for a food systems transformation in India. Immediately, the government should focus on the coming Kharif cropping season, especially ensuring timely availability of seeds, fertilisers, pesticides, credit and other inputs.

Result and Discussion: -

Labour availability problems in agriculture sector were very obvious during Covid-19 pandemics, as labour was constrained in many countries due to imposed quarantines and there are losses of workforce due to covid-19 deaths and illness. Taking into account, that in livestock and horticulture farms, the planting and harvesting of crops requires a lot of labour taking into account seasonally, the actions for dealing with labour scarcities and creating safe working environments for workers and the community members are necessary to evade catastrophic outcomes for future supply systems during pandemics. It is important to ensure labour availability for agricultural systems or increase capacities of agricultural systems to adapt to situations of quarantines. Food export restrictions have negative influence on current agricultural productivity and in future seasons as well. The suitable domestic substitutes can be found but this needs time. Countries try to explore more domestic 'food sovereignty' seeking to coupe with domestic food security linked to covid-19. These measures provide important implications for present globalized agricultural and food trading schemes. As one can see from grouping measures aiming to enhance resilience of agriculture systems to covid-19 disaster, the organizational measures are dominant in recent studies dealing with covid-19 impacts on agriculture systems. Social measures were also found to be effective especially in developing countries.

The current study has limitations as it aims to capture just general and fast effects of the covid-19 disaster on agricultural systems in the widest sense. The future research is necessary to investigate how various market disruptions of food supply affect small and larger scale farms, dependent on the volatile market prices and supply chains disruptions. The negative effects on food security need to be investigated further to define necessary changes in

food systems to increase their resilience. Also, the wider impacts of covid-19 on other producers in different sectors, industries and regions need to be investigated. It is also necessary to explore father how the size of the farm, technological equipment available, production modes and practices provides for increase resilience of farms and what are the best policy measures for boosting resilience of agricultural systems.

Conclusion: -

The covid-19 pandemic has a big negative influence on agriculture sector. Food safety and security were greatly threatened due restrictions on mobility, interaction of people and reduced purchasing power of people. The most vulnerable groups of population were affected mostly. Therefore, the measures taken by governments to stop the spread of the Corona-19 virus, first of all influenced negatively global food supply systems. The analysis of literature in the risk-vulnerability and resilience of agriculture systems in the face of covid-19 showed that the resilience of food systems needs to be enhanced by implementing technical, economic and measures. All these policies and measures first of all need to safeguard the health and food supply security of world population. Technical measures aiming to improve the functional performance level of the infrastructure in agriculture sector are necessary to enhance physical resilience. Organizations and institutions in agriculture sector need to take necessary recovery efforts, considering the absorptive, adaptive, and restorative capabilities of the agricultural systems. It is obvious that the market forces via price mechanisms involuntarily reduce the demand of rare agricultural goods and match supply with demand during pandemic and the banning on such price increases has negative impact on resilience of agriculture systems by diminishing their absorptive and adaptive capabilities of resilience provided by the market price system. However, economic support and subsidies in face of economic losses of farmers allows to recover faster after disaster and are welcomed. The strong communities developed in rural areas can enhance the social resilience capacities of agricultural systems as strong communities pool their resources and survive during pandemic more easily and start rebuilding as government aid always come with delay. Covid-19 pandemics just deepened prevailing economic and social inequalities around the people and differences in resilience of agricultural systems around the world as well as revealed the need for the enhancement of social nets dependent on income generation and stability of agriculture sector workers.

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CHAPTER-2

IMPACT OF PANDEMIC ON EDUCATION SYSTEMS IN INDIA

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Abstract-

The COVID-19 Pandemic has created the Maximum disturbance of education system in India. Education institution like schools, college, and universities in India are currently based on Conventional Method of learning, that is they used to with Conventional set-up of face –to-face lecture in a classroom. Around 32 crore learner stopped to move school, college, and universities and all education activities in India. The outbreak of covid-19 has taught us that change is inevitable. The World Health Organization declared it as a pandemic. This situation strongly challenged the education system in India and across the world. It forces to educators to shift to an online mode of teaching overnight. The covid-19 pandemic has provided with an opportunity to build the way for introducing Digital Learning.

In March 2020, a nationwide lockdown was imposed, forcing some schools and colleges to close and instructing students to abandon the usual classroom teaching style. This resulted in an immediate increase in innovation and technology, which the teachers used to finish the curriculum. However, due to a lack of infrastructure, productivity suffered. Remote learning was not available in every family; according to the Global internet network research, just 24% of households had a consistent internet connection, while other remote areas remained unreachable. As a result, the government was forced to ensure that sufficient benefits and monetary funds were provided. This article aims to provide a comprehensive report on the impact of pandemic on education system in India.

Keywords: Conventional Method, Lockdown, Covid-19, Pandemic, Digital Learning

Introduction:

The COVID-19 as a pandemic was declared by the WHO on 11 March 2020. This outbreak pandemic was evolved in Wuhan city of China and has affected many countries. Today our human race came into contact with one of the most infectious disease known as COVID-19 which spread throughout the India and create tremendous human suffering around the world. This COVID-19 made a huge impact in different sectors: education, health, banking, industry, agriculture, tourism, entertainment, sports etc. From March 24, 2020, our educational institutions were under lockdown and some institutes were converted into Quarantine centers. There is no perfect plan of how and when it will be going to reopen. In such a situation digital education brings blessings to our education system.

India is also suffering from the pandemic. In order to control the infection of COVID-19, Indian government has taken various measures such as on 22 March 2020, first Janta Curfew was announced by the Prime minister of India. Later on 21 days' lockdown was announced by the prime minister of India to control the cases of COVID-19. On 14 April 2020, further the lockdown was extended by the Indian government till 3 may 2020. This decision is affecting the various sectors in the country. The COVID-19 is a pandemic health crisis which is affecting the economic growth of the country. This pandemic COVID-19 has resulted in disruptions in the normal daily life. Countries are taking various measures to control the spread of COVID-19. In order to promote the social distancing, government of India has declared lockdown in whole country.

Digital education is a kind of education where we use internet to get access to content and receive feedback at anytime and anywhere according to our needs. Some benefits of digital education are: interactive, give attention to all details, complete the task quickly, self-paced learning, user-friendly etc. Due to country wide lockdown, educational institutes are started using different technologies for teaching so that students' learning shouldn't get hampered. Our educational institutes need to be aware with different platforms which could be used for an effective teaching-learning process. In such a situation, digital education provides new opportunities to learning and teaching to both students and teachers and thereby ensuring greater participation in the whole teaching-learning process. In the modern society when intelligent mobile devices become popular, the Internet breaks through the restrictions on time and space and becomes a ubiquitous learning tool. Designing teaching activity for digital learning and flexibly applying

technology tools are the key issues for current information technology integrated education. In other words, e-learning is defined as learning via internet or any teaching materials delivered by using any electronic technology. Since the technology is changing to better every year e-learning and became an essential tool in education field. Regarding to spread the Corona virus pandemic almost all the universities around the world have successful transformation from old-style teaching to learning from distance. It is assumed that switching from face to face teaching to virtual learning without prober preparing, as it has happened suddenly due to Covide-19 pandemic, will affect teaching performance. However, others think this transformation is going to impact teaching methods and open new doors for education future particularly in universities that fully focus on traditional teaching. As Covied-19 is still spreading and new academic year is on the doors, online teaching mood is going to be used, University of Technology & Applied Sciences more specifically the design department is preparing the teaching methods that will work with practical, practical-theoretical, and theoretical courses.

Objective:

The overall objective of this study is to analyze the Impact of Pandemic (covid-19) on Education system in India. How schools, college and educational institution facing problem during pandemic (covid-19). Analyze how educational system transfer their traditional method to modern method (online teaching or digital teaching).

Discussion On Impact of Covid-19 on Education System:

The closure of the Schools, College and Educational Institute has affected the structure of learning and Teaching. Firstly, it affected the teaching and assessment methodologies. Teaching is a Two-way Process while Learning is a One-way Process. Teaching is a Social act. While Learning is Personal Act. Teaching Concept or Method Mainly focus on Traditional or Conventional Method of teaching. There are two Traditional or Conventional Method in Teaching 1) Lecture Method 2) Team Teaching Method. Teachers are used to with that method. In this method teacher can give his best and student also getting good knowledge in this method because this is Offline Teaching Method in that Teaching Method there are include classroom teaching, face to face teaching and learning, on the spot doubt clearing, good teaching and learning environment, blackboard, chalk, books, notes etc. because of all this benefits teaching and learning become effective. Due to Pandemic (covid-19) it is not possible to continue offline lecture. No one would have guessed that a

virus like covid-19 would come. Due to covid-19 many people come ourword and it looks some time for everyone adopts the new normal. The Pandemic (covid-19) impact was everywhere which results in the closure of Schools, College and Other Educational Institutions. The teaching for students is not only interrupted by the closure of schools, colleges and educational institution. Lockdown also affected the assessment of the students all around the world. Many exams and assessments have been cancelled or postponed because of the closure of educational institutions. For both students and teachers, this is a new era of the education. Many schools, colleges and educational institution have shifted their traditional classes system to the online classes as well as the examination system also has been shifted from offline to online. They are using online assessment tools for evaluation. Online assessment tools are not free from the limitations. To conduct the class smoothly, online teaching method is adopted. Learning management software and open-source digital learning solutions are adopted by the schools, college and educational institution to run online classes. There is so many platform or App to do teaching and learning like a Google meet, Zoom etc. all learning apps easily available in Play Store. In Google meet App we can also take attendance automatically. We also get information about student or learner like when they joint lecture, when they left lecture.

Conclusion:

The closure of schools, colleges and universities is interrupting the learning of students and also disrupting the internal assessment and public assessments for qualifications. The traditional method of teaching has been replaced by the online teaching. One side online teaching is providing opportunity to the students for learning another side there are various issues are attached with the new methodology of teaching. Digital education is emerging as a new trend for learning in India. Though it has some limitations, but we cannot neglect its importance in this modern world. Due to rapid development of technology, our teachers are using some of the platforms such as Telegram app, Zoom, Google Meet, WhatsApp, Email etc. more frequently for the purpose of education. Due to this COVID-19 outbreak, teachers are started using video conferencing, screen-casting videos for their teaching purpose.

INDIAN ECONOMY: IMPACT OF CORONAVIRUS AND THE ROAD AHEAD

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CHAPTER-3

INDIAN ECONOMY: IMPACT OF CORONA VIRUS AND ENVIRONMENT

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Abstract-

The covid-19 is declared as pandemic by WHO, it became massive global health crises. It spreads through direct or indirect physical contact with infected person or persons. Many countries have been infected of affected and applied the lockdown to break the chain due to spreading covid-19. The present paper is focused on the effect of lockdown on various sectors. Keywords: Covid-19, pandemic, lockdown, impact.

On late December 2019 in Wuhan city, in China an unusual pneumonia was noticed with a link to an animal market that sells poultry and other animals to the public. This event was soon reported to the World Health Organization (WHO). The casual microorganism had been identified as a novel corona virus that was named Covid-19. Covid-19 soon spread to other parts of the World. The World Health Organization has declared the situation a Pandemic. The review article shows that the lockdown has induced numerous positive impacts on the environment also clearly benefited to other sectors which must be considered as the spotlight for the permanent revival of the global ecosystem.

Keywords- Covid-19 benefits, Environment, Air Pollution, Noise, Water Energy, Wildlife.

Introduction

Four months after the principal affirmed instance of COVID-19 in Wuhan, China, on November 17, 2019, the World Health Organization recognized this new Covid illness as a worldwide pandemic. 1 Since then, at that point, because of global business associations and voyaging, the sickness has quickly spread from one side of the planet to the other, with 96 906 712 affirmed cases and 2075902 passings.

Corona virus comprises another lethal illness arising in the interface among animals and people; academic local area ought to, along these lines, reexamine the significance of the One Health idea, which accepts interdisciplinary drives focusing on all the while ensuring animals, people, and the regular environment. The job of the Environmental Health-characterized as the part of general wellbeing managing every one of the natural variables with an expected effect on wellbeing, like physical, compound, organic, social, and mental components in the One Health idea drive is grounded.

Corona virus disease (Covid-19) is an infectious disease caused by a recently identified corona virus. 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 co-morbidity like cardiovascular disease, diabetes, chronic respiratory diseases and cancer are more likely to develop serious illness. During this pandemic major International and domestic flight have been cancelled, transport system including railway services bus, truck and vehicle transport have been suspended, except good-trains and emergency vehicles. Educational Commercial sport and Spiritual institutions were closed, social gathering were restricted and people wear advised to stay at home. Manufacturing Industries, Power plant stop their production except those related to essential services. This induced a sharp drop in industrial, social and economic activities. Nonetheless Lockdown also induced a strong reduction in air and water pollution.

Positive Impact on Environment:

Ecosystem: Ecosystem is the group of livelihood with their natural environment. This ecosystem needs very clean environment for their natural processes. The pollution and human interference are the big disturbing factors to ecosystem. This lockdown period has helps to slow down all human activities and promotes to develop ecosystem again little bit and helps to conserve it. There was improvement in the quality of many rivers like Ganga,

Yamuna, Sutlej, Kaveri, Godavari, Krushna etc. This was due to restrictions on industrial effluents entering the rivers due to lockdown situation under this pandemic situation. The DO levels of Ganga river has gone above 8 ppm and BOD levels down below 3 ppm at Kanpur and Varanasi which ranged around 6.5 ppm and 4 ppm in 2019 respectively.

Wildlife: The man has developed roads and railways through forest area which is habitat of wildlife. Due to the over traffic through these routes the movements of animals, birds and other livelihood of forest is become very rare they living under fear. But due to lockdown the proportion of traffic is reduced and the livelihood of forest moves freely throughout the forest area any were any time. Due to reduced human pressures in the parks, the sensitive species are come out. Wild species have seen into rural and urban areas, including parks and beaches.

Environmental Degradation: Human uses the natural resources beyond his need for fulfill his wish. It is harmful not only to nature and but his future life also. During the lockdown many human activities are stopped and degradation of natural aspects is reduced. e.g. Soil, water, vegetation, land etc. The reduction of religious and cultural activities like puja, bathing, cremations on the banks of the rivers enhancing the quality of rivers.

Negative impact on Environment:

Solid Waste Generation: During the COVID-19 crises huge number of people infected by COVID-19, treatment was needed to them. Hence the medical waste has been generated in mass quantity e.g. gloves, surgical masks, syringes, empty IV bags, personal protective equipment (PPE kit) etc. In lockdown period, due to restricted travel, work from home, increased online shopping, and higher food consumption at home have contributed tremendously to household waste. The demand for marks and gloves increased from 1 billion to 2 billion monthly. It is a big issue how to control and how to dispose it. It is harmful to human being as well as environment.

Plastic Packaging: During the lockdown the peoples were unable to go outside, some don't have money to purchase the food and other important things for survive. So the administration and some NGOs are providing or supplying it by packaging. Online shopping and restaurant's home delivery created hug amount of puttha, single use plastic, aluminum foil garbage. Due to this packaging the plastic waste is increased day by day and it is very dangerous to environment.

Impact of Covid-19 lockdown on Environment

Air Quality- Before the start of Covid-19 pandemic, the air around us had been deemed very toxic to breathe in due to amount of greenhouse gases that had been emitted over the century. The Earth faced rising temperature which in terms leads to the melting of glaciers and rising sea levels. Environmental degradation was happening fast due to the depletion of resources. After the lockdown was put in place in many countries, there was lesser traveling done by people, whether it be by their own cars or by trains and flights. Industries were closed down and not allow to functions. This in turn led to the pollution in the air dropping significantly, as there was a mark decline in nitrous oxide emission.

Water Quality- Since there were no boats, whether they are fishing or pleasure ones, playing on the rivers and waterways, the water has cleaned up. The water becomes so clear that the fish could be seen and there was better water flow. No doubts, because of the lesser human footfall even the oceans are recovering and marine life are thriving. Because of reduction in both traffic, sediments have settled resulting in the reduction in turbidity. Banning tourist during lockdown has also reduced water pollutants released by tourist. This clear water has enabled other creatures such as fish, dolphins and swans to come back to these canals and waterways. The other advantages are nationwide lockdown is the improvement of the water quality in some Indian rivers which are normally exposed to polluted industrial and human effluents.

Effect on Wildlife -

Again where fish is concern, the lockdown has seen a decline in fishing which means that the fish biomass will increase after overfishing almost depleted, apart from that animals have been spotted moving about freely where once they would not dare to go. Even turtles have been spotted returning to areas they once awarded to lay their eggs, all due to the lack of human interference.

Effect on Vegetation- Plants are growing better because there is cleaner air, water and because of again there is no human interference. They grow and produce more coverage and oxygen.

Effect on Energy - A substantial decline in energy was observed in countries that followed complete or partial lockdown. For example in India where lockdown was implemented quite stringently, peak power demand dropped to 134.89 gigawatts in 2020 as compared to 168.62 gigawatts in 2019. A similar trend was also observed for coal consumption of both fossil fuels and electrical energy has been dramatically reduced in the industry, public (offices/oices), education sectors and private organizations.

Impact on Economic Activities:

Agriculture: During the first lockdown period several activities and movements were stopped including agriculture, Due to the reduction of demand for agriculture commodities (vegetables, milk and so on) from various places e.g. daily retail market, dairy products, bakery, hotels etc., the prices also declined. So many framers crush their crops, in field there itself. Many migrant laborers also moved to their native places, resulting shortage of agriculture laborers.

Manufacturing and Processing Industries: As far as concern to manufacturing and processing industries, transportation, raw material, energy resources, labor force are key aspects. Due to the lockdown situation, production, demand and supply chain is break down. And working from home is not viable option in manufacturing and processing industry. It needs human labor force to check the quality and so no. India economy was expected to lose over Rs. 32,000 crores every day during the first 21 days of lockdown, according to Acuite Ratings. Barclays said the cost of the cost of the first 21 days of shutdown as well as the previous two shorter ones will total to around Rs. 8.5 lakh crores. Confederation of Indian Industry (CII) has sought an economic fiscal stimulus package of 1 percent in India's GDP accounting to Rs. 2 lakh crore.

Oil and Petroleum: During the breakdown period the movement of people and goods is totally stopped and consumption and demand of oil is drastically declined. After the meeting of OPEC on 6th March 2020 at Vienna, from 23" march itself the prices of crude oil dropped by 24 percent per barrel. It deeply affected on global economy. India's fuel demand in April 2020 as compared to the previous year fell nearly 46%. Consumption of fuel was the lowest since 2007. Cooking gas (LPG) sales rose by 12 percent. An International Energy Agency report in April estimated India's annual fuel consumption was declined 5.6 percent in 2020. Diesel demand will drop by 6 percent. By the first half of June 2020, India's fuel demand was 80-85% of what it was before the lockdown. It helps to conserve the natural oil at some proportion. It also helps to reduce the emission of particles in atmosphere through processing on crude oil.

Tourism Industry: Tourism industry helps to strengthen the economy of country. It is very vast and fast growing industry in the world. According to Travel and Tourism Council of World around 50 million jobs are at risk. It means the jobs in this sectors will be declined drastically. According to D.D. Sharma about 170 to 175 persons are depends on 100 tourists. Hence it will

effect on global economy. Tours and travel operators provide services such as air or bus ticketing, hotel packages for both leisure and corporate travel within India and overseas. These companies' revenues declined to Rs 2,300 crore last fiscal, which was only 20 per cent of FY20 levels, after the nationwide lockdown and other restrictions led to a sharp reduction in travel. Lockdown situation is positively affected on nature due to declining tourist numbers. Due to this, solid waste generation, emission of carbon from vehicles, degradation of nature by construction of hotels are totally stopped resulting positive impact on air, water, land and forest.

Financial Industries: COVID-19 has impacted on financial communities such as banks, private financial business, organization and financial market also. The lockdown has disturbed the demand and supply chain in market of commodities or in financial sectors. The social distancing, quarantine and self-isolation are adversely affected and decreased consumption and utilization of various products and services. The people are not ready to invest money anywhere such as stock market, real estates, industries etc. so exchange of money is reduced. The positive impact of lockdown is observed on family expenditure, it reduced a lot which leads to saving. People are now realizing the importance of Mediclaim and insurance, booms at large scale.

Sport Industry: Sport industry also having significant impact on scheduled sport events. As we all know sport means the gathering of people on large number at one place. Due to the gathering of people the spreading of such virus will be speed up. Many sports events are postponed. eg. EURO 2020 football matches has postponed for 12 months, Olympic Tokyo 2020 postponed in 2021 and Australian Formula One grade Prix also postponed. The 20-20 World Cup Cricket will be played at UAE.

Conclusion

Overall it is observed that the covid-19 pandemic have positively and negatively influenced on various sectors. The harmful emission like solid, liquid and gases particles (Carbon, Sulfur, Nitrogen, dust etc.) have been reduced from atmosphere. Hence the pollution level of air, water, noise and soil is reduced. The DO level of Ganga river has gone above 8 ppm and BOD levels down below 3 ppm at Kanpur and Varanasi which ranged around 6.5 ppm and 4 ppm in 2019 respectively India's economy was about to lose over Rs. 32,000 crores during the first 21 days of lockdown. India's fuel demand is fell nearly 46% in April 2020 as compared to the previous year. On the other hand cooking gas (LPG) sales raised by 12 percent during the lockdown. An International Energy Agency report in April estimated that the India's annual

fuel consumption is declined 5.6 percent in 2020. The pandemic situation has opened our eyes, there is need to massive investment in medical sector through various ways such as research, economic support, health education etc. Due to the lockdown the peoples are stayed in home hence the domestic violence is increased e.g. physical, emotional and sexual abuse etc. The family member is spending maximum time with their family. During the lockdown many people's lost their jobs from metropolitan cities and came back to own village, this result great impact on country's economy. The whole world is going under stress mentally as well as economically. The vaccination drive and controlling measures on Covid will resume our daily life in better way.

Taking everything into account, the continuous pandemic might be related with critical ecological wellbeing perils that need nonstop danger examination and the board through the coordinated effort of every pertinent partner. Hazard correspondence procedures will improve the comprehension of the significance of such intercessions by laypeople and strategy creators. Illnesses of zoonotic beginning, for example, Ebola Virus Disease and COVID-19, are continually uncovering the meaning of the One Health idea. Humankind should stand joined in the battle against this and future pandemics understanding that this is a multi-layered exertion at many fronts requesting interdisciplinary coordinated effort. Ecological Health is quite possibly the main ones.

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CHAPTER-4

THE EFFECTS OF THE CORONA EPIDEMIC ON THE RURAL ECONOMY

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Preface

India is an agricultural country. Therefore, agriculture is considered the backbone of the Indian economy. According to the 2011 census, 69 percent of India's population lives in rural areas and is directly and indirectly dependent on agriculture. Even today, people in rural areas are engaged in agriculture and agribusiness. Eighty-five per cent of the country's population is minority holder and owns less than a 2.5 hectare of land. They make their living on that meager farm.

We can see hidden unemployment and seasonal unemployment in any rural part of India. When there is no need, when all the members of the family work on their farm, but do not add anything to the total production, it is called disguised unemployment. Seasonal unemployment is when a farmer gets a job for a few months without getting a job in the field throughout the year but at other times he has to stay unemployed.

In short, the fact is that the rural population has to face various economic problems. As a result, it has serious effects on the rural economy. At the same time, the Corona epidemic has devastated rural life and the economy.

Impact on Agriculture and Farmers:

Considering the period from March 2019 to October 2021, it is noticed that kharip and rabbi crops were grown in the farmers' fields but no labor was available to remove them. If they tried to get labor, they would not get a vehicle to take the goods to the market. Markets were closed if vehicles were made available. This resulted in the destruction of nearby goods. As there was no demand for agricultural commodities from the consumers, the traders plundered the farmers as much as they could

Production of perishable items such as fruits, vegetables and flowers was at a loss. So,Farm goods began to be sold at lower prices.

Brokers took advantage of the situation. Poultry centers were threatened as egg prices fell. Some small entrepreneurs even shut down the poultry industry. As a result, many workers in the poultry industry became unemployed.

In order to overcome the situation, the people in the rural areas had to borrow from private lenders at higher interest rates to fulfil their basic needs. As a result, they suffered financial losses and many had to sell their farms.

Agricultural production increased but yield decreased:

The Indian economy contracted by 23.9 percent during the Corona epidemic. This is the biggest drop in the last 40 years. However, the agriculture sector grew by 3.4 percent. During the period of lockdown, the workers of the city moved to the villages and agriculture got the support of the laborers. Many preferred to work in their fields. As a result, production increased but income could not increase. As the cost of agricultural production increased, consumer demand decreased, so the market was forced to sell cheaper goods. Eighty-eight percent farmers could not sell their produce at fair prices. On the other hand, 37% of the farmers have not been able to grow crops on their farms.

The International Monetary Fund estimates that in the Corona-era world lost 9 trillion. This loss is equal to the national income of Japan and Germany. That's three times India's national income. As a result, India's 400 million people will fall below the poverty line.

Impact on farm labor:

Considering the rural areas, most of the agricultural laborers are Scheduled Castes. They have been economically and socially backward for hundreds of years. They are making a living by working on their farms. Due to the lockdown the agricultural business is running at a loss and the agricultural laborers are not getting regular work and proper remuneration. Therefore, life has to depend on wheat and rice provided by the public distribution system. As a result, their standard of living is further degraded.

The tribals have been hit the hardest by the lockdown created by the Corona. Tribals have two main occupations. It is the collection of tendu leaves and the collection of moha flowers. During this period of lockdown, no agent has come to collect the goods collected by the tribals. As a result, their business has come to a standstill. They also did not get food and nutrition due to the lockdown. In short, they are doubly financially and nutritionally.

Corona and Unemployment:

According to a 2020 report by the World Health Organization, corona is expected to increase global unemployment by 25 million. Most of these will be unemployed in India.

The production and supply of goods and services have not stopped, but have been disrupted. Unemployment has risen as many have shut down their production units. Considering the Indian banking sector, the sector is facing a double whammy due to non-performing loans and declining demand for new loans.

The biggest crisis in 100 years:

According to Reserve Bank of India Governor Shakti Kant Das, the Corona epidemic is the largest in the last 100 years. The epidemic has created an economic and health crisis in India. This has had a devastating effect on production and employment in India. As a result, the growth rate of the Indian economy has plummeted. It is hoped that the Indian economy will recover in the future.

Conclusion:

M.S.The Swaminathan Foundation has helped farmers with technology. E.g. advising on the cultivation of crops, guiding the sale of farm produce, organizing agricultural programs by phone, etc. Even so, owning one is still beyond the reach of the average person. Minority farmers, however, have been deprived of this guidance and help.

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CHAPTER-5

A SIGNIFICANT STUDY ON THE IMPACT OF COVID-19 ON THE SENTIMENTS OF AN INDIAN INVESTOR IN THE STOCK MARKET

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Abstract-

This paper shows the impact of Covid-19 pandemic on investors 'sentiments in stock market. There are many stock market crisis that have occurred in the year 1929, 1999-2000, 2008, 2014 and in the year 2019-20. Sentiments and mindset of Indian investors have changed drastically in Indian Stock Market. As per data shows that BSE Sensex index was 41464 as on 3, January, 2020 but on 3, April, 2020, it was 27590.NSE Nifty index was 12226 as on 3, January, 2020 but on 3, April ,2020 it was 8083.Almost 33.46% Down BSE Sensex and 33.88% down NSE Nifty. Stock market has run on mindset & sentiments of investor. Stock markets sentiments can change by any reason. When investor starts anticipating and taking cautious steps in investing money in stock market that time they are afraid of losing money in stock market and they start withdrawing money and even they stop investing money into stock market. The size of the market starts contracting day by day. It reflects on other investor too and market starts falling sharply. In Stock market 5 types of investor are present, they are: FIIs (Foreign institutional investors), DIIs (Domestic institutional investor), NIIs (Non-institutional investors), HNIs (High net worth individuals), and RIIs (Retail individual investors) they start anticipating the Market has started reacting.

Keywords-Covid-19, Sentiments, Stock market, Investor, Mindset.

INTRODUCTION

Open

High

It is a history of stock market when the sentiment of investor changes due to bad condition in economy, at that time market crashes and it's an impact of recent covid-19 crises. As the data shows that BSE Sensex index was 41464 as on 3, January, 2020 but on 3, April, 2020, it was 27590. NSE Nifty was 12226 as on 3, January, 2020 but on 3, April, 2020 it was 8083. Almost 33.46% Down BSE Sensex and 33.88% down NSE Nifty. So many crashes have occurred before in the world and impacted Indian economy and mindset of Indian investor. Investors are always cautious about their investment behavior of retail investor always copies the trends of market. In the stock market the biggest role is played by foreign institutional investor (FIIs) and they are expert in speculation and prediction of situation and they start withdrawing the money from market, which results in fear in the market and retail investors get afraid and they start selling their shares. Suddenly market starts falling from pick and loses money.



Courtesy:-tradebrain.in

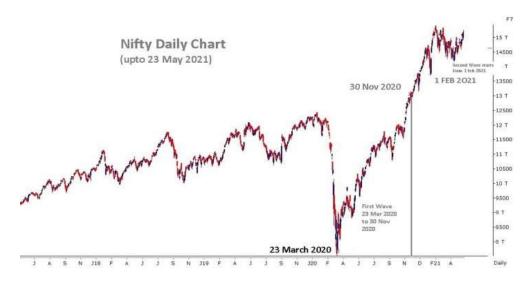
Low

30,747.81

31 126 03

2020

29,346.99



Courtesy:-India Tv news

DISCUSSION

In the above research paper, I have discussed the worst condition that has happened in stock market history and stock market got crashed due to sudden pulling money from market and due to change in sentiments of investor. After reading all stock market crashes incidents from internet and articles, Research papers. In this research, at one point I found the mindset and sentiments of investor that can change as per the mood and environment of stock market and news regarding market that impacts the markets trend.

CONCULSION

Only 3% population in India invests in Stock market. The COVID-19 pandemic has affected the Indian economy. India is the second largest populated country in the world, so the pandemic was especially worse for India. All stock markets get impacted by COVID-19 pandemic around the world. Due to sudden change in market, investors started selling their holding. The Indian government announced the lockdown as a protective measure, the announcement of the lockdown was taken positively by the stock market that was reflected in the stock market response and market started going downside due to sudden panic in market. However, the result shows that Indian stock market index like BSE SENSEX & NSE NIFTY graphs. Investors were not ready to invest money in this uncertain market. The result of this study will benefit investors as it may help them better understand and evaluate the impact of the lockdown on Sentiments & mindset of investor in stock markets caused by COVID-19.

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CHAPTER-6

IMPACT OF COVID-19 ON AGRICULTURE SECTOR: STUDY OF VIDARBHA REGION, MAHARASHTRA

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Abstract:

This paper deals with the impact of Covid-19 on the agricultural sector with special reference to agriculture workers residing in among seven talukhas of Yavatmal District of Vidarbha Region Maharashtra State. The aim of this paper is to analyse the negative impacts of covid-19 on agriculture. The workers in Yavatmal district and crop systems by applying vulnerability and resilience approach by treating covid-19 like global disaster and also given some review on said topic for future researcher. How covid -19 effects on agricultural sector particular to the life of agriculture workers and what kind of problems faced by such community that study has been presented in this research paper.

Keywords: Covid-19, agriculture workers, food security, migrant workers, supply, sector and impact.

Introduction: The strict lockdown imposed in India for two months of April and May 2020 to contain the spread of the Corona virus pandemic has severely impacted various sectors except the ones that fall under the bracket of essential services. Self- employed and casual workers, who have no social security nets were worst affected because of the lockdown (Azim Premji University, 2020). The lockdown has severely impacted the rural areas as well. Farmers have been impacted due to supply chain disruptions. A huge part of the population depends on the agriculture sector and thus the impact of the pandemic on the agriculture sector, is crucial to understand. The impact of the lockdown on the agriculture sector has differed in different regions of the country depending on the climate, cropping pattern, irrigation pattern, labour pattern and market access of the region. The present research paper highlight on issues and challenges face by agriculture workers during covid-19 pandemic in Yavatmal district of Maharashtra.

Vidarbha Region: Vidarbha region is one of the parts of Maharashtra State in which eleven districts are covered. As per survey report (Population of India - 2011) the most drought affected district is Yavatmal. The case study of Yavatmal district in Vidarbha region of Maharashtra state is considered herewith the agriculture workers community are high in this district. In this area this community is spared over in the regain, the agriculture workers are most dominated and negligible community in the society. They are belongs to unorganised sector, the majority of the people from this community speak Marathi local language. They are landless people their main occupations are agriculture workers. They are found working in agriculture and non-agriculture field in rural part of the Maharashtra state. The aim of this study is to know what the present status of this agriculture workers community is. What kinds of problems are facing of agriculture workers and to understand profile of these peoples, hence the present study is formulated.

Definition of Agricultural workers:

The present research study, agricultural workers may be defined as "workers who work in agricultural or allied activities for the whole or part of the year in return for (in cash or kind or both) for full-time or part time work". The agricultural worker has no risk in the cultivation, and no right of lease or contract on land but merely works on another person's land for wages. The definition includes workers who are engaged in other agric-based occupation such as dairy farming, horticulture, poultry, etc. It also includes the people who don't work throughout the year but only for part of the year.

Causes of Growth in Agricultural workers:

The following are the causes of growth in agriculture workers.

- ➤ High net growth rate of the population in this country
- ➤ Growth of indebtedness due to low income leading to transfer of land from the small owners to the creditors, resulting in the former into becoming agricultural labourers
- ➤ Displacement of means of subsidiary occupations whereby existence solely on an uneconomic unit of land becomes impossible
- > Growth of absentee landlordism
- ➤ The extension of money economy to rural areas in replacement of payment in kinds
- ➤ Disintegration of village communities of the pre-nineteenth century
- ➤ Decline of domestic industries and handicrafts
- Disintegration of the peasantry
- > severe agricultural depression in the late twenties

➤ Social factors such as economic transition through which some of the criminal tribes and castes have been passing all these led to the emergence of a class of landless labourers in the country.

Some Review on Agriculture Sector:

Researcher has found some review on agriculture field in India. They are given below from that other researchers also get some idea about agriculture issues and challenges with in India.

Dhillon et al. (2007), the study was conducted in three agro-climatic zones of Punjab on the involvement of farm women in agricultural and allied activities. Multistage stratified random sampling technique was used to select the sample of 120 farm women. The results of the study showed that the age of the farm women ranged between 24-56 years. Majority of the respondents belonged to the age group of 35-45 years. Majority of the respondents were illiterate. Majority of the farm women (42.5 %) belonged to the families having 0-6 family members. Majority of the families in zone-III (62.5%) were holding large farm size of more than 10 acres, followed by zone-I (37.5%) and zone-II (22.50%).

Vithob et al. (2008), in this study examined the wage differences between male and female agriculture labourers and their migration. The study has been done in Shorapur taluka of Gulbarga district in Karnataka. In the study area labour migration took place only from dry land area during rabbi crop and summer because of season's inadequate employment days. Almost 90 per cent of female labourers migrated to the urban areas for about 85 days and earned wages at the rate of Rs.40 per day. The study suggests that provision of irrigation and adoption of labour intensive cropping patterns may help to improve the conditions of female labourers.

The present study focused on agriculture workers and their socioeconomic condition, livelihood and social and educational status. The study area is Vidrbha region in drought affected of Yavatmal district in Maharashtra. Therefore, present study is very important and useful for agriculture workers community in Yavatmal district of Maharashtra state.

Objectives of the Study:

The following objectives was kept during research study

- To study of the social and economic status of the agricultural workersin Yavatmal district during covid-19 pandemic
- ➤ To understand the issues and challenges of agricultural workers during covid-19 pandemic

Research Questions:

Within the framework of present study, the researcher proposes to seek answer to following questions:

- ➤ What are the social, and economical characteristic of the agricultural workers in Yavatmal district during covid-19 pandemic?
- ➤ What are the issues and challenges of agricultural workers in covid-19pandemic?
- ➤ Howcovid-19 pandemic effect on agriculturalworkers onliving conditions in Yavatmal district?

Research Methodology:

A case study method has been used to collect factual data about the agriculture workers in Yavatmal district of Vidharbha region in Maharashtra. Both quantitative and qualitative, methods has used for gathering information through telephonic interview schedule. Case studies approaches have been undertaken to augment data collection. The sample of the study constitutes agriculture workers community in this particular study 07 talukas are covered out of 16 talukas of Yavatmal district and total respondents are 210 include male and female of agriculture workers.

A case study of Yavatmal District:

A case study of Yavatmal district in Vidarbha region of Maharashtra and aim of the study was to analyse the socio-economic conditions, pattern of employment, wages, income, expenditure, poverty and indebtedness of the agricultural workers in the Yavatmal district of Maharashtra state. The number of agricultural workers has been increasing over the last few decades at a rate higher than the population growth in rural areas. During the seventies and eighties the rural population registered an annual growth rate of 2 percent and 1.5 percent respectively. In the agricultural sector majority of agricultural workers do not get gainful employment throughout the year. Their annual earning is so low that they cannot meet their minimum consumption needs. The workers dependence is often reinforced by his indebtedness to the employer, hi this kind of situation the working conditions of the labourers are decided by the employer. Nearly 80 percent of the agricultural workers belonging to scheduled castes and other castes, suffering from serious socioeconomic deprivations and facing rural poverty. Hence an attempt has made to study the socio-economic conditions, pattern of employment, wages, income, expenditure, poverty and indebtedness of agricultural workers in the study area. The present study was focused on effect of Covid-19 on agriculture workers life. The data collected from 210 agriculture workers who were residing among seven talukhas of Yavatmal district of Vidarbha Region Maharashtra State.

Data analysis and Interpretation:

TYPES OF THE FAMILY OF THE RESPONDENTS: The given show that, 85% of the respondents are belongs to joint family and 15% respondents are belonging to nuclear family. That means max respondents are belonging to joint family.

Sr.No	Details	Frequency	Percentages (%)
01	Joint	179	85
02	Nuclear	31	15
	Total	210	100.0

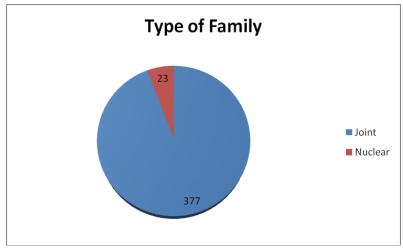


Diagram: showing the types of family of the respondents

LOAN AGAINST AGRICULTURE WORKERS: Agriculture workers are taking loan for different purposes such as 40% for medical treatment, 12% for house repairing, 12% for children's education, 0.95% for purchasing bikes and cars while 26% respondents have their children's marriage loan.

Sr.No	Details	Frequency	Percentages
01	Medical treatment	84	40.00
02	House repairing	26	12.38
03	House purchase	16	7.61
04	Children's Education	26	12.38
05	Car and bike purchase	02	0.95
06	Children's Marriage	56	26.66
	Total	210	100

MAIN EXPENDITURE OF AGRICULTURE WORKERS: Table shows that, main expenditure of the agriculture workers are mostly on 30% on food, 7% on education and 27% medicine.

Sr.No	Details	Frequency	Percentages
01	Food	63	30.00
02	Cloth	23	10.95
03	Education	15	7.14
04	Medicine	57	27.14
05	Above all	52	24.76
	Total	210	100

ISSUES FACE DURING COVID-19 PANDEMIC: the table shows that, agriculture works face many issues in Covid -19 pandemic such as financial issues are 32% while 30% issues are related to daily wages.

Sr.No	Issues face	Frequency	Percentages (%)
01	Health issues	38	18.09
02	Daily wages issues	65	30.95
03	Migration	16	7.16
04	Children Non-	23	10.95
	Enrolments in schools		
	/education		
05	Financial issues	68	32.38
	Total	210	100

Conclusion:

The Covid-19 pandemic has pushed the world economy into a recession. The direct and indirect effects of the pandemic are likely to persist for more than two years on the agriculture sector particular to Yavatmal district. The agriculture workers among said district was faced so many problems during covid -19 pandemics such as financial, health, migration and education. During covid -19 pandemic the agriculture community even does not sufficient dilly wages work and that effect shows on their life. Policymakers, community leaders, and landlords have a responsibility to ensure that agriculture workers must be engage in continuous professional skills and develop future agriculture knowledge base society.

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CHAPTER-7

IMPACT OF CORONAVIRUS ON SERVICE SECTOR-WITH REFERENCE TO DOMESTIC WORKERS

Ms. Krupali Manohar Pawar M.A. Business Economics, Self-Employed

Abstract:

Domestic help is a person who is paid to help with cleaning, cooking and many other household chores. Millions of domestic workers namely maids, cooks, house help were abruptly jobless due to COVID 2019. Domestic help sector majority being women is unorganized and face severe impact on livelihood, social security and health. Mostly the women domestic workers faced unemployment and economic insecurities due to lockdown restrictions and social distancing. Domestic workers come from slum areas or very poor rural areas and mostly work in rich class houses or offices on hourly or parttime or annual basis.

The paper is based on primary data and external secondary data which reveals and highlights the impact of Covid-19 on the Domestic Workers. Domestic work is not recognized as "job" and is unrecognized work title.

The objective is to study and understand the impact of Covid-19 Domestic Workers. There is necessity to evaluate Covid-19 impact on Domestic work sector as domestic workers are unlike rest of the work or job. Paper concludes suggesting, domestic workers especially female workers earn their and their families livelihood from this profession and this is unseen and huge sector. The State and National level policies for Domestic Workers be implemented. Domestic work is the means to earn livelihood in slums and urban areas.

Keywords: - Domestic workers, chores, COVID -19, livelihood, implemented.

1.1 INTRODUCTION: -

World Health Organization in March 2020 declared COVID-19, as a pandemic. The global economy came to a standstill with countries announcing partial or complete lockdown which led to social and economic distress to the world population. Pandemic affected livelihoods across the social classes in India, the employment protection and social security of those in the informal sector.

The women work as part-time or stay-at-home domestic workers and their household expenses are predominantly met through the income they earn. Despite of the large worker population, domestic work is not recognized as 'work' and is always treated as the lowest in the occupation hierarchy. Many domestic workers from slum areas work in the upper middle-class houses were sent back on unpaid leave or removed from work amidst the lockdown.

Domestic work refers to housework such as sweeping, cleaning utensils, washing clothes, cooking, caring of children done for an employer for remuneration. Domestic work provides an important livelihood source for illiterate women or those with very little education. They are a person who is hired to carry out household chores in the employer's home or to perform cleaning duties in an apartment building. Most of the domestic workers are migrants who have come from rural to urban areas in search of livelihood opportunities. According to the estimates by the International Labour Organisation (ILO) there are over4 million domestic workers in India. They remain part of an informal and unregulated sector, obscured in private homes, not recognized as workers but rather as 'informal help'. The Domestic Workers come from the vulnerable communities and the backward areas. Majority of them are poor, illiterate, unskilled and do not understand urban labour market.

Domestic work provides an important livelihood source for illiterate women or those with very little education. Domestic workers are often exploited at the hands of the so called placement agencies that lure workers from the rural areas to the cities, promising them lucrative salary, lifestyle and benefits. They are exploited and abused workers. They often work long hours of day, seven days a week, for wages far below the minimum wage. They may be locked within their workplace and subject to physical and sexual violence. Despite the benefits paid domestic work offers employers, the workers are slow to get recognition as workers and there are no law and policy to regulate and protect workers employed in this sector.

The women domestic workers face the major problems such as:-

- o low wages,
- o extra work,
- o long working hours,
- o lack of holidays,
- o harassment, sexual exploitation, physical torture, ill treatment,
- o lack of welfare facilities,
- o absence of social security measures, lack of rest, development of fatigue, lack of freedom,
- Victims of suspicion. If anything goes is missing in house, they are the first to be accused with threats, physical violence, police interrogation, conviction, and even dismissal,
- Not allowed to use telephone and are prohibited from socializing with the friends and the relatives who are living and working in same city.

Domestic workers are paid low due to a large labour supply, undervaluation of domestic work and its contribution to society, the low bargaining power of domestic workers, and lack of representation in the sector. The minimum daily wage for eight hours of work is set at Rs 275 and the monthly wage is around Rs 6500. This was further revised in 2019 and the department has set the minimum wage for domestic workers to Rs 13,000 per month depending on the work they do.

1.20BJECTIVES: -

- 1) To study the concept of Domestic work and workers.
- 2) To understand role of job of domestic workers.
- 3) To point out the impact of Covid-19 on Domestic workers.
- 4) To give suggestions to recognize the title of Domestic work and workers.

1.3DISCUSSION: -

- In 1931, Census classified 2.7 million people as the "servants."
- ➤ By 1971, Census found just around 67,000 people doing that work.
- ➤ 1991 and 2001 there was a 120% increase in numbers of domestic help. Census shows numbers of female workers aged 15-59 went up 17% between the years 2001 and 2011.
- It went up over 70% from around 14.7 million in 2001 to 25 million in 2011.

A) Campaign on domestic work: -

India is a signatory to ILO's 189th convention, known as Convention on the Domestic Workers; but has not ratified it yet.ILO has launched a

campaign "Your Work Is Important" to generate public awareness on the value of the work undertaken by domestic workers. The campaign aims to:-

- Spread awareness amongst the domestic workers about the importance of work they do,
- Sensitize and create awareness amongst the households who employ domestic workers about the contribution of the domestic workers in their homes,
- Promote decent work for domestic workers
- B) In India, the Ministry of Labour and Employment, Government of India, has acknowledged the importance of domestic work to households and the need to improve welfare and regulatory measures for promoting decent work for domestic workers.
 - ➤ Domestic workers have been recognized as workers in the Unorganized Sector Social Security Act, 2008.
 - ➤ In India, a draft bill has been proposed by National Commission for Women to govern conditions of work for domestic workers and is under review and discussion.
 - The major areas covered are who is a domestic worker, the age of worker, the definition of employer, workplace, placement agency, defining work hours, rest periods, weekly offs, annual vacations, wage levels, payment of wages, need for a written contract, creation of fund for domestic workers, registration of domestic workers, enabling them to use existing social security and maternity benefits and enrolment in future schemes and programs of the government.
- 1) There has been an attempt at creating a law within the Country in form of 'Domestic Workers Welfare and Social Security Act, 2010' Bill, drafted by the National Commission for Women (NCW) which attempted to bring this large and vulnerable work force of Domestic Workers into the mainstream and help address the complaints about the unpaid wages, starvation, inhumane work hours and verbal, physical and sexual abuse. Proposed law was meant for the Domestic Workers above 18 years of age and clearly stated that no child shall be employed as a domestic worker. But little progress has been made in passing this bill so far. It is now imminent that India revived debate on the issue relating to the Domestic Worker.
- 2) After the Independence, Government passed more than 40 Central Labour Legislations. But these legislations have benefited only workers employed in the organized sector, when in actual fact about 93 per cent of the labour falls into the category of unorganized sector.

- 3) State of Tamil Nadu included the Domestic Workers in their Manual Workers Act and created a separate Board for them. Maharashtra is actively considering a law for them.
- 4) Under Section 27 (A), Maharashtra State Public Service Conduct Act, 1997, Government employees are prohibited from employing children below 14 as Domestic Workers. Such rules can be found in the rule books of 18 other States.
- 5) The Government of India has amended the Central Civil Service Conduct rules to prohibit civil servants from employing children below the age of 14 as Domestic Help.
- 6) State Governments of Andhra Pradesh, Bihar, Chhattisgarh, Jharkhand, Karnataka, Kerala, Maharashtra, Odisha, Rajasthan and Tamil Nadu have taken several steps to improve working conditions of Domestic Workers and to provide access to the Social Security Schemes.
- 7) State of Karnataka has allocated amount of rs.10 crore has been allocated in this State budget for issuance of Smart cards to all the unorganised sector workers, including domestic workers. The issuance process has begun and cards would all be issued in a couple of months.
- 8) Even though 8 States, Karnataka, Tamil Nadu, Kerala, Andhra Pradesh, Rajasthan, Orissa, Bihar, and Jharkhand, have a fixed minimum wage for domestic workers, violations still take place because of a lack of complaints mechanism. Wage Rate is fixed arbitrarily, is too low and irrelevant to those working in the urban areas where the cost of living is much higher.
- 9) Government of Rajasthan has enforced fixed minimum wages for Domestic Help and has set limited working hours. Minimum Wage has been set at Rs 5,642 per month for an eight-hour which will include cooking, washing, baby sitting and other daily chores. It is exclusive of food, clothing, accommodation or any other benefits.
- 10) In August 2016, Congress MP Shashi Tharoor introduced the The Domestic Workers' Welfare Bill, 2016 in the Lok Sabha.

Only an integrated law can regulate Placement Agencies and conditions of Domestic Work and provide Social Security to them.

- i) According to National Human Rights Commission (2002-2003), about 90 per cent of the trafficking in India is internal.
- ii) Only Central Law can meet requirements of regulating the Domestic Workers sector since workers also frequently cross the inter-state boundaries.

- iii) The Domestic Workers are also caught in trap of the agents who supply them to the placement agencies or even harass or traffic them for other forms of forced labour is a reality.
- iv) Parliament should enact a law in relation to provide crime committed against the Domestic Workers where the workers are provided time bound and effective justice.
- v) Government of India has developed an Integrated National Plan of Action against the Trafficking and is taking steps to put some remedial measures in place in form of Integrated Anti-Trafficking Units and Anti-Trafficking Nodal cells, but still there is a need for a more comprehensive legislation on the labour trafficking.
- C) Domestic Workers (Registration, Social Security and Welfare) Act, 2008 was introduced to regulate payment and working conditions and check exploitation and trafficking of women and other young household workers. (Act is subjected to State legislation and therefore the State governs its implementation. However, Central notification date is still pending). Applicability of the Act:
 - This Act is applicable to whole of India except state of Jammu and Kashmir.
 - o It does not apply to such domestic workers who have immigrated for employment to any other country.
 - Employment of child is prohibited under any law for the time being in force as a domestic worker or for any such incidental or ancillary work.
 - Implementing Authority under the Act will be Central Advisory Committee, State Advisory Committee and District Board.

D) Domestic workers Right: -

- ➤ With the passing of the domestic workers (Registration, social security and welfare) Act 2008 every registered domestic Worker is now slated to receive pension, maternity benefits and paid leave that is a paid weekly off.
- According to section 22 of Domestic Workers (Registration Social Security and Welfare) Act, 2008, a domestic worker living in the house is entitled to annual leave with wages for at least 15 days during the year.
- ➤ Section 23 of the Domestic Workers (Registration Social Security and Welfare) Act, 2008 mentions that any person who sexually harasses domestic worker or child will be punishable with imprisonment for not

- less than six months and which may extend upto period of 7 years or with a fine of Rs. 50000, or both.
- ➤ Domestic worker has the right to submit a complaint against the employer to the Department of Domestic Labourto compensate the domestic worker for overtime work. After studying the complaint, the department may obligate the employer to pay fair compensation of no less than double the wages agreed in the contract.
- ➤ The Government of India has amended the Central Civil Service Conduct rules to prohibit civil servants from employing children below the age of 14 as Domestic Help.

1.4STUDY AREA: -

Domestic Workers from 2 housing socities in Uran City of Raigad District of Maharashtra state, India are considered for this case study.

1.5 RESEARCH METHODOLOGY: -

This research is based on primary and secondary data collected through questionnaire filled by 10 Domestic Workers working on hourly and part-time basis. The study related to socio-economic profile of the women domestic workers, livelihood and working conditions of the domestic workers during pandemic scenario are explored. Likert scale is used to analyze the data.

1.6 FINDINGS: -

Paramete	1	2	3	4	5	Liker	Averag
rs faced						t	e
in Covid-	Strongl	D .			Strongl	Score	
19	y D:	Disagre	Neutr	Agre	y		
pandemic	Disagre	e	al	e	Agree		
	e						
Support							
from the	05	03		01	01	20	2
employers							
Fired							
without	02	02		04	02	20	2
notice							
Paid on	06	02		01	01	19	1.9
time							
Paid all							
salary no	03	02	01	02	02	28	2.8
cuttings							
Payment							
of advance	04	03	01	01	01	22	2.2
salary							

INDIAN ECONOMY: IMPACT OF CORONAVIRUS AND THE ROAD AHEAD

Payment							
of	01	01	06	01	01	30	3
Electricity							
bill							
Payment	05	03		01	01	20	2
of Gas bill							
Phone							
recharge		01	05	03	01	34	3.4
money							
Providing							
material	03	03	01	01	02	26	2.6
support,							
groceries							
Payment							
to go to	05	01	02	01	01	22	2.2
village							
Payment							
for	05	02	01		01	17	1.7
medical							
needs							
Payment							
for							
children	04	02	01	01	02	25	2.5
schools,							
medical,							
etc							
Free ration							
through						32	3.2
the Public	02	02	01	02	03		
Distributio							
n System							
(PDS)							
Payment	04	02	01	02	01	24	2.4
of rent							
Assurance							
to retain	03	03	01	02	01	25	2.5
for work							
after							
lockdown							
period							
Assurance							
for future	04	03	01	01	01	22	2.2
hike in							

salary							
Advice on taking vaccinatio n	01	02	01	02	04	36	3.6

Above chart show the responses to the parameters that were faced during Covid-19 by 10 Domestic workers.

- 1) The study revealed that domestic workers suffered immensely due to sudden loss of job because of the nationwide pandemic.
- 2) It has been observed that there were health issues due to lack of food and mental trauma.
- 3) It was also observed that there was lack of counseling and miscommunication or communication gap due to illiteracy, blind belief. Some people fell prey to rumors some lost life due to lack of money and medication.
- 4) It also revealed that some employers gave advance salary, assured job safety, gave some grocery items, steamers, also informed about precautionary measures and told not to panic and wear mask and use sanitizer or wash hands properly.
- 5) The study also revealed that there was increase in domestic violence, as basic needs were not met.

1.7 CONCLUSION: -

- 1) The vulnerability of women workers from the informality, invisibility and non-recognition of domestic labour is obvious. Informal contracts, irregular labour, exploitative and undefined wage and working conditions as well as policy and legal loopholes aggravate the social andeconomic insecurity of the women workers.
- 2) Absence of a national-level policy and state supported assistance schemes specifically targeting women domestic workers leave them in a situation of structural and procedural vulnerability to poverty, health hazards and social exclusion. Non-existent policy and legal framework targeting social protection and rights of women domestic workers can be seen reflected in lack of initiatives towards formation of associations, enforcing job security and minimum wages, regulating working hours and ensuring safety at workplace which are fewof the pressing issues.
- 3) The National Policy for Domestic Workers and legislative framework for regulation of work and social security of domestic workers should come into force at the earliest to facilitate collective bargaining of the workers for their rights.

INDIAN ECONOMY: IMPACT OF CORONAVIRUS AND THE ROAD AHEAD

- 4) Only the policy and legal backup can address the issue of limited recognition and representation of domestic workers in the public sphere and enhance their bargaining power for ensuring fundamental rights and social security in a long-term future.
- 5) The major problem that is faced by the Domestic Workers is that they still don't have a legal definition as to what constitutes "Domestic Worker" under any Indian Law and their job is not yet respected and treated as "work" like the other jobs or work.

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CHAPTER-8

A STUDY ON IMPACT OF COVID 19 ON TRAVEL AND TOURISM (SERVICE SECTOR) WITH SPECIAL REFERENCE TO NORTH CHENNAI

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Introduction

"It is better to travel one mile than to read a thousand books" - Confucius.

Travelling is the main reason behind civilization. Due to travelling we the human population has explored and discovered many things. But the global pandemic outbreak has put a break to travel and adventure. Tourism is for various reasons like travel for leisure, recreational and business purpose. Tourism worldwide has experienced phenomenal growth. With more than 600 million people travelling annually, tourism is the world's largest industry, with revenues of about half a trillion dollars a year, and averaging five percent annual growth. Tourism has always been a high source for providing job opportunities and to earn foreign income. COVID 19 (CO- Corona, VI- Virus, D- Disease) has hit the entire Universe very badly, leaving none of the industry behind one among the most is the travel and tourism sector.

Keywords: COVID 19 Pandemic, economic growth, business sustainability, service sector, information technology.

Impact on Tourism and Travel Sector

The point of maintaining social distancing has brought many practical difficulties in tourism sector that resulted for loss in economic growth. The biggest challenge that the economy faces is regarding the economic growth amidst the pandemic situation. After centuries the whole Universe is facing the pandemic scenario and it has become tough for revival from the current situation. That was a devastating situation where the technology alone helped the population to keep in touch with the entire world. Among the service sector due to closing of the international borders education sector is also one of the most affected. But with the help of upgraded technology India has immediately balanced the situation, instead of making it as zeroth year.

Anu Chadha, Amrik Singh Sudan (2015) says that globalization has also resulted in the creation of a new business framework. More changes can be expected in the business scenario specifically in terms of openness, addictiveness and responsiveness. The most important dimensions of globalization are: (a) breaking down of national barriers (b) International spread of trade, financial and production activities (c) growing power of transnational corporations and International financial Institutions. But this pandemic has put a question to globalization. The global lockdown has curbed the service sector, as it maintains a close contact with the customers. So indeed, it has to be started late with all the precautionary measures. Due to this reason, there was stop in giving treatment to the other countries patient. For instance, after 20 months in November 2021 only US has opened the international borders.

Post Vaccination and Pre vaccination during Pandemic

Livelihood of the entire service sector is still not revived after the invention of vaccinations also. During the global pandemic situation according to UNWTO there is reduction upto 72% of the world population mobility has come down, *Source UNWTO*. This pandemic has brought stiffness in all the sectors, especially to the travel and tourism sector, in a way that has kept halt to the tourism sector. Prior to COVID-19 travel and tourism is accounted for about 10% in the GDP. The impact of pandemic on Travel and Tourism can be focused on the following areas: travel restrictions, commercial flights, hotel occupancy, educational travel, hospital treatment, industrial profits and jobs.

Travel restrictions

Since the outbreak of Wuhan Coronavirus in March 2020 almost all the countries have shut down their boundaries in order to contain pandemic. Unless the vaccine is reachable worldwide the international travel cannot be resumed. Due to these restrictions and laid new normalcy regulations were also with much scaling down. Even after opening the domestic boundaries in the mid-2020, after the first wave most of the people does not want to take risk of travelling, as they fear for containment of virus. After the vaccination was available also the severity was more. That too in India during the second wave the severity was so high that we haven't yet come out of the fear and make world trips. Tourists will obviously avoid travelling in the risk of spreading virus.

Commercial flights

The highest effect is on the fall of commercial flights. Due to that there is a heavy loss on the industrial arena. The commercial flights are flying with all the virus restriction protocols; still many countries haven't opened their international borders.

Educational Travel

Year to year there is high demand for the foreign students to choose the universities and colleges. This global outbreak has shut down even the dreams of the students in exploring their knowledge. After the success/reachability of vaccination also, still the education is only through online mode, so the educational conference and research travel has not yet fully resumed.

Hotel occupancy

Due to domestic and international travel restrictions, the hotels are also still vacant. The reason behind non occupancy is because no industrial meetings, no educational purposes, no foreign patients are allowed for treatment.

Hospital treatment

Many domestic and international patients travel overseas or they come to India to get world class treatment. But this was not possible during the pandemic outbreak. As other treatments are not allowed in hospitals or due to travel restrictions.

Industrial Profits or jobs

New jobs were not resumed; new industries were not started. Almost throughout the world the industries were shut down for the safety of the employees except the essentials. This was the reason behind the fall of industrial profits. All the industries were waiting for their employees to get vaccinated. Still after vaccination the travel is not resumed completely, as employees are comfortable with the online mode. Added this serve as a cost cutting measure for the corporates.

The following are the main reasons for the downfall of travel and tourism sector.

- ➤ People are not comfortable for travelling overseas in spite of taking COVID shots.
- People are not ready to take travel risk.
- ➤ Many of them lost their jobs both directly and indirectly.
- Tourists fear for maintaining hygiene in the tourist spots, hotels and restaurants.

- > Tourists fear for quarantine in other countries.
- ➤ The crisis calls the Government to make this sector stronger and more sustainable for future.

Review of literature

Adam Behsudi (2020) stresses that tourism and its dependent sectors are among those harmed most by the pandemic. Reviving and adapting to new normal is the challenging task especially for the tourism dependent countries. Added that people do not feel comfortable in travelling after the effect of pandemic.

Muhammad Khalilur Rahman, Md. Abu Issa Gazi, Miraj Ahmed Bhuiyan, Md. Atikur Rahaman (2021) in their research article through empirical assessment and conceptual model it is stated that impact of COVID19 pandemic is on risk management, service delivery, transportation patterns, distribution channels, avoidance of overpopulated areas, safety and security.

Jane Stacey (2020) focuses on preparing plans to sustainable recovery of tourism, promoting the digital transition and move to a greener tourism system, rethinking tourism for future. Moreover, added that crisis should be considered as an opportunity to rethink tourism for future.

Rajeev Singh Chandel, Shruti Kanga, Suraj Kumar Singh (2021) they stress upon the issues like already first and second wave have passed. Now the government must focus upon the third wave. The only solution is to vaccinate every individual, already Government has started vaccinating to major age groups, now the question is what about the children category??? Until the children group get the solution, the tourism industry will stagnate. When COVID 19 cases stop spreading then economy will boost, commercial activities boom, tourism destinations will come to its original stage.

Marianna Sigala (2020) the paper identifies the fundamental values, institutions and pre-assumptions that the tourism and academia should challenge and break through to advance and reset the research and practice frontiers. Tourism researchers need to find new ways and sources for conducting research addressing social distancing, respecting the mental health and privacy issues of COVID-19 affected stakeholders.

Ophelia Soliku, Bona Kyiire, Ali Mahama, Chrysantus Kubio (2021) article sheds light on the socio-economic and ecological effects of the COVID-19 pandemic on the eco-tourism sector of Ghana's Savannah region while offering short and long term strategies for building resilience to withstand shocks. Between September and October 2020, data was collected

in the tourism enclave of the Savannah region in Ghana using focus group discussions and interviews. Results show that the major socio-economic impact of the pandemic was the loss of livelihoods. Ecological impacts were however mixed – both positive and negative. The study concludes that socio-economic impacts have been severe because they are closely tied to tourism.

Impact of Coronavirus on travel and tourism sector in India

According to WTTC (World Travel and Tourism Council) reported that India is categorized as 3rd among 185 countries in terms of travel and tourism's contribution to GDP in 2018. In case of India, the tourists come for various reasons like pilgrimage/religious visits, exploring the rich and cultural heritage, educational purposes, for availing medical treatment, exploring nature, NRI's and business purpose.

Praveen kumar Patel, Dr. Jaya Sharma, Dr. Shivali Kharoliwal, Dr. Prashant Khemariya (2020) specifies the short term and long-term measures to be taken by the government to attract tourists. Immediate short-term actions are to pull out the industry from the crisis. Also recommended that interest reduction on term loans and working capital loans for travel and tourism industry. Long term measures are recommended as government should tie up with health care accreditation bodies to issue fitness certificate for visa purposes. More over added that East and North Eastern states are less risky, so the focus on increasing tourism should be on these areas.

Md Oazir Arshad, Shahbaz Khan, Abid Haleem, Hannan Mansoor, Md Osaid Arshad and Md Ekrama Arshad (2021) recommends certain suggestions for the improvement of tourism and industry in India.

- ➤ Once the situation revives the government should ease of tourist visa policy to promote tourism in less affected areas.
- Transportation charges should be reduced as the international crude oil prices are reducing nowadays.
- > Strict guidelines should be issued to give better hygiene facilities to the tourists.
- ➤ Uniformity of taxes and extensive relief to be provided in hotels and restaurants as the cost of service will increase after the COVID 19.
- ➤ Engage local employees in catering and hospitality services to promote job opportunities.
- ➤ Tourists should be enhanced with the confidence building measures: providing quality medical facilities at nominal charges, medical insurance, ensure government protocols during their stay and travel.
- > Industries should follow maximum hygiene and sanitation facilities.

Objectives of the Study

- ❖ To study the impact of COVID 19 on Travel and tourism sector.
- ❖ To analyze the scenario of tourism sector before and after vaccination.
- ❖ To compare the pre and post vaccination impact on the tourists.

Identification of the Research gap

All of us know the impact of COVID 19 on the entire world, we have much discussed the reasons and analysed the various aspects of travel and tourism sector. But the research gap is identified as despite vaccination what are the other reasons and ways to resume travel and tourism sector boom again.

Limitations of the study

- > The sample size is very small.
- ➤ As the affected community is entire Universe, reaching the entire part is also a quite difficult task.
- Respondents were unable to reach as the fear of pandemic still continues.

Analysis and Interpretation

Research Methodology

Research is a scientific and systematic search for pertinent information on specific topic. The study is exploratory and descriptive in nature. The primary data is collected from the respondents who prefer travelling and the period of study is from July to August 2021. The primary data is collected through structured questionnaire. The secondary data has been collected from various sources, different websites and reputed journals. Totally 100 questionnaires were distributed, out of those 70 respondents gave the valid reply. Percentage analysis and chi-square test is applied to interpret the results.

Percentage Analysis

Table 1 Shows Type of travel undertaken before Vaccination

	Travel before		
S.No	Vaccination	No. of Respondents	Percentage
1	Domestic Travel	42	60
2	International Travel	28	40
	Total	70	100

Interpretation

From the above table, it is clear that 60% of the respondents have undertaken domestic travel before vaccination and 40% of the respondents have

undertaken international travel before vaccination during the period of pandemic.

60
40
20
0
1
2
Domestic Travel International Travel

Chart 1 Shows Type of travel undertaken before Vaccination

Table 2 Shows Type of travel undertaken after Vaccination

	Travel after		
S.No	Vaccination	No. of Respondents	Percentage
1	Domestic Travel	33	47
2	International Travel	37	53
	Total	70	100

Interpretation

From the above table, it is evident that 47% of the respondents have undertaken domestic travel after vaccination and 53% of the respondents have undertaken international travel after vaccination during the period of pandemic.

Chart 2 Shows Type of travel undertaken after Vaccination



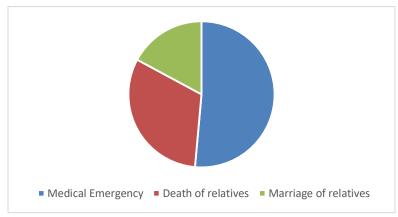
S.No	Reason	No. of Respondents	Percentage
1	Medical Emergency	36	51
2	Death of relatives	22	31
3	Marriage of relatives	12	18
	Total	70	100

Table 3 Shows reason for undertaking travel during Pandemic

Interpretation

From the above table, it is proved that 51% of the respondents have undertaken travelling for medical emergency purposes, 31% of the respondents have undertaken for the death of relatives and 18% of the respondents have undertaken for marriage purposes.

Chart 3 Shows reason for undertaking travel during Pandemic



Chi- Square Analysis

Table 4 shows number of persons travelled during covid 19

	Domestic	International	
Vaccine/Travel	travel	Travel	Total
Before vaccination	42	28	70
After Vaccination	33	37	70
Total	75	65	140

H₀: There is no evidence of significant association between Vaccine & Travel.

 H_1 : There is evidence of significant association between Vaccine & Travel.

Expected Frequency

Vaccine/Travel	Domestic travel	International Travel	Total
Before vaccination	37.5	32.5	70
After Vaccination	37.5	32.5	70
Total	75	65	140

$$x^2 = \sum (0 - E) \wedge 2/E$$
$$= 2.32$$

Degree of freedom =1

Table value at 5% level = 3.94

Since the calculated value is less than the table value, H_0 is accepted.

Therefore, no evidence of significant association between the vaccine and travel.

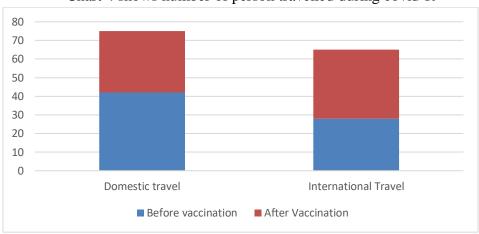


Chart 4 shows number of person travelled during covid 19

Findings

- ➤ 60% of the respondents have undertaken domestic travel before vaccination and 40% of the respondents have undertaken international travel before vaccination during the period of pandemic.
- ➤ 47% of the respondents have undertaken domestic travel after vaccination and 53% of the respondents have undertaken international travel after vaccination during the period of pandemic.
- ➤ 51% of the respondents have undertaken travelling for medical emergency purposes, 31% of the respondents have undertaken for the death of relatives and 18% of the respondents have undertaken for marriage purposes.

- ➤ Cause of covid 19 affected travel and tourism nationwide as well as worldwide.
- ➤ Effect of covid 19 on travel and tourism reflects a decrease in economy.
- There is no evidence of significant association between the vaccine and travel.

Suggestions

- The much dependent countries/Islands on tourism, those Governments can take severe and strict measures to rebuild tourism.
- ➤ Countries /Islands should allow only those who are vaccinated, to minimize the risk of spreading.
- This pandemic gap can be utilized to rethink tourism for future.
- At the same time, each and every individual tourist/traveler should have consciousness of getting vaccinated.

Conclusion

At an outset, after many discussions also there are no solutions to the effect of pandemic. Despite vaccinations, social distancing and other measures, we can depend only on the hands of almighty. We hope in this upcoming 2022 everything will reoccupy its own position. In this time gap, we should adapt to greener tourism pattern to protect the environment.

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CHAPTER-9

LIMNING THE DISRUPTIONS CAUSED BY COVID-19 ON THE SERVICE INDUSTRY: A CRITICAL INSIGHT INTO THE TOURISM AND ALLIED SECTOR OF INDIA

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Abstract

Introduction: Tourism and its allied industries are one of the major contributors to the global and national economy with regard to employment and income generation. However, the advent of COVID-19 has led to a sudden stoppage to daily life activities and especially, travel for ensuring social distancing as the only viable option for curbing the spread of the infection.

Background: As a result, tourism is one of the industry's worst hit by the COVID-19 epidemic. According to UNWTO data, the number of foreign visitor arrivals decreased by 84% between March and December 2020 compared to the previous year. The direct and indirect effects of the infection are wide.

Purpose: The current paper aims at assessing the impact of COVID-19 on the tourism industry along with its allied sectors of hospitality and restaurants that are subsequently affected due to the cascading effect. The study specifically aims at drawing this impact with regard to India along with the global scenario.

Findings: The revenue generated by the tourism and allied sectors has seen a sharp decline. This decline in revenue is one of the major factors that has resulted in the loss of jobs for the youth and women employees as well as entrepreneurs.

Research Originality: While the previous studies have significantly focused on understanding the impact of COVID-19 on the tourism sector in a general tone, the current study specifically summarizes the major reports and thereby, figures with regard to India.

Keywords: covid-19, service industry, India, tourism, hospitality, restaurants, impact, way forward

1. Introduction:

The decade of 2020 began on a significantly disturbing and unsettling note due to the onset of Covid-19 which is one of the 30 novel infections that the world has encountered in the past three decades (Nkengasong, 2020). The disease was previously considered as typical pneumonia that began to infect people in China and spread like wildfire around different nations of the globe. The spread of this novel infection led to many medical emergencies and even loss of lives in a time of few months irrespective of the developed or developing countries like the USA, India, Brazil, Italy, Spain, France, and so on (Kaushal and Srivastava, 2021). Since there was no cure to this infection and the number of people that were infected in different parts of the world was on the rise, the WHO and state authorities of several countries decided to impose lockdowns for ensuring that at least the social distancing measures were in place. The social distancing significantly hampered the labor-intensive service industry which led to mass layoffs or low-income employees (Thunstrom et al., 2020).

Due to these social distancing measures and travel restrictions, tourism and its allied industries were devastatingly affected. When compared to the previous year, the number of foreign visitor arrivals in 2020 fell by 74 per cent (UNWTO Tourism Dashboard). Arrivals were decreased by 80-90 per cent in several emerging nations. Most locations have had a terrible start to the year 2021, with an average global drop of 88 per cent compared to prepandemic levels, while the northern summer and fall may see a major turnaround for several destinations, particularly domestic and regional travel. The indirect repercussions of this downturn are much more damaging, since labor and capital stay idle, and a lack of demand for intermediary products and services has a negative upstream effect on numerous industries (UNCTAD, 2021). Thus, the current study is directed towards understanding the implications of COVID-19 on tourism and its allied sectors of India.

1.1 Tourism Sector

In the last decade, the Travel and Tourism sector has been an eminent driver for generating job opportunities and encouraging entrepreneurship. In 2019, it was found that 10.6 per cent of the total jobs around the globe corresponding to 334 million were created by the travel and tourism sector. From 2014-2019, it was found that 1 out of every 4 net new jobs was created by the travel and tourism sector (WTTC, 2021).

Before the outbreak of the pandemic, travel and tourism was recognized to be one of the most diverse sectors globally, wherein:

- 54 per cent of women were employed in travel and tourism aggregately worldwide.
- As opposed to other sectors, the travel and tourism sector have almost twice women employers.
- The highest share of youth is being employed in the travel and tourism sector.

Nonetheless, a report published by ILO (2020) with regard to Global Employment Trends for Youth 2020 highlighted youth employment in Canada, the United States, and the United Kingdom reached approximately 30 per cent, more than double that of the whole economy. In 2020, 62 million jobs would have been destroyed, leaving just 272 million people engaged globally in the industry. This 18.5 per cent drop was felt across the entire Travel & Tourism ecosystem, with Small and Medium-Sized Enterprises (SMEs) bearing the brunt of the pain, accounting for 80 per cent of all worldwide enterprises in the industry. Furthermore, SMEs, women, youth, and minorities have been disproportionately harmed by this drop. According to the UN Women study, 40 per cent of all employed women labor in the worst-affected industries, compared to 36.6 per cent of employed males (ILO, 2020).

In India, too, the tourism and travel sector were responsible for contributing a significant increase in employment and income. India is the origin of the world's four religions: Hinduism, Buddhism, Jainism, and Sikhism. India has 38 UNESCO world heritage in total. Tourists from all around the world visit India. Foreign tourist arrivals in India are also growing. (Ministry of Tourism, 2019) In 2017, 10.04 million international visitors visited India; in 2018, 10.56 million tourists visited, representing a 5.2 per cent rise (IBEF, 2019). The travel and tourism sector's total contribution to India's GDP is predicted to rise from Rs 15, 24,000 crores (US\$ 234.03 billion) in 2017 to Rs 32, 05,000 crores (US\$ 492.21 billion) in 2028. In 2018, total profits from the sector in India were US\$ 28.6 billion, with a goal of reaching US\$ 50 billion by 2022. (Ministry of Tourism, 2019). However, the advent of the Covid-19, led to a 66.4 per cent decline in the arrivals of overseas tourists in India in March 2020 as opposed to 2019 (TAN, 2020). Moreover, FICCI (2020) estimated that aggregately there will be nearly 40 million direct and indirect employment losses in India which will account for a yearly loss in revenue of approximately USD 17 billion in India.

1.2 Hospitality Sector

The hospitality business of India is one of the largest in the world, with over 2000 hotels and 1000 restaurants listed under the FHRAI (2020) Federation of hotel restaurant association of India), employing thousands of people. Due to the Indian shutdown and the COVID-19 threat, the process of reservation cancellation is being carried out, which will have a detrimental impact on the hotel company and likely result in revenue loss in 2020, with a parallel negative impact on employment in the future as a cost-cutting strategy. There have been few recent replies from the hotel industry on COVID-19 (Tourism Breaking News, 2020).

Sarovar predicts a 12-15 per cent reduction in revenue per available room in 2020. The Intercontinental Hotels Group predicts a global RevPAR (Revenue Available Per Room) fall of roughly 60 per cent. According to HVS, hotels should have price charts in place during the crisis. It is understandable that the hotel industry will lose revenue during and after the crisis; according to the HVS report, hotels should maintain pricing charts throughout the crisis because once room prices are reduced, it is difficult to raise them later; however, given the current situation, it is impossible to predict how long this crisis will last (The Economic Times, 2020). Due to the virus, international tourism has dropped by up to 30 per cent. The reduction in arrivals is expected to result in a \$300-450 billion loss in foreign tourist receipts, accounting for about one-third of the \$1.5 trillion earned in 2019.

Tourism is one of the worst-hit of all economic sectors; as a result of the COVID-19 threat, international tourist arrivals would fall; as foreign tourist arrivals are the most favorable source of foreign exchange revenues, money earned by the hospitality industry will suffer. Europe is recognized as the most profitable zone in terms of tourism income generation. The top foreign visitor arrival nations in Europe, namely Italy, France, and Spain, are among the hardest-hit countries as a result of the COVID-19 crisis. This impact on the European tourism industry can also be seen in the Indian hospitality industry in the coming future, as a large number of travelers visit India from Europe. Because the Indian hospitality business is still in its early stages, Indian stakeholders must act quickly to address the crisis (Kumar, 2020b).

1.3 Restaurant Sector

COVID-19 had a significant influence on the restaurant business across the globe. Although the intensity of the epidemic varied by location and community in every country, practically every state and local government has enacted physical distancing orders by prohibiting restaurants from offering dine-in services. While these intervention measures have reduced personal touch and slowed the transmission of the virus, they have put the restaurant industry's sustainability in jeopardy. As per the National Restaurant Association poll of 6,500 restaurant owners conducted in mid-April, four out of every ten businesses in the United States were forced to close owing to financial difficulty caused by the lack of dine-in clients (Sweet, 2020). As a result of this, the cost-cutting strategies appeared to be ineffective. Figures from the United States of America revealed that, compared to the same period the previous year, the industry's overall income had dropped by a terrifying 3 -63 per cent as of March 29 and was down -40 per cent as of April 30 (Womply, 2020). Restaurants counteract the damage by using off-premise methods such as drive-thru and meal delivery. However, these service models gave the advantage to fast-food restaurants that already had the digital infrastructure and drive-thru windows; full-service restaurants. On the other hand, restaurants were unable to swiftly adjust to the shift and, as a result, took the worst financial blow (Liddle, 2020).

Food quality (Namkung and Jang, 2007), pricing (Kwun and Oh, 2004), location (Yang et al., 2017), and online reviews are only a few of the elements studied in the hospitality literature (Kim et al., 2016). Among these elements, crisis occurrences are a rare but significant influence, with some having serious ramifications for the restaurant business. However, only a few empirical research have investigated the impact of crises on restaurant demand (Reynolds et al., 2013; Lee and Ha, 2014), and even fewer have used robust econometric models to do so. This showcases that there are rare chances of being impacted by a crisis at such a high scale that is equal to a pandemic that the world is still fighting. India is the world's most food-loving country. India is also separated into regions, each having its own distinct cuisine. The constraint business has expanded at a quick rate because of increased demand. Approximately 1.42 crore people are directly engaged in the restaurant industry on a permanent basis, with many more employed on a daily basis. Currently, a 5 per cent GST is levied on restraint and hotel services. According to the NRAI Foods Service Report 2019, the total tax collected from the restaurant and hotel industries is 1800 crore rupees (Kumar, 2020a).

Restaurants have been particularly hard hit by the outbreak, as governments throughout the world-imposed lockdowns and social isolation. As a result, restaurants and hotels were forced to close quickly. Billions of dollars in business were lost, and a \$ 150 billion bailout plan was requested in the United States (Ozili and Thankum, 2020). Currently, India does not have a rescue program for the hotel business. While discussions are ongoing for some form of incentive for SME's and MSMEs, it will require a lot of trust on the side of consumers for restaurants to stay alive and gain footfall. Moreover, a brief Twitter survey with 10346 responses revealed that more than half (53 per cent) of participants said no to ordering food, while 13 per cent indicated they might order and the remaining 34 per cent said they will continue to get meals (Jain, 2020). This showcases that people are still skeptical to move out and dine-in or order food from outside which will continue to affect the restaurants' industry negatively.

2. Discussion:

Travel has adjusted to COVID's influence, notably in terms of travel limitations. Domestic travel has grown, but this has had minimal impact on poorer nations that rely on overseas travel. Retirees are more inclined to stay at home since they spend more money per trip. Younger tourists, such as backpackers, who appear to be more inclined to travel during the epidemic, stay longer but spend less than older passengers. Cruise ships with long periods of confinement are likely to be less popular. Developing nations that rely on cruise ship arrivals may need to diversify their industry.

The fraction of vaccinated persons can be used to predict visitors' wanderlust and travel opportunities. Although the proportion in both the origin and destination countries might be crucial, tourists are likely to avoid long-distance travel in favor of neighboring places with high vaccination rates. The proportion of persons who have been immunized varies greatly between nations, ranging from less than 1% to more than 60% (Reuters COVID-19 Vaccination Tracker). Tourism is expected to recover faster in nations with a high proportion of vaccinated individuals than in those with a low proportion. Travel between Europe and North America, for example, is projected to pick up faster this summer than in many underdeveloped nations, which are still battling to obtain adequate immunizations and are consequently expected to recover more slowly (UNCTAD, 2021).

3. Conclusion and Recommendations:

Based on the findings of the current study, it can be stated that there is a significant need to revive tourism and its allied sectors. For this purpose, the government should take pertinent measures to provide some relief to the tourism and allied sectors that have a particularly low-income level. Further, with an increase in vaccinated people, domestic or national level restrictions on travel should be lifted. This will ease the economic situation for the tourism industry at the national level to some extent. Along with this, the restaurant industry should promote itself by showcasing compliance with appropriate hygiene measures as people are skeptical to dine-in, take-away or online food delivery. Subsequently, the people should be educated on the spread of the virus and the benefits of vaccination as it will increase the chance of reopening the economy as a whole. Additionally, the study recommends that future research should be undertaken to outline the explicit impact of COVID-19 on the hotel industry taking into particular consideration the hotels run by small and medium owners.

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CHAPTER-10

AN ANALYTICAL STUDY ON IMPACT OF COVID-19 ON UNEMPLOYMENT IN INDIAN ECONOMY

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Abstract:

The causes of unemployment in the Indian economy can be categorized according to social, economic, religious, educational and political factors. Among the major causes of unemployment in the country are overpopulation, lack of vocational skills, lack of education, low educational level of working population, social, religious practices, traditions, discrimination especially due to the slowdown in private investment after denomination. But even today, in modern times, the crisis caused by various man-made, natural factors on a global scale is seen as increasing unemployment. Corona is one of these contagious diseases. In the Indian economy as well as in the global economy, this contagion has adversely affected various sectors. One of them is the rising unemployment rate in the country. In the present study, the change in the rate of unemployment during the period of covid infection is characterized by an increase in the rate of unemployment based on secondary information.

Keywords: Indian Economy, Unemployment, Rate, Covid-19, Lockdown, Labour, Impact.

Introduction:

Any nation strives to provide employment in proportion to its population. Work enhances a person's self-esteem, as well as positivity in shaping his personality. While working enhances one's self-esteem, the work done by all the people in the country adds to the national income. Individuals who are willing to sell their services to others for a specific period of time and for a specific priceare called laborers. Labour is considered an important component of production. The price they get is called salary. Also, since labour is a human element, it has emotions. So labour differs from land and capital in production. The Indian economy is primarily a developing economy

when it comes to reviewing Indian unemployment. It will not be forgotten. According to Keynes, an economist, unemployment in developed nations is caused by a lack of demand. That is, in a developing economy, whenmachineryor capital shuts down and labour demand decreases. As a result, unemployment rises. But since 2019, covid-19 has been transmitted to the country by a contagious human infectious disease, which has had a favorable and unfavorable effect on all sectors of the economy. At the same time, the lockdown of the covid-19epidemic had a devastating effect on India's unemployment rate as most private companies have lain off their employees. The main blow of this lockdown has fallen on the employees in the informal sector. The purpose of this study is to explain the effect of Covid-19on unemployment.

Objectives of study:

- to study the effects of Covid-19 spread in India.
- to analyze the nature and consequences of Covid-19 on unnemployment.

Research Methodology of study

The study is a literature-based investigating the current issue. This study is based on only secondary data. The study has analytical, descriptive and comparative methodology for database is constructed by pooling information and data from various reliable sources like books, journals, newspapers, authentic internet sources, etc the outcome of this research will be helpful for academicians, researchers, and policymakers in related studies.

Limitations of Study:

- This study is entirely based on Indian economy only.
- This study is limited to only covid-19 pandemic years.
- This study finding of reflect this period only.

Discussion of Study:

Unemployment is recognized as the most serious problem facing the country in the current economy. Reducing the unemployment rate is essential for the economic development of the country. As a result, every plan in the Indian economy has focused on increasing the growth rate and reducing the unemployment rate. Most planners argue that a higher growth rate can eliminate unemployment and provide jobs for people, but unfortunately so far this effort has not been successful.

Unemployment rate of India August 2019- June 2020

Sr. No.	Month	Unemployment Rate (%)		
		Urban	Rural	India
1	Aug-19	9.71	7.48	8.19
2	Sep-19	9.58	5.99	7.14
3	Oct-19	8.27	8.02	8.1
4	Nov-19	8.88	6.45	7.23
5	Dec-19	9.02	6.93	7.6
6	Jan-20	9.7	6.06	7.22
7	Feb-20	8.65	7.34	7.76
8	Mar-20	9.41	8.44	8.75
9	Apr-20	24.95	22.89	23.52
10	May-20	25.79	22.48	23.48
11	Jun-20	12.02	10.52	10.99
12	Jul-20	9.15	6.66	7.43

Source: Centre for Monitoring Indian Economy Pvt. Ltd. (CMIE)

India's highest unemployment rate in April 2020 was 23.52 percent. Of these, 24.95 percent are in urban areas and 22.89 percent in rural areas. The lowest unemployment rate in the country was 7.14 percent in September 2019. In urban areas it is 9.58 per cent and in rural areas it is 5.99 percent. This means that in the early days of the Covid-19 transition, the unemployment rate in the country was low, and as the Covid transition increased, so did the unemployment rate in the economy. But after July 2020, it seems to have declined.

According to a report by Centre for Monitoring Indian Economy (CMIE), India's overall unemployment rate has risen to 29% since the country went into lockdown in March 2020. Unemployment has risen as lockdown has forced many industries and businesses to close to prevent the spread of the corona virus.

Unemployment Rate - 30 day moving average (%) (17 July 2020 – 9August 2020)

Sr. No.	Date	Urban	Rural	India
1	17 July 2020	10.76	7.14	8.29
2	18 July 2020	10.79	6.83	8.09
3	19 July 2020	10.81	6.64	7.95
4	20 July 2020	10.69	6.68	7.94
5	21 July 2020	10.62	6.66	7.90
6	22 July 2020	10.53	6.62	7.84
7	23 July 2020	10.47	6.70	7.88
8	24 July 2020	10.40	6.60	7.79
9	25 July 2020	10.38	6.96	8.02
10	26 July 2020	10.39	6.87	7.97
11	27 July 2020	10.00	6.77	7.78
12	28 July 2020	9.85	6.72	7.69
13	29 July 2020	9.79	6.56	7.57
14	30 July 2020	9.70	6.55	7.54
15	31 July 2020	9.76	6.60	7.59
16	1Aug. 2020	9.70	6.71	7.64
17	2 Aug. 2020	9.74	6.80	7.72
18	3 Aug. 2020	9.70	6.86	7.75
19	4 Aug. 2020	9.74	6.82	7.73
20	5 Aug. 2020	9.64	6.71	7.63
21	6 Aug. 2020	9.69	6.73	7.67
22	7 Aug. 2020	9.74	6.67	7.64
23	8 Aug. 2020	9.67	6.72	7.65
24	9 Aug. 2020	9.72	6.99	7.86

Source: Centre for Monitoring Indian Economy Pvt. Ltd. (CMIE)

Theabove table shows how the unemployment rate in urban and rural areas in the country fluctuated on a daily basis during one month (July17, 2020 to August 9, 2020) of covid infection. If you look at the daily unemployment rate for a month, it is clear that the highest unemployment rate in the country is on 17thJuly, 2020, of which the average in urban areas is 10.76 percent and in rural areas it is 7.14 percent. Of course, the country's moving average unemployment rate on July 17, 2020 was 8.29 percent. The lowest unemployment rate in the country is 7.54 percent as on July 30, 2020. Out of this, the unemployment rate in urban areas is 9.70 percent and in rural

areas is 6.55 percent. Also, based on the information available above, it is clear that the unemployment rate in the country is higher in urban areas than in rural areas during the Covid-19 transition period.

Unemployment Rate of Indian states between lockdown phases (March 20 – July 20, Unemployment Rate in %)

Sr.	States	March-	April-20	May-	June-	July-
No.		20		20	20	20
1	Andhra Pradesh	5.8	20.5	17.5	2.1	8.3
2	Assam	4.8	11.1	9.6	0.6	3.2
3	Bihar	15.4	46.6	46.2	19.5	12.2
4	Chhattisgarh	7.5	3.4	11.3	14.4	9
5	Delhi	17	16.7	44.9	18.2	20.3
6	Goa	5.2	13.3	21.2	10.1	17.1
7	Gujarat	6.7	18.7	13.6	2.8	1.9
8	Haryana	25.1	43.2	35.7	33.6	24.5
9	Himachal	18.8	2.2	28.2	2.1	18.6
	Pradesh					
10	Jammu &	15.5	NA	5.2	17.9	11.2
	Kashmir					
11	Jharkhand	8.2	47.1	59.2	21	8.8
12	Karnataka	3.5	29.8	20.4	9.2	3.6
13	Kerala	9	17	26.5	20.1	6.8
14	Madhya Pradesh	2.2	12.4	27.5	8.2	3.6
15	Maharashtra	5.8	20.9	16.5	9.7	4.4
16	Meghalaya	1.6	10	5.9	1.1	2.1
17	Odisha	13.1	23.8	9.6	4.2	1.9
18	Pondicherry	1.2	75.8	58.2	4.2	21.1
19	Punjab	10.3	2.9	33.6	16.8	10.4
20	Rajasthan	11.9	17.7	14.1	13.7	15.2
21	Sikkim	23.6	2.3	24.5	4.7	4.5
22	Tamil Nadu	6.4	49.8	33	13.5	8.1
23	Telangana	5.8	6.2	34.8	15.5	9.1
24	Tripura	29.9	41.2	15.3	21.3	16.4
25	Uttar Pradesh	10.1	21.5	20.8	9.6	5.5
26	Uttarakhand	19.9	6.5	8	8.7	12.4
27	West Bengal	6.9	17.4	17.4	6.5	6.8
India		8.8	23.5	23.5	11	7.4

Source: Centre for Monitoring Indian Economy Pvt. Ltd.(CMIE)

In 2019, the Indian economy began to slow down, leading to a gradual rise in unemployment. As seen in the above table, the unemployment rate in previous months was between 7-8 percent. India's unemployment rate reached

23.5 percent in April 2020 and May 2020, respectively. In July 2020, it declined to 7.4 percent. Unemployment in urban India has also been staggering, with urban India rising to 30 percent and 31 percent in the first and second weeks of the lockdown, respectively. "However, over the next two weeks, it has dropped to 23 and 25 percent.

Findings of Study:

- 1. The highest unemployment rate in the country was 23.52 percent in April 2020, of which the urban unemployment rate was 24 percent. The unemployment rate was 25 per cent and in rural areas it was 22.48 percent.
- 2. The lowest unemployment rate in the country was 7.60 percent in December 2019, of which the urban unemployment rate was 9.02 percent and the rural unemployment rate was 6.93 percent.
- 3. The highest daily unemployment rate in the country during the Corona period was 8.29 per cent on July 17, 2020. Of these, 10.76 percent was in urban areas and 7.14 percent in rural areas.
- 4. The lowest daily unemployment rate in the country was 7.54 percent on July 30, 2020. In urban areas it was 9.7 percent and in rural areas it was 6.55 percent.
- 5. April 2020 and May 2020 are the highest unemployment rates in the country.
- 6. All the states in the country have the lowest unemployment rate in March 2020.

Suggestions of Study:

- 1. Although the Corona Transition Period in the country is adversely affecting all sectors of the economy, there is a need for greater awareness in the society to get out of it to some extent.
- 2. During the Corona period, employment in almost all sectors was adversely affected and unemployment rose. As a solution to this, income should be generated by emphasizing on working from home.
- □. Small scale industries involving rural and cottage areas have been found to be the best tool to tackle the problem of rising unemployment.
- 4. Self-employment is the only solution to unemployment.
- 5. The educational system in the country should be professional and self-employed.
- 6. Emphasis should be placed on vocational education.
- 7. Eligible students should start their own small units.
- 8. The government should provide grants and incentives to the majority of self-employed people in India

- 9. Citizens in rural areas should be helped to start livestock, commerce, cottage and small and medium scale industries.
- 10. The primary objective of the government's employment policy should be to improve job opportunities and labour productivity.
- 11. The government should adopt a policy that creates jobs for all.
- 12. It is important to increase production in the agricultural and industrial sectors to increase employment. This will boost the growth of small and cottage industries.
- 13. Education should be given more priority in the five year plans. Programs like irrigation, highways, flood control, electricity, agriculture and rural electrification will provide better jobs to the people.
- 14. Decentralization of industrial production is important to reduce unemployment. 15. If industrial activities are concentrated in one place, employment opportunities will be reduced in underdeveloped areas.
- 16. The government should implement policies that promote decentralization of industrial activities.
- 17. Unemployment, problems, population growth should be reviewed. Family planning policy should be implemented uniformly and efficiently.

Conclusion of Study:

India is a developing country and is making progress in all sectors of the economy. In the process of development of the country, it is necessary to use the available man-made and natural resources as much as possible. Rising unemployment in the economy hinders the development of any country. The Covid-19 epidemic has affected the lives and livelihoods of many people in our country and around the world. Studies show that many people have lost their jobs, their income, and their unemployment rates have growth. During the Corona transition, migrant workers faced many difficulties. Due to lockdown in the country, migrant workers started starving. You can see the central government and the state government trying to increase employment by boosting the economy which was stabilized during the Corona period.

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CHAPTER-11

IMPACT OF COVID-19 ON SERVICE SECTOR WITH REFERENCE TO TOURISM SECTOR OF KONKAN REGION

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Abstract

The tourism sector is one of the important sectors of the country as far as socio-economic factors are concerned. The aim of this study is to examine the impact of COVID-19 on the tourism sector in India in general and Konkan region in particular. From secondary literature, it is found that the Indian Tourism Industry accounted for 9.2% of India's GDP in 2018 and provided 42.673 million jobs. Thus, it forms 8.1% of its total employment. The present study attempts to find out exact impact on tourists, tourism places/villages, tourists transporters, etc. This paper focuses on the potential economic effects due to standstill of tourism. The effect will carry over for short, medium and even for long term especially in the Konkan region. As these Konkan villages near sea shore are highly dependent on tourism. COVID-19 pandemic has curtailed the prosperity of these villages as tourism entrepreneurs seriously compromised by the fall of tourism revenues. Researcher strongly feels that this sector is highly affected and has caused great losses due to COVID-19. Thus, this study provides an in-depth perception of the main issues about how this pandemic affects the Konkan tourism villages/places, residents of these villages, local labourers especially women population, tourists' transporters etc.

Keywords: Tourists, Tourism, COVID-19, Tourism Sector, Women Entrepreneurs, Household Entrepreneurs.

Introduction

India is having popular destinations for domestic and international travelers to visit. Before the pandemic in India, the travel and tourism industry was growing rapidly. The Indian tourism industry accounted for 16.91 lakh crore that is 9.2% of India's GDP in 2018 and was providing 42.673 million

jobs, which is 8.1% of its total employment. Thus, the tourism is considered to be one of the biggest and rapidly growing industries.

Due to spread of infectious disease of COVID-19, the tourism industry has become very unstable. Even travel across the states and inter-district was prohibited. There was a curfew due to which movements were restricted. As a result, the tourism activities came to a standstill. It is also observed that other essential industries of the countries were unlocked, but restrictions on tours and travel were still into existence.

Rational of the Topic

In the current situation where Covid-19 was announced as a pandemic by the World Health Organization, the Government of India announced a complete lockdown of the nation that had a strong impact on the economy, mainly the tourism and hospitality industry, which is struggling to open even after the lockdown. The rapid spread of the Coronavirus pandemic stopped domestic as well as international activities of tourism. Countries around the world continued to impose restrictions on travel as apart to hold the spread of the virus. It is not just konkan region that has witnessed such a drastic downfall in tourist arrivals. Every major tourist place across the country is facing the same revenue crunch. In fact, tourism is a major source of revenue and employment of villages near sea shore of konkan region.

The study focused on understanding the pandemic situation, and how it affects the konkan tourism and hospitality industry in general and small and medium household tourism entrepreneurs. Researcher found that these small and medium entrepreneurs had started their tourism hospitality business because they are residing near sea shore, they don't have any other source of income in these villages and since many years they are surviving to a major extent due on tourist hospitality. Now, these entrepreneurs have constructed huts and small buildings and providing lodging and boarding hospitality to tourists. In addition, they are also providing transport facility to their tourists as per their demand, guiding tourist about sea shore, guarding tourist from sea water, providing dining facility, etc.

Considering this fact into account, this research was undertaken to examine the impact of this pandemic situation on tourism sector in general and konkan region in particular which include small and medium size tourist villages near sea shore of konkan region. Researcher has visited and studied the impact on various aspects such as hospitality, food services, transport, mathematics of economics, employment issue etc. of these small tourism entrepreneurs.

Objective of the Study

The objective of this research paper is to measure the impact of the occurrence of Corona virus on the tourism industry in India in general and Konkan region in particular. Therefore, the objective of the study is to investigate the effect of efficiency and effectiveness of COVID-19 on local small tourism entrepreneurs which includes tourist transporters, small household tourism entrepreneurs and tourists.

Research Methodology

Researcher used both methods of data collection. Secondary data is collected with the help of articles in the newspaper and online journals. Whereas primary data is collected by using interview method with all the above sample respondents. In addition, researcher also used personal observation method while shaping findings.

To understand the views about impact of COVID-19 on their small business, researcher has selected 50 small and medium household tourist entrepreneurs who are providing various traditional hospitality to tourist in their house. 50 women belong to self-help group who are producing local products from mango, maize and other household consumables. 20 people who are doing the business of travellingwith their own small car or traveller bus. 25 women employees who are working under these small household tourist entrepreneurs. All the above sample is selected on the basis of simple random sample method. Researcher has selected Anjarle, Velneshwar, Harne, Alibagh villages for the study.

Important Findingsand Discussion (Analysis and Interpretation of the data)

- 1. It is found that number of tourists has been reduced drastically during the pandemic. According to them, more than 95% tourists could not turn or visit sea shore during this period of pandemic. It indicates that there is a huge economic loss to these small tourist entrepreneurs.
- 2. From the total sample respondents, it is found that majority i.e. 47 (94%) are women small and medium tourists entrepreneurs, 50 (100%) are women belong to self-help group, 20 (100%) are male travelers and all the 25 employees working under these small and medium entrepreneurs. It indicates that tourist sector besides sea shore region is run majority by women entrepreneurs. This helps their family for economic support.
- 3. It is found that many of the regular tourists were ready to visit sea shore, but due to strict lock-down and rules and regulations, tourists did not visit their places.

- 4. The marketing activity of Self-help group was completely stopped due to no sale of their manufactured products. This resulted into a huge economic loss to these members of Self-help group which in turn affected loss of work/employment to member house wives of this Self-help group. It is also found that most of the self-help groups have not repaid their loan installment taken from cooperative banks.
- 5. It is also found that the wages or profit share received from this self-help group contributes towards the family consumption and other miscellaneous expenditure. However due to curtailment of self-help activities, the burden of such income went to the male member of the family.
- 6. There are no special marketing activities of these small tourist entrepreneurs. They were not contacting to tourists from cities like Pune or Mumbai to visit. They are running their lodging and boarding business traditionally on the basis of "Athithi Deo Bhav". Thus, the occupancy of their small huts or houses and food consumption impacted a lot and came to a standstill.
- 7. The unemployment rate has also increased during the pandemic period.
- 8. Travelling is one of the important factors of tourism industry. Considering the opportunity, few family members have purchased small cars and traveler buses for the income point of view on vehicle loan basis. However, due to complete lock-down, most of the travelers could not even pay their loan EMI's since last many months. Researcher found that their vehicles are stagnant at one place as there is no demand or call from tourists at all. They are also unable to pay their vehicle insurance and regular maintenance of their vehicle.
- **9.** It is found a high proportion of the jobs are undertaken by women in the study area as far as food cooking, lodging and boarding activities. However, most women hold low skilled jobs in the tourism sector.
- 10. Researcher found that villages near sea shore are at remote places where ordinary women cannot go to urban area for the job or any other type of work. Therefore, tourist business is most beneficial to these women to earn for their family and support livelihood.
- 11. Sample tourists' respondents opined that they have decided to not to go for travel for minimum two to three years due to the fear of CORONA virus. They said that there may be chances of CORONA as there is no

- perfect remedy available on this disease. Thus, it indicates that the pandemic will affect this sector even in coming two to three years.
- 12. It is found that due to non-availability of tourist in this sector, many of the workers and small tourist entrepreneurs moved to other sectors to earn livelihood. Most of them are selling vegetables in the urban areas. This shows unemployment as well as displacement.
- **13.** It is also found that being low-skilled, casual and temporary workers, majority of them find difficult in seeking employment in other sectors of the economy.
- 14. Sample tourist entrepreneurs have demanded for loan waiver from the government as there is complete lock down in the tourist sector. However, it is found that most of the entrepreneurs have taken loan from private sources such credit cooperative societies, relatives, moneylenders etc. as the nationalized banks are not offering loans to this sector small entrepreneurs because of not having repayment assurance from these people.
- **15.** It is found that more than 87 per cent of the sample tourists' entrepreneurs that they have stopped to repay their loan installments due to non-availability of sources of revenue.

Recommendations

Researcher strongly felt that there is a need to promote tourism sector as the sector is in very pathetic and critical situation. Everything is stopped and come to a standstill. On the other side there are no alternative sources of business/services available at these regions to earn something equal to their normal revenue.

Therefore; to overcome the situation tourist entrepreneur who will follow all the precautionary measures should be allowed to run their business and tourists who will follow all the precautionary measure should also be allowed to visit these places without any restrictions.

Researcher is of the opinion that there is a need that the government and other stakeholders should offer financial aid to tourism sector. Government should provide certain soft loans with minimum interest rates and must issue additional funds for the betterment of tourism sector in the near future.

These entrepreneurs will have to recuperate the trust and confidence of people in the recovery period to travel again after the pandemic. Unlike the other sectors, the tourism sector relies heavily on trust and thus will take a longer time to return to routine in the recovery period because tourists need to ensure that the situation is safe and secure before they step out to travel again. Researcher strongly felt that it is the need of the hour that government should take early steps to overcome the present slowdown in tourism industry by analyzing its long-term impacts at the earliest.

Conclusion

Tourism sector is worse affected because it is driven by the psychology of tourists who are very sensitive to safety and security aspects. It will be difficult for the travel and small and medium tourism entrepreneurs to attract tourists during the pandemic as their safety is of paramount importance. These entrepreneurs will have to recuperate the trust and confidence of people in the recovery period to travel again after the pandemic. Unlike the other sectors, the tourism sector relies heavily on trust and thus will take a longer time to return to routine in the recovery period because tourists need to ensure that the situation is safe and secure before they step out to travel again. Researcher strongly felt that there is the need of the hour that government should take early steps to overcome the present slowdown in tourism industry by analysing its long-term impacts at the earliest otherwise this sector will remain affected by the widespread of COVID-19 and may remain for a long duration.

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CHAPTER-12

PUBLIC-PRIVATE PARTNERSHIP (PPP) IN COOPERATIVE SECTOR

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Abstract-

The need of Cooperatives in PPP model is the need of the hour. Cooperatives can break the obstacles of development and accelerate the pace of development because they combine economic activity with social relations. In rural India, cooperatives are a mechanism for development in a variety of fields, including credit, banking, agricultural, fertilizer, vegetable, floriculture, fishery, dairy, industrial, producing, marketing, road, transport, power, construction, labor, and handloom. As the Indian government plans to develop 100 smart cities, it is imperative that smart villages be built at every block level through public-private partnerships and cooperatives. Working together, cooperatives can play a critical role in the development of rural India through Public-Private Partnership (PPP).

Keywords- PPP, Role, Partnership, Co-operatives, Undertakings, Liberalization, Boot, Economy, PSUs.

INTRODUCTION

The cooperative movement can be defined as a voluntary set-up of the people who carry out democratically their activities by pooling their resources with the purpose of achieving or securing certain benefits or advantages which people cannot get individually. The purpose is to promote certain values and values such as self-help, mutual help self-reliance and general good of all.

Around the world, modern cooperatives have developed for over 200 years. The cooperative institutions it's all over the world providing essential services which would otherwise be unattainable. In many countries cooperatives such as credit unions have been very successful.

Regarding growth of the cooperative sector in India, it has grown spectacularly touching very deeply into the core of the nation. Primarily India is an agrarian economy with 72% of the total population who reside in the

rural belt. The cooperatives have extended across the entire country and there are many members in the remote rural areas.

Co-operatives are democratic organizations formed, owned and managed by the members who are the end users. The cooperatives are formed by ten or more members to achieve their socio-economic and cultural objectives by self-help and mutual help. Cooperatives form third pillar in our economy as the other two pillars are private and public enterprises.

Co-operatives are a tool for development in rural India particularly in every field of the society, like credit, banking, agriculture, fertilizer, vegetable, floriculture, fisheries, dairy, industrial, producing, marketing, road, transport, electricity, construction, labor, handloom, etc. As the Government of India has planned 100 smart cities, the need of hour is to build up smart villages at every block level through public private partnership with the help of cooperatives. Cooperatives can play a very important role in the development rural India through Public-Private Partnership (PPP) by working together.

Public-Private Partnership (PPP) is an arrangement by which a Government service or private business ensure is funded and operated through a partnership between a Government body and one or moreprivate sector companies. PPP is seen by many as a classic mix incorporating the best of path public and w private sectors - high quality services with a guarantee. In the PPP model, we can introduce the cooperatives, so that every member of the cooperative can also be a part of development and may boll responsible for the work done in the area.

Co-operatives should also encourage to diversify their business activities based on PPP Model and to enhance transparency in their management so as earn the confidence of their members leading ultimate's, a to a better economic performance. Cooperatives are not able to achieve economies of scale due to lack A capital inadequacy, Co-operatives are now in a vicious cycle of low capital, low investment, low business ac and low return, this also affects modernization. The members who are associated with the cooperative are not in a position to infuse capital either due to inability or due to apprehension of not getting any return.

In current scenario, today's need of the society demands that cooperatives work together for betterment of Indian people. The Planning Commission of India clearly stated that the need for PPP arose mainly due concerns over rising public debt and the enormous financial pressure felt by governments across the world in developing and maintaining essential public

services. Also, the extreme public discontent with the bureaucratic working of government departments and the widely felt desire for better standards of service prompted the establishment as well as the corporate world to think out of the box and come up with solutions. PPP was thought of as an opportunity to provide better quality services, faster work and greater opportunities for innovation. If the cooperative will also join the hands in the PPP model, it will be more helpful in providing better quality of services and faster work with innovation.

Objective of the Study:

- To study the Co-operative Movement.
- To study the concept of Public Private Partnership.
- To study the background of PPP Model.
- To study the Public-Private Partnership Model in India.
- To study the PPP model in water supply in Co-operative Sector.

Research Methodology:

This Paper is totally depending upon the secondary source of data which is collected from various book journals, magazines and websites etc.

Existing Public Private Partnership Model in India:

The concept of mixed economy means that the Public sector operated alongside the private sector. But for long it was, in fact, the Government who called the shots with policies of industrial licensing import licensing, foreign ex-change control, etc. It was only after liberalization of the economy in 1991, which resulted in its integration with the world market that the private sector became a force to reckon with, but while private players flourished, the Public Sector Undertakings (PSUS) found it difficult to cope up with the cut-throat competition. When PSUs went into loss, the obvious way out was for PSU's to sell the units to the private sector. The concept did not go down well with the employees, but the government persisted with it giving rise to a fair amount of friction. Here, I would suggest to the government that there is a need and opportunity to establish cooperatives with reforms in place of selling PSU'S to improve the condition of PSU's and the develop India.

The Current Railway Minister Mr.D.V.Sadanda Gowda has again talked about the PPP model in his budget speech for bullet trains, modernization of railway stations and providing security of Railway lines and trains. The concept of PPP model and integration of cooperatives is required to develop Railway. Agriculture and Cooperative. By combination of all three sectors, the development of India can be achieved very easily without any outside interference.

The PPP model may not have been implemented as yet in the railways, but the opportunities are immense Now that India Railways is making profits, Private players will be more than willing to jump on the bandwagon. While the Government with maintain its control over tracks and operations, non-core activities can be easily delegated to the private sector. This will help railways to concentrate on its core competency and rendering more efficient essential services, while specialist, private players and cooperatives can provide better ancillary products and services.

Public-Private Partnership Model in Water:

A successful PPP business model is operating at Tirupur in Tamil Nadu. It provides water supply and manages wastewater in the area. The project was initiated in the mid-1990s when the thriving garment

Job	Model of PPP	Model of Privatization
Responsibility	The Government is	Full responsibility lies with
	responsible for providing,	thePrivate party.
	services.	
Ownership	May be shared or may rest	Private sector is the owner.
	solely. With the	
	government.	
Nature of	Decision made by both	Services provide under sole
Services	parties keeping in mind	control of private sector.
	Government policies and	
	goals.	
Risks and	Shared by public and private	Responsibility rests with
Rewards	sectors.	private sector.

Industry city of Tirupur required huge volumes of water for industrial use. A consortium of three private companies implemented the PPP project to ensure sustained supply of water. It was designed on a Build Own-Operate and Transfer (BOOT) basis for 30 years, after which it was to be transferred to the government. Tirupur residents receive water every day for four to six hours as appeased to receiving water on alternate days. The number of household connections has increased by 8,000 and the local industries new have a reliable source of water. All the new domestic users have paid for the water connections and here access to high quality water. The fee covers the capital cost of each new connection. Co-operatives because of their community nature can well participate in this model. There are many water users' cooperatives.

Conclusions:

A Public-Private Partnership (PPP) is an agreement between a government agency and one or more private sector enterprises to fund and operate a government service or private business. Many consider PPP to be a classic blend, combining the best of the public and private sectors to provide high-quality services with a guarantee. We may include cooperatives into the PPP model so that each cooperative member can participate in development and be held accountable for the work done in the area. Co-operatives should also encourage to diversify their business activities based on PPP Model and to enhance transparency in their management so as earn the confidence of their members leading ultimate's, a to a better economic performance. Cooperatives are not able to achieve economies of scale due to lack a capital inadequacy, Co-operatives are now in a vicious cycle of low capital, low investment, low business ac and low return, this also affects modernization. The members who are associated with the cooperative are not in a position to infuse capital either due to inability or due to apprehension of not getting any return.

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CHAPTER-13

IMPACT OF COVID -19 ON THE SERVICES INDUSTRY

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Abstract-

COVID-19 is a disease that has spread worldwide, leading to the ongoing Pandemic and slowly taking its pace to become a controllable epidemic as per predictions done by the Medical experts. Millions of people lost their lives due to the life-threatening disease. The words quarantine, isolation, tests, hospitalisation have become the most highlighted in every nook and corner. As the world is moving into the revival of various sectors following various coping strategies to throw back the profitable and productive environment, it is important to understand the various problems encountered during the pandemic and the steps taken to overcome them. It has affected the economy worldwide where the contribution by various sectors to the GDP of the country has slowed to a certain extent. The service sector has had a serious effect globally. Most importantly, the Tourism and Hospitality Industry that has been a major source of income to country had a serious hit because of the break down. It acts as the route for the establishment various business hubs be it national or international. It also plays the important role of bringing revenue to the country. This article highlights the importance and the Tourism and Hospitality Industry, Corporate Social Responsibilities, and problems faced by the service industry and also how the problems have been tackled. It also brings into light the financial assistance provided by the Government to revive these sectors and the new skills that got generated to overcome the present problem in order to bring accountable profits. Rejuvenation is the need of the hour to help these sectors to overcome all the major problems that arouse because of the Pandemic.

Keywords: Hospitality Industry, Pandemic, GDP, services sector, operations.

Introduction

The hospitality industry is one of the largest industries that operate under the guidance of Government or Governmental agencies. It is a major source of revenue for any country. It also represents and promotes the culture of the country. Various attempts have been made by this industry to attract the other counterparts from different parts of the world. Be it Foreign Direct Investments, BPOs, MNCs and the derivation of Brain Power from developing countries by the developed countries, all have been possible only by the services rendered by the Hospitality Industry. The Tourism Department also faced the challenge of managing the present phenomenon as it has hit most of the countries' economy at the global level. The Travelling Industry, which used to be the major source of revenue, succumbed with loss of jobs, lack of infrastructural development and absence of passengers. The tourism industry not only comprises of airlines but also other modes of transport like roadways, waterways and railways, which altogether contribute to the GDP of the country. But the most predominant means of transport that fetches revenue for a country is airways directed by the functioning of International and Domestic airports. The Government had to lend hands in the form of financial support to revive the industry when the pandemic was under control. Most of the airports and airlines started managing and marketing their services by offering it at lower prices as the macro economy had a serious effect because of the life-threatening disease. This also affected other ancillary sectors namely the hospitality industry both of which play a twin role in earning revenue to the country.

Isolation of employees especially of the Merchant Shipping Companies due to lack of activities pertaining to transport of passengers, which in turn indirectly affected the Tourism Department. In this sophisticated work environment of offering services keeping in pace with the competitive world, where each country was found to be competent to fit the race of winning their economy against other players, such an outbreak was unimaginable. The lethal disease left not sector operative except the Health Services Sector, which saved millions of people from the disease.

Need and Importance

The network of people travelling across the world is indeed guided by the Travel and Tourism Department. The major source of revenue had a great hit on account of the Pandemic still in prevalence. Since most of the people were not allowed to move and transact in other countries, all the major countries of the world were trying hard to overcome the situation. Operations of the industry came to a standstill. In view of the problems encountered due to COVID 19, it is more important to analyse the working of Hotels and Tourism Departments across the globe and how it had affected the chain of marketing that brought several avenues for opening up of companies.

It further envisages the significant contribution of this sector to the GDP of the economy. Moreover a country's economic development is dependent on the contribution of the service industries despite the efficient role played by the Primary and Secondary sectors.

CSR Activity

The Hotels and Tourism Departments grabbed the opportunity by extending their hands in times of emergency as framed by the National Disaster Management Authority. The present Pandemic made them realise their significant role. Exclusive job specifications were framed and designed during the various waves that affected the population of different countries. These hotels had a tie up with the hospitals they were in collaboration with which enabled them to serve the patients. The quarantined patients were best served with high quality and nutritious food prescribed in the protocol and they also had the doctors available during times of emergency to help the patients to have a hassle-free treatment.

Initially, hotels served as the preparation rooms of doctors, nurses and other frontline officers who were about to face the challenge of protecting and securing the lives of millions of people around the world.

Even though there was a huge labour turnover during the Pandemic, the hotels efficiently managed its operations for the stay of isolated NRIs with their collaborative strategy of maintaining proper Health and Hygiene for the people quarantined in their premises. The employees also were trained with new skills compatible with the protocol for the recovery of COVID patients.

The hotels made best usage of the opportunity of providing back something in return to the society, which made the people appreciate the efforts taken by hotels, which are considered as the major business hubs. The Hotel Industry has not only served as a route for the penetration of companies in the country pre pandemic but also has managed well their activities by adopting strategies and protocols that fits the new normal. They also served as reservoirs of both the frontline officers and patients who have protected themselves and their loved ones at home.

The introduction of robots and artificial intelligence is a new venture that led to the operational activities that were executed by the hotels for people quarantined, as was done in hospitals too.

Discussion

Problems of Covid-19 in Hotel Industry

- With reduced travel and economic slowdown, the pandemic has done immeasurable damage to luxury hotel chains across India.
- The hotel and restaurant business in India has been among the sectors hit hardest by the corona virus pandemic with the resulting lockdowns and economic slowdown.
- With the globalised world, having its complete and partial shutdown,covid pandemic affected the entire world. Indian Hotel Sector went on hardship with low demand and with few future bookings.
- The covidpandemic is a crisis which could not be expected at all.
- Reduction in jobs. Suspension of Visas, imposition of Section-144, other countries is on a lock down. The overall revenue of the Indian hotel sector is set to decline by anywhere.
- Besides the actual business loss, the hotel owners will also incur losses due to fixed operating expenses, debt repayments, interest payments and several other compliances required to be undertaken as part of the sector.

Overcoming problems of covid in hotel sector:

By adjusting strategies in the near future, encouraging the workforce, this situation can be tackled.

- Stimulus package to stabilize and support the sector in the near term, including a workforce support fund to ensure that there are no job losses.
- Ensure that Credit Rating agencies do not down-grade ratings of businesses, due to the expected volatility of the business in the short to medium term.
- Provide a 12-month corporate tax holiday to travel, tourism and hospitality sectors.
- Defer all statutory dues such as advance tax, custom duties, excise duties, PF, bank charges etc. at central and state level for 12 months.
- Waive / Reduce GST on products offered by the sector for one-year period
- Bare minimum operations sufficient enough for quick recommencement when the opportunity arrives

INDIAN ECONOMY: IMPACT OF CORONAVIRUS AND THE ROAD AHEAD

- Implement a subtle digital and social media marketing strategy to retain mindshare of customers
- Engage with suppliers / vendors to compute their capacity to re-engage with the hotel on recommencement
- Develop and maintain communication lines with key customers and team members
- Continue to remain in discussion with relevant local government authorities
- Develop a Reopening Plan and Budget
- Provide adequate support to the returning employees to restart their work life, including assistance on matters such as housing etc.
- Roll out training and re-engagement processes for their specific duties and departments.
- Effective digital and social media strategies must be rolled out as part of the communication plan
- Follow a mechanism whereby all the bookings that were previously cancelled or deferred are honored in good spirit
- Hence, it is time to focus and rely on local demand. Special experiential packages and promotions targeted at 'locals' should be the driving mantra.
- Hotels should think 'long-term' and promote value-added services and flexible booking terms instead of reducing rates.
- Discounts can be creatively packaged, by bundling services into customized packages & promotions, without adding substantially to the hotel's cost while leveraging the property's exclusive characteristics to remain competitive.
- Offering a flexible cancellation and rebooking policy will reassure existing & potential guests.
- 'Demand outlook' should be the funnel through which decisions for opening of multiple front of the house facilities such as restaurants, Spas and Gyms be made.
- As demand improves, hotels should gradually re-open the areas which earlier were temporarily shut down.
- Focus on ancillary revenues that maybe generated through non-core revenue generating areas such as Gyms, Spas, etc

- Provide services that have traditionally not been part of the hotel's core offerings such as food delivery through online platforms or leasing of kitchens for cloud kitchen requirements
- Refrain from any form of spending that may not have a direct revenue benefit
- Continue cost saving measures even when demand is back to normal to recover the losses during the crisis
- Prior to powering up all necessary equipment, a thorough service plan should be mobilized to ensure that all equipment is fully functional, adequately safe and capable of delivering the required results.
- Post assessment of supplier capability and categorization of all operating supplies including perishables in order of importance, the procurement team must ensure proper stock piling.
- A 90 to 180 days initial working capital credit line should be established
- Ensure that the hotel is complaint with any revised government and brand norms
- Ensure the hotel continues to follow the health and cleanliness guidelines
- Reassure Guests and Employees by intensifying routine maintenance and increasing deep clean measures
- At the end of such dry runs, the hotels should be able to understand any gaps remaining prior to full roll out of the hotel.

The Indian hotels sector has been significantly impacted by COVID-19 as demand is at an all-time low. In our latest report, we have tried to quantify the impact, while discussing some immediate steps needed to help the sector get back on its feet.

Recommendations for the Government of India

The Government has already taken a step in the right direction by announcing its plans to set up a COVID-19 Taskforce to undertake measures necessary to combat the economic effects of the pandemic on the country.

Conclusion

The employees in the services sector had to regenerate themselves by learning multiple skills that warrants activities performed on an ad-hoc basis as is the present situation that has given the Human Resources to a new opportunity of getting trained with new operations that provide the best decision and planning for the next future when the pandemic is sought to become an epidemic.

The entire world has realised the importance of rejuvenating their economy by providing the lost opportunities that were deprived because of frequent and occasional lockdowns. It is a real challenge to predict what the future revival of the Tourism and Hospitality Department is ought to be.

The captivating strategies have turned out to be the seed that would enable the services sector to grow and nourish themselves with proper programmes being planned and designed for the welfare of the Human Resources, Capitalisation of assets, appraisal of activities, movement of goods, flow of cash and curb inflation even though the latter is found to be uncontrollable as far as the present situation is concerned. The contribution of the sectors to the revenue of the country should be increased. Proper planning should be done streamlining the various issues and restructuring the current jobs on an ad-hoc basis that fits the present situation and which further helps in bringing revenue to the economy. Human resources need to be trained as per the requirements of the present global scenario of the pandemic, which got its new pace of becoming a controllable epidemic. Budgeting, control of cost and estimation of costs and comparing them with the actual costs also needs to be done. The payment scheduled of wages and salaries to the employees who are employed directly or indirectly should be revised to enable participative income for both the employer and the employee. This turn would lead to profitability and revenue to the organisation on the whole. The present environment has challenged the humans to bring about a revolution and to uplift the human race for better living in this sophisticated environment.

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CHAPTER-14

IMPACT OF COVID-19 ON AGRICULTURE SECTOR WITH SPECIAL REFERENCE TO AHMEDNAGAR AND PUNE DISTRICTS

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Abstract

Like other sectors COVID-19 pandemic has also impacted agricultural sector extensively. The restrictions imposed by the Government of India in order to reduce the number of rising cases in the country has immensely impacted the agricultural sector directly and indirectly. It is observed that COVID-19 has impact on production, marketing and consumption activities of agriculture sector. Though government kept this sector open for work being an essential service for livelihood, still this pandemic has affected production and marketing of agricultural products. It has indirectly restricted access to markets which has resulted into increased prices of food commodities affecting the consumption of common people. The pandemic created a physical, social, economic and emotional disorder on all the stakeholders of agricultural sector. This paper assessed the impact of the spread of COVID-19 and the lockdown on agriculture sector in general and farmers in particular. Researcher has also studied both financial and non-financial aspects of agribusiness. Researcher strongly felt that the government has correctly issued lockdown guidelines that exempt farm operations and supply chains. But implementation issues led to labour shortages and falling of prices of agriculture produce. Majority of the people were not buying vegetables, dairy products, poultry products and many other agriculture produce from farmers because of the fear in the mind of spread of COVID-19 from vegetables, fruits, milk, eggs etc. This resulted fall in overall demand. Thus, there are many like issues relating to impact of COVID-19 on agriculture sector discussed in this paper.

Keywords: COVID-19, Agriculture Sector, Farming, Restrictions, Milk, Livestock, Shortage, Pandemic.

Introduction

Before Covid-19 pandemic, in general agriculture sector contributes about 17 per cent to Indian GDP. 70 percent of rural households still depend primarily on agriculture for their livelihood. In addition, the agricultural sector in India accounts for 60% of all rural employment and is thus the single largest source of livelihoods.

As far as COVID-19 is considered, it was originated from Wuhan, China. The disease has spread throughout the whole world and emerged into a pandemic. The pandemic has not left any sector to impact. Thus, it has also impacted agricultural sector extensively. The restrictions imposed by the Government of India in order to restraint the number of rising cases in the country has immensely impacted the agricultural sector.

Thus, considering the agriculture sector, lockdown due to COVID-19 has resulted into the disruption of production and supply of agriculture goods and services. During the lockdown period, goods and services were not supplied in adequate quantities to meet existing demand. At the same time, as economic units were shut down, people lose jobs and wages. When lockdown was in place, people did not venture out to purchase goods and services. Thus, as a result of reduced consumption, aggregate effective demand also fell down. Researcher observed that the Covid-19 lockdown was unique in which both demand and supply fell. This was not a normal circumstance both for the farmers and consumers.

Need and Importance of the Study

As discussed above, COVID-19 pandemic has impacted agricultural sector extensively. The restrictions imposed by the Government of India in order to curtail the number of rising cases in the country has immensely impacted the agricultural sector. A pandemic shock can have a greater significance on economies due to lost human lives. In addition to this pandemic, during the same time, agriculture sector also faced weather shock such as drought, flood or a trade restriction. Thus, all these factors affected agricultural sector. The pandemic disrupts demand and supply of food impacting the supply chain. Considering these factors into account, researcher strongly felt to study the impact of the pandemic on the agriculture sector.

Objective of the Study

1. To study overall background of Covid-19 pandemic.

2. To Study the Impact of Covid-19 on Indian Agriculture Sector in general and farmers in particular of Pune and Ahmednagar district.

Research Methodology

While studying as well as analyzing the topic, researcher used both methods of data collection i.e. primary and secondary data sources. The secondary data has been collected from books, articles in journals and newspapers whereas primary data and information has been collected from farmers, householders and labourers. Primary data has been collected from 50 sample respondent farmers, 50 householders in urban areas and 20 agriculture labourers. Researcher used interview method with the help of phone survey to gather primary data from these sample respondents. Researcher has selected these sample respondents from Pune and Ahmednagar districts. While selecting farmers, researcher has selected sample farmers who are completely doing agri-business and also doing supporting and allied agri-businesses such as goat farming, dairy farming, poultry farming etc.

Considering the severity and spread of disease in Maharashtra, it was not possible to do extensive fieldwork, with a wider and a larger sample. Hence, a small sample size was chosen. A purposive sampling technique was employed to ensure that different farmers were chosen depending upon land holding size (small/big landholding), crops they grow (cereals, pulses, short duration crops, vegetables, perennial crops).

Discussion (Findings of the Study)

Important findings of the study were as follows:

- Sample farmer respondents opined that government has correctly issued lockdown guidelines that exempt farm operations and supply chains of agriculture sector. But there were many loopholes in implementation policy which led to labour shortages and falling prices of agriculture produce.
- 2. During the pandemic, it is opined by householders that rates of agricultural produce (vegetables, grains, fruits, dairy products, poultry products etc.)in urban areas or cities were very high. Whereas, farmers opined that they have sold their produce at very low rate to middlemen (agents). It means that middlemen took huge benefit of the pandemic. It indicates that due to disruption of supply chains, farmers got fewer prices to their produce and due to restricted market arrangements and the disruption of supply chains researcher found price rise in retail market. Consumers faced the challenge of gaining access to adequate quantities of food at affordable prices.

- 3. Sample householders were of the opinion that most of the people were not buying vegetables and many other agriculture produce from farmers or even retailers because of the fear in the mind of spread of COVID-19which may spread from vegetables, fruits, milk, eggs etc. This resulted fall in demand. It resulted into the prices crash during COVID pandemic. Hence farmers incurred losses in case of milk and other dairy and poultry products. Thus, due to perishable nature of produce of most of the agriculture products, farmers couldn't recover their cost of expenditure incurred to produce their products.
- **4.** Due to decrease in demand of the agriculture produce, farmers had to face a debt crisis and a delay in their short investment decisions.
- **5.** Farmers opined that perishable crops like fruits and vegetables cannot be stored for longer duration and hence, farmers growing such types of produce were worst hit during the lockdown.
- **6.** During the lockdown, inter-district and inter-state transport was completely halted, farmers faced severe issues in selling their produce. Alternatively, farmers had to sell their produce locally at an extremely low price or had to see their produce deterioration. The price of onions and other vegetables crashed to Rs. 5 to Rs. 10 per kg. However, middlemen were selling the same produce at Rs. 20 to Rs. 40 per kg. Thus, agricultural prices have collapsed for framers on one side and increased to consumer on the other side due to lack of market access including the stoppage of transportation and closure of borders. Many farmers also complained that heavy transportation cost was required to transport goods from the place of farm to urban market during the pandemic period.
- **7.** Farmers were unable to get manures and pesticides during the pandemic period. Thus they were facing the shortage of agricultural inputs like fertilizer and pesticides.
- **8.** There was a huge crunch of finance during the pandemic period.
- 9. Shortage of Labour: Scarcity of farmlabourers during pandemic period was faced by most of the farmers as labourers were feeling fear of COVID-19 in their mind. They were also not worried about the farm work as they were receiving grains and food from ration and also from many schemes of government and charitable trusts.
- **10.** Farmers in the selected villages have approximately 2-3 domestic animals (cows or buffaloes) per household. They reported that the price for milk declined during the lockdown. The closure of sweet shops and restaurants

led to a decline in demand for milk. Prior to lockdown the price was Rs. 25 to 30 Rs per liter which dropped to 18 to 20 Rs per liter. Thus, the prices of supporting agriculture business such as dairy, poultry was reduced tremendously during the pandemic period. Farmers were unable to sell their milk as buyers had fear in their mind of COVID disease spread.

- 11. Farmer's current investment decisions like building shade for domestic animals, buying new tractor, and building new pipelines for irrigation for the new cropping season were halted or delayed due to the lockdown. They were also unable to build shade for their livestock animals as raw material suddenly got expensive and labour was unavailable.
- **12.** Poultry farmers have been badly hit due to misinformation, particularly on social media, that chicken carries COVID-19 infection.
- 13. Sample farmers opined that they were in crises to purchase raw material such as seed, manures, tilling work etc. required for seeding and growing agriculture produce during the season.
- **14.** During the pandemic period most of the market places were closed by Government to control on the pandemic. This has resulted to dispatch perishable agriculture product in the farm land only. i.e. without sell. This has resulted complete loss to farmers.
- 15. Sample respondent farmers concluded that agri-business is a business of gamble where only in this sector producer didn't know whether his produce will earn profit or not as there is no fixed price mechanism. In most of the cases they didn't get remunerative prices. Thus, overall there is no fixed pricing structure for most of the agriculture produce.
- **16.** Sample householder respondent opined that COVID-19 induced lockdown in India which has disrupted food markets and forced consumers to alter their consumption patterns. Thus, due to pandemic, consumers' buying behavior has changed; they shifted towards greater online transactions.
- 17. Sample farmer respondents opined that their income decreased during lockdown due to reduced agricultural activity. This has resulted into the stoppage of debt repayments to a major extent.
- 18. It is found from the sample respondents that distance of their agriculture land to nearest tehsil market, distance of village to nearest output market, distance of village to district headquarter market is so far which incurs the cost of transportation at higher level.

Suggestions

Considering all the above finding, researcher strongly felt that there is urgent need to strengthen the collapsed agricultural sector. There is a need to establish farmer producer organizations or farmer producer companies and work in the network of the national and international food system. These steps together will have the potential to overcome challenges of production and marketing risks of the farmers. Reforms in agricultural finance, access to cheap loans has to be enabled, especially for small and marginal land holders to revive the sector. There is an urgent need to restructure agricultural loans and repayment schedules, there is a need to withhold the declaration of longterm loans as nonperforming asset (NPA), and interest subsidy on availed loans during the pandemic period etc. should be implemented to safeguard the livelihoods and welfare of the farmers. It is also found, though the government has correctly issued lockdown guidelines that exempt farm operations and supply chains but implementation problems led to labour shortages and falling prices which must be rectified in future. Farmers must have continued access to markets. Last but not the least, farmers and agricultural workers should be included in the government assistance package to address the farmer's crisis both at state and central level.

Conclusion

To conclude, lockdown has disrupted production and supply of goods and services of agri-business. People at large in the urban areas were not supplied with adequate quantities of goods and services during this pandemic situation. There is also need to pay attention towards small and medium enterprises who are running with raw materials from the agriculture and allied sector or otherwise, so that the rural economy doesn't collapse. Farmersare facing difficulties in every aspect of farming i.e. from the purchase of inputs, sowing, and labour use, to harvesting, marketing, and processing etc. Researcher strongly felt that there is urgent need to strengthen the collapsed agricultural sector under which steps like restructure of agricultural loans and repayment schedules, improvement in transportation, storage and marketing facilities etc.should be revised.

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CHAPTER-15

IMPACT OF CORONA VIRUS ON MSME SECTORS

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Abstract

Covid19 has impacted almost all the sectors either positively or negatively to an extent. Few sectors were badly affected and in this chapter we will be discussing on the impact of Covid19 on the Micro, Small & Medium Enterprises (MSME) sectors. It was really a hard time for the MSME sectors to sustain and retain their business during the continuous lockdown The various corporations running under the guidance of that prevailed. MSME are explained and its impact during Covid 19 isdetailed. Major MSME sectors affected during this pandemic period were looking forward to sell their enterprise after the lockdown which leads to closure of many small and micro enterprises under the MSME sector. Few enterprises were able to even cope up well with an increase in the level of production and sales with respect to producing goods which were the need of the hour such as masks, hand sanitizers and face shield. The Covid 19 impact has basically changed the buying behavior of the consumers which leads to drastic change in the consumer goods industry. Also it was a major loss for the industries that actually depended on in-person contact and during covid 19 distances caused a severe difficulty for them to reach out with their clients, customers and event employers who have to come in person for their work.

Keywords: MSME, Khadi industries, Coir Board, Covid 19.

Introduction

Micro, Small & Medium Enterprises was introduced by the government of India in agreement with the Micro, Small & Medium Enterprises Development (MSMED) Act of 2006. MSME aims at developing the economy, creating more job opportunity with major concentration in rural places. Only manufacturing and service sectors comes under MSME and trading companies are not included in it. MSME mainly focusses on providing

subsidies and benefits to startups thus providing more employment opportunities.

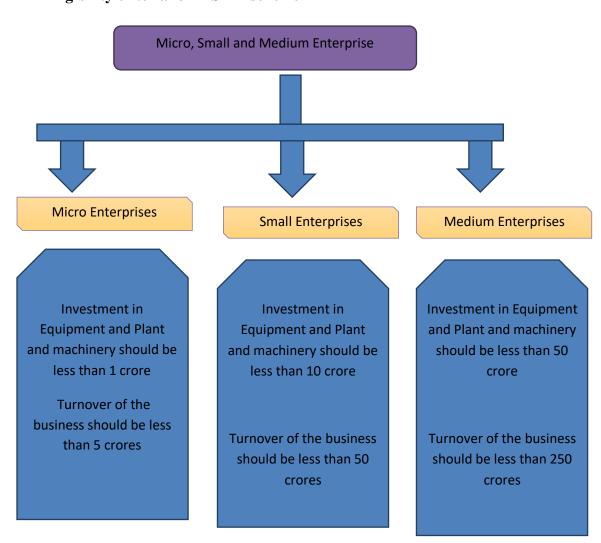
MSME contributes to a great extent in the development of the economy in terms of production and distributed employment opportunities in rural areas thus leading to regional balance. MSME and its development in recent years was a milestone to the development of our nation both traditionally and in modern behaviors. It consists of various sectors such as khadi and village industries, small scale industries, handicrafts, handlooms etc. Startups on the other hand in recent years started to flourish where individual business ideas are designed and implemented.

As all these MSME businesses needs day to day operations and involvement of employers in the industry the outbreak of Covid1made it very difficult for many industries to run. Hence, most of the companies were totally shut down for almost 4 to 5 months at a stretch in the financial year 2020-2021 which lead to a greater loss. Small and Medium enterprises were able to overcome after reopening of industries when lockdown was released but few micro businesses were at a greater loss leading to winding up of their business. A survey by economics times stated that 59% of startups and MSMSs may shut shop or sell off or scale down. Hence the businesses started to ask for permitting the Corporate Social Responsibility funds into the affected MSMEs. But on the other hand the MSMEs going digital have increased post Covid19.

Covid-19 disorder led into a fatal situation for many Msme sectors in India. The touch of MSME is in almost many businesses in which moulding business is also a major part. Moulding –includes products like combs, toys, etc., Xeroxing, Beauty Parlour and creches, Tailoring, Laundry and Dry Cleaning, Active Pharmaceutical Ingredients and Ayurvedic Products, Khadi Products and Hosiery Products, Handicraft activities like Spinning, Weaving, Artisans, Coir Industry, Furniture and wood products, Poultry Farm, Stationery Items, Call centre., Rubber Products., Ceramics and glass products include roofing tiles, glass flooring tiles, granite, etc.

There is a big question amongst business organizations whether they come under **Micro**, Small & Medium Enterprises (MSME)or small scale industries and to clear up with this the MSME in the year 2020 came out with a clear announcement that to be suitable for MSME scheme, they should meet up the appropriate benchmarks.

Eligibility criteria for MSME scheme



MSME is a combination of all the micro, small and medium size manufacturing and service based companies. There are many statutory and non-statutory bodies that are running under the guidance of the Ministry of MSME. Few major MSME corporations are as follows:

- ❖ Khadi and Village Industries Commission (KVIC)
- National Small Industries Corporation (NSIC)
- Coir Board
- ❖ National Institute forMicro, Small and Medium Enterprises (NIMSME)
- ❖ Mahatma Gandhi Institute for Rural Industrialization (MGIRI)

1. Khadi and Village Industries Commission (KVIC):

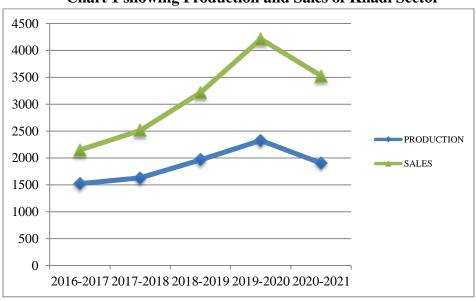
KVIC was established under the Khadi and Village Industries Commission Act, 1956(61 of 1956). It aims at developing the rural economy and providing employment opportunities which create self confidence among the rural community. KVIC is headed by the Chairman followed y Chief Executive Officer.

Table 1 showing Production and Sales of Khadi Sector

YEAR	PRODUCTION	RETURN %	SALES	RETURN %
2016- 2017	1520.83	-	2146.6	-
2017- 2018	1626.66	6.96	2510.21	16.94
2018- 2019	1963.3	20.70	3215.13	28.08
2019- 2020	2324.24	18.38	4211.26	30.98
2020- 2021	1904.49	-18.06	3527.71	-16.23

Source: MSME Annual report

Chart 1 showing Production and Sales of Khadi Sector



The above table shows the production and sales of Khadi sector over the five years from 2016-17 to 2020-2021. The production of Khadi sector was found to be increasing from the year 2016-2017 till 2019-2020. But after the outbreak of Covid 19 in the year 2020-2021 the production level of Khadi sector decreased to 1904.49 crores which was 18.06% decrease as compared to the previous year. The increase in return of production for the year 2017-2018 was found to be 6.96%. There was 20.70 % increase in the year 2018-2019 and 18.38 % increase in the year 2019-2020. Therefore it's very clear that the increasing trend of production level has decreased in the year 2020-2021 due to the impact of Covid19. The chart clearly depicts the rise of production and sales over the period from 2016-17 to 2019-2020 and a steep fall during the year 2020-2021 due to covid 19.

Table 2 showing Production and Sales of Village Sector

YEAR	PRODUCTION (in Crores)	RETURN %	SALES (in Crores)	RETURN %
2016-2017	41110.26	-	49991.61	-
2017-2018	46454.75	13	56672.22	13.36
2018-2019	56167.04	20.91	71076.96	25.42
2019-2020	65343.07	16.34	84664.28	19.12
2020-2021	70329.67	7.63	92214.03	8.92

Source: MSME Annual report

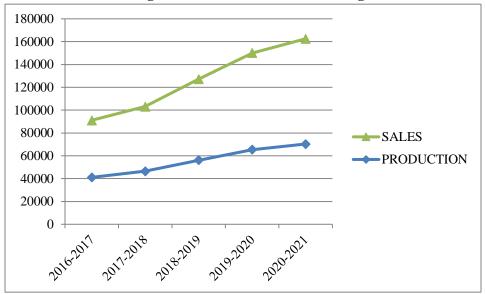


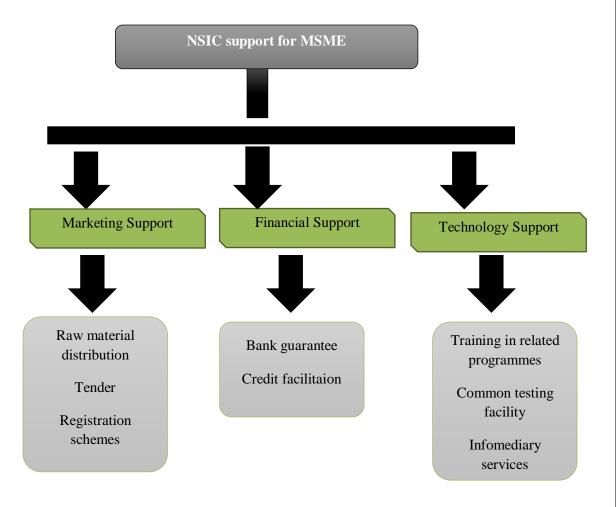
Chart 2 showing Production and Sales of Village Sector

The above table shows the Production and Sales levels of Village industries over a period of five years from 2016-17 to 2020-2021. The production and sales levels seems to be in an increasing trend irrespective of the covid19 impact in the year 2020-2021. There was found a positive return of 13 % in 2017-18, 20.91 in 2018-2019, 16.34% in 2019-2020 and 7.63% in 2020-2021 in the production levels. The returns of Sales for the year 2017-18 was found to be 13.36%, 2018-19 with 25.42%, 2019-20 with 19.12% and in the year 2020-2021 with 8.92%. The reason for this positive impact on the village sector during the covid19 was to the launch of the Khadi eportal, masks, footwear, hand sanitizers, etc., which was found to be the need of the hour, thus increasing the turnover of the village industries during covid19 pandemic. The chart above shows the gradual rise of production and sales over the years from 2016-17 to 2020-21 thus stating the rise in the levels even during the pandemic situation which was mainly due to the launch of new covid related products as mentioned above..

2. The National Small Industries Corporation (NSIC) Limited

The National Small Industries Corporation aims at promoting and developing the MSME in our Country. Support services such as marketing, finance, technology etc., has been provided for the MSME by the National Small Industries Corporation Limited.

Support Services provided by NSIC to MSME



Various training programs are conducted by NSCI round the year encouraging people to startups and developing their MSME. Some of the training programmers are as follows:

- > Training on Automation
- > Training on Robotics and Embedded System
- > Training on Hardware and Networking
- > Training on Mobile
- ➤ Laptop and Home Appliances repairing
- > Training on Web Designing and Multimedia
- > Training on Beauty Parlor and Fashion Designing
- > Training on Biscuit, Bread and Bakery Manufacturing

- ➤ Training on Bus AC and Car AC Repairing
- > Training on Mechanical power press
- Training on Packaging Machine for liquid and Granules
- > Training on Pet bottle Manufacturing
- > Training on Soya milk extraction
- > Training on Water Filtration
- > Training on Welding
- > Training on Electrical Works, etc.

Apart from this the NSIC during the pandemic period did not stop their training process. Online course on Skill Development Training Programme on Covid19 Awareness and Accessories Design was initiated. Business opportunities increased with the need for hygiene related products such as masks, sanitizers, gloves and head covers. Thus understanding the need for the hour NSIC came with various skill development programmes for the general public and interested persons.

3. Coir Board:

The Coir products of India include Coir fibre, Coir Yarn, Coir Mats, Non-woven products, Garden articles etc. Coir Board was set up under the Coir Industry Act, 1953 for the development, promotion and improvement of Coir products. More than eighty percent of the Coir production is done in India and produces beautiful coir products and even exported to foreign countries.

The Value of Coir was found to be in an increasing trend for the past few years but in the year 2020-21 not much positive impact was found due to the impact of Covid 19. The top five countries which imported from India during the covid 19 pandemic was found to be USA, China, Netherlands, South Korea and UK. Even the Coir Fibre production decreased in India as compared to the last 5 years. Major challenge for the Coir sector was found to be the other natural and synthetic fibres available in the market.

4. National Institute for Micro, Small and Medium Enterprises (NI- MSME)

The main purpose of setting the National Institute for Micro, Small and Medium Enterprises was to providing training to the trainers. NI-MSME also plays a major role in research and extension services. The institute conducted various training programmes during the year 2020-2021. Around 181 programmes and 9406 training programmes were conducted by NI-MSME which includes seminars, workshops, national and international programmes.

5. Mahatma Gandhi Institute for Rural Industrialisation (MGIRI)

The main purpose of Mahatma Gandhi Institute for Rural Industrialisation is to accelerate the industrialization in rural areas in our country with major guidelines of Gandhian vision. Encouraging rural traditional artisans, providing support to upgrade the rural industry products so as to reach global markets has been the major targets of this institute.

Major divisions on the bases of which MGIRI organizes training programmes

MAJOR DIVISIONS OF MGIRI

- Bio-Processing & Herbal Division
- Khadi & Textile Division
- Chemical Industries Division
- Rural Craft & Engineering Division
- Rural Energy & Infrastructure Division
- Management and System Division

Inspite of the Covid19 pandemic MGIRI came out with various new technologies such as improved low cost Pug Mill, Honey Bee Pollen Solar dryer, Down sized Ginning machine etc.,. A number of awareness programs were conducted and was broadcasted by MGIRI Radio 90.4 FM. Several competitions on the topic Corona and life was organized jointly by Community Radio Station, MGIRI Radio 90.4 FM, UNICEF and Social Behavior Change.

MSMEs affected during Covid 19

As mentioned above micro and small sectors across India were badly affected by Covid 19 which even led to closure of some of the business units. Sectors such as restaurants, super markets, manufacturers were badly affected during the first wave of covid 19 lockdown in the year 2020. But these necessary service sectors were allowed to open till a particular time by the government during the second wave of Covid 19 pandemic situation. Proprietors reported that their customer base and sales turnover has come down post covid as most of the customers moved to online purchases and this was the reason for them to sell their business. Other reasons why proprietors want to sell is that they started to face health issues and working capital issues and started to move to some online related start-ups.

Moulding manufacturing process is one of the important sector in Msme where a number of skilled employees are involved in the process. There are various ways in which liquid raw material is been converted into molded object such as Injection molding and Compression molding. This process results in making of finished goods such as combs, toys, plastic bottles, automotive particles, mechanical parts, containers etc. These businesses depend on employees present in person for the production process. The covid 19 has affected the moulding businesses in India where the production was stopped for few months. In foreign countries and big industries tried to overcome this situation by digitalization. They involved automation and robots into the production process thus making work smarter and not depending on the employees daily. But the main aim of MSME is to provide employment and growth in rural areas, hence these technologies were not adopted and not much funds were also available for them.

Conclusion:

Therefore the MSME sectors were affected during covid19 in one way or the other. Small and micro enterprises were badly affected, whereas medium enterprises were able to cope up and recover back to the normal situation. Few village industries were involved in the process of production of masks, hand sanitizers, face shield, etc.,thus acting to the situation and overcoming the losses. MSME consists of both formal and informal sectors. Proper data were not available by MSME showing the temporary and permanent closure of businesses after the pandemic. In one hand the economy tries to move upwards recovering back from the covid 19 but on the other hand the small and micro enterprises are looking to sell themselves where they are not ready to foresee any more future losses.

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CHAPTER-16

THE ADVENT OF COVID IN THE TOURISM INDUSTRY IN INDIA

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Abstract

In a multicultural country like India, the tourism and hospitality industry forms a lucrative prospect for many, providing employment opportunities for almost 38 million. The coming of the pandemic brought havoc for this 38 million and the government while dealing with the healthcare system sought to revive the economy. Religion, world heritage sites, India's ancient past, varied terrains and a multicultural milieu make India an attractive tourist destination not only for its citizens but also for foreign nationals. Slogans like, Padharo Maro Desh, Rangeelo Rajasthan, Awesome Assam, Blissful Bihar, Khushbu Gujarat Ki, immediately give the impression of vibrantly coloured clothes, spicy cuisines and a mixture of flora and fauna. Tourism in India is famous for its foreign exchange earnings. Thus it's no doubt that the COVID 19 outbreak was a threat not only to the public and private sector and the various stakeholders but also the workers of the unorganized sector whose earnings are mainly unaccounted for the country's GDP. But as the year 2021 is veering towards the end, it seems that the public-private partnership in tourism will be able to revive this major industry though with compromises.

Keywords: tourism, public and private sector, unorganized sector, employment, multicultural, Coronavirus.

Introduction

As COVID 19 radiated to different parts of the world from its epicenter in Wuhan, the reverberation was felt not only in the core industries like mining, agriculture, banking, automobiles, defense, biotechnology, aviation etc but also in the tourism and hospitality industry which forms a major source of income for countries worldwide. Tourism is all the more vital for developing countries where the gross income earned from the core

industries is not substantial. Millions of lives in India, for example, are dependent on the tourism industry which earned about 6 billion dollars foreign exchange for India as of March 2020. But this rate dipped substantially with the advent of the corona virus pandemic. India is a multicultural nation with a rich heritage, varied landscapes, varied climatic conditions and most importantly varied religions. Tourists from all over the world every year come to experience India's ancient and medieval architectural splendour and cultural conglomeration. It is critical to recognise that the pandemic's influence on India's tourism industry is a concern that is both regional and national in scope. Mountains, seas, reserve forests, dance festivals, cuisines to satiate the palates of different cultures, marketplaces selling regionalspecialties, monuments commemorating the valour of the kings and nawabs, and religious sites flocked by pilgrims of various religions are all available to India's tourism industry from Kashmir to Kanyakumari. So one can understand the havoc that the tourism industry's shutdown had not only on the government, but also on the connected industries, groups, goods, and services, as well as the millions of marginalised people who rely on it for a living. As we go through the chapter, we'll go over this in greater depth.

Discussion

Though it is vital to distinguish between the government sector, the commercial sector, and the unorganised sector when addressing the impact of the corona virus pandemic on India's tourism industry, all three are intertwined. Since independence, the Indian government, like governments in other countries, has attempted to promote tourism through programmes such as Visit India, which was launched shortly after independence with the goal of attracting international visitors and rebuilding India's newly independent economy. In the 1960s, the Goa Tourism Campaign was launched. However, Sir John Sargent, a government officer, spearheaded the entire effort to promote Indian tourism in 1945. Since then, the government has meticulously planned and produced tourism marketing and slogans aimed at attracting both foreigners and Indians. The government was confronted with a difficult problem as the tourism industry faced a shutdown in March 2020 for an indeterminate period.

The two most prominent campaigns of the government, in this regard have been- Incredible India or *Atulya Bharat* meant for both the nationals and the internationals, and *Dekho Apna Desh* meant solely for domestic tourism as the name suggests. The promotion of tourism involves a number of elements; the main element so far as domestic tourism is concerned being the railways.

Tourism and railways are closely connected, with the government providing for special festival trains, extra trains during religious festivals like *Gangasagar Mela*, luxury coaches for foreigners touring India through the railways and special pilgrimage trains like *Kumbh* special and *Bharat Darshan* special. The average revenue earned by the government from pilgrimage trains during 2012-2017 was almost Rs. 100 crore per year. This amount steadily increased during 2018 and 2019 until in 2020 it received a huge debacle.

Closely following the railways are the airlines and airports running on a public-private partnership. While airports and airlines play a crucial role in international travel, they are nonetheless important for long-distance tours and travels within India. The airports for domestic travel and international travel were shut down in India on different dates. The government of India together with the private sphere spends huge funds on the development of civil aviation infrastructure and facilities. These includes ramps and lobbies, lounges, food courts, seating arrangement, help desks and security technologies, inclusion of personnel with specialized knowledge and functions and time to time maintenance and upgradation. As nationwide lockdown was announced the civil aviation department suffered a huge loss with the laying off of thousands of employees, technicians and a random cut in their salaries. On one hand there was the economization on maintenance and personnel on the other hand there was an increase in the digitalization of various services rendered at the airport resulting in a further cut down of employees and salaries. Two of India's busiest and largest airlines, Spicejet and Indigo reported a loss of Rs 600 crore and Rs 2,884 crore respectively during 2020. The situation with international airlines seems further dim as 80-90% of international travel was shut down. In the financial year 2021-2022, the civil aviation department is expected to incur a loss of 4 billion dollars.

As leisure travels almost stopped, together with railways and the aviation industry, many small and big scale private industries were also affected. To be more specific, travel agencies like Thomas Cook, Goibibo, Make My Trip, Yatra etc incurred huge losses together with small scale local travel agencies that organize and plan tours. Business was down for car rental owners and private luxury buses for intra-state and inter-state travels. The hotels were out of business, hotel staff lost their jobs, there were cuts in their salaries and this is also true of 5-star accommodations. Per night price of Taj Bengal in West Bengal dropped to as low as Rs 5000 per night, whereas Radisson and Gateway hotels in Rajasthan in 2021 showed a price as low as

Rs 4000 to 5000 per night. In this light the entire hospitality business was looking for some relief from the government in terms of tax relaxation and interest-waiver schemes over property loans. The second and disastrous wave of COVID in the March-April of the year 2021 spelt disastrous for the hospitality industry also. The Vice President of the Federation of Hotel and Restaurant Associations of India (FHRAI), Mr. Gurubaxish Singh Kohli in a desperate appeal to the government said- "without wasting any more time, the government should make necessary special provisions to waive statutory charges for the hospitality sector. Ignoring the industry even now will push it to the point of no return." Reportedly, the Indian Hotels Company Limited, the group forming the biggest chain of Hotels in South Asia, lost Rs. 7.2 billion in the financial year 2020-2021, in contrast to a huge profit of almost 4 billion when COVID was still to arrive. Not only hotel accommodations, equally affected were the local tourist markets in different states. These tourist markets are meant not for the locals but specifically the tourists who are typically attracted by the regional specialities. Like the Rani Market and Rajwada Market in Jaipur which sells colourful mojris (Rajasthani chappals), bangles, odhnis, lehriya dupattas, bandhni sarees and block printed bed sheets. Like the Chowk Bazaar and Teesta Bazaar in Darjeeling selling souvenirs and woollens. All were out of business. Local food vendors in Darjeeling selling momo and Maggie as cheap and popular refreshments among tourists were forced to shut down, as the tourism industry toppled following the pandemic. The tourism industry is such an organisation that provides livelihood and employment opportunities for people from various walks of life- with travel comes the travel agencies and modes of transportation, with hotels come the restaurants, housekeeping staffs, with sightseeing comes the government and private tour guides, the revenue earned as entry fee to different monuments, museums, camel rides, horse rides, elephant rides, the small eateries around the historical and archaeological sites. Another notable loss was to the luggage companies, which faces a complete closure together with the loss in tourism. While talking to a local franchise manager of VIP and Aristocrat luggage, in Kolkata, it was revealed that both the companies have badly suffered and since the pandemic was announced, the companies are offering 50-70% discount on all their items.

Whenever an economic debacle takes place the worst affected section are the marginalised people in the unorganized sector. They form the majority of the population and as they were forced out of work following the pandemic, their whole course of life changed. Housekeeping staff, sweepers, cleaners, roadside dhabas, local tour guides all lost their jobs. There are men in the famous tourist place of Puri in Odisha, whose main source of income is photography, i.e. taking photos of the tourists who are willing to be photographed, at a nominal cost. Numerous roadside dhabas in the North Bengal region thrive on selling meals at affordable rates to the tourists travelling by road. Not only in North Bengal but in the major national and state highways of India, highway dhabas are both a necessity and a regular occurrence. Those who frequently travel by train are well acquainted with the fact that railways form a major income source for the unorganized sector, namely the tea-coffee vendors, masala muri vendors, vendors selling cheap earphones, chargers for mobile phones, torches and the like. Taking the Poorva Express from Howrah railway station to New Delhi, one comes across the famous gamcha (cotton towels) seller, selling gamchas made in the Bankura district of West Bengal. One also comes across the vendor selling magnetic ludo and chess boards for the travellers to pass their time while onboard and *Hijras* who collect money only from the long-distance travellers in this train. The whole gamut of this population was out of business with the COVID crisis. Many domestic helps also lost their job as social distancing norms and the fear of the virus drove many to get rid of domestic helps.

India is a land of rigid religious beliefs. Religion offers the tourism industry in India an extra boost. Notable religious place in India like the Varanasi in Uttar Pradesh, Mathura, Vrindavan also in Uttar Pradesh, Puri in Odisha, Ujjain in Madhya Pradesh, the Khwaja Moinuddin Chisti mosque in Ajmer of Rajasthan, the Golden Temple in Amritsar, all are revenue earners for the government in terms of guest houses, entry fee which is almost invariably different for Indian nationals and foreigners and even arrangements for prasad. Interestingly, many of these temples have their own booking sites on the internet facilitating easy tour planning. The Golden temple in Amritsar has a huge langarkhana feeding thousands of mouths everyday for free. The Jagannath temple in Puri, some say is the sole crowd-puller in the tourism industry of Odisha, beating, even, the attraction for the Bay of Bengal and the serene beaches of Odisha. Where livelihood is concerned, religious tensions are often forgotten by the compulsion to support the family. The Ram Janma Bhoomi in Ayodhya is one such example where, Muslim sellers flock the market surrounding the Babu Bazaar area. They sell a variety of items like women's bangles and jewellery, sweets, cheap electronic goods and light eatables. They are awaiting the Ram temple with much eagerness, as the pandemic has thrown them out of business. With people no longer visiting the

religious grounds of Ayodhya, they hope that if and when the Ram temple comes up their business will also soar.

Conclusion

India is faced with the dual challenge of preventing the further spread of COVID on one hand and energising the dwindling tourism industry on the other. In October 2021 the Government revealed its plan to lift restrictions and grant visas to foreign nationals as a major step to boost tourism. This decision, needless to say, has been hugely applauded by the tour and travel agencies, the airlines and its various staff, the cab companies and the hotels. While dealing with the challenge, the government has mandated certain conditions that must be strictly followed besides social distancing- travel to those states would be opened first that have minimal coronavirus cases, the passengers and travellers must carry their full vaccination certificates and the vaccination certificates of the foreigners and Indians must be mutually recognizable to avoid any inconvenience. Even in domestic travel the strategy to handle COVID and tourism revenue together calls for elaborate planning and its execution. While visiting the mountains of North Bengal early this year it became quite clear that the hill people have flexibly adapted to the crisis situation. As hotels and shops lost business in 2020, locals started renting their houses as homestays which provide both cheaper accommodation and also home cooked meals. Boys and girls have started helping their families by running errands and carrying bottles of water and other necessities from far away shops. The government needs similar managerial flexibility where together with resources at hand, newer avenues can be researched. The budget proposals also need to address this problem, effecting a balance between the public and private sectors and different stakeholders in the tourism and hospitality business. It is highly uncertain when and if things will go back to the pre-COVID stage. As railways, airlines, and different modes of transportation are getting back to work, the primary question that invariably comes to the mind is - who is responsible for my safety? Is it the government? My tour planner? The airlines that I am travelling with? Or is it me? Experts suggest going for tour insurance for both the travellers and the accommodation providers. They comment that if the government had made provision for insurance for the investors in the tourism industry, the situation would not have been so bad. Major attention is to be given to training the hotel staff, the airline staff, the online tour agencies and cab services as to the safety of the travellers as well as their own safety. In states like Rajasthan, Uttarakhand, Meghalaya, Sikkim, Himachal Pradesh which are mainly

tourism dependent economies, the advent of corona virus has thrown more than half the population out of job. As the marginalised population lost their jobs there have been a substantial rise in begging, theft, gambling and other underhanded ways of earning money. The World Health Organization (WHO) while declaring the COVID 19 as a world disaster was categorical in mentioning that this disaster should in no way be treated only in terms of death-rate, but also in terms of socio-economic disintegration. As the tourism industry reopens after almost 18 months, the psyche of the tourists needs to be motivated. They must be encouraged to undertake safe travels following the protocols. Equally important is the research to uncover less-frequented spots and their effective publicity. The CEO of the Indian School of Hospitality, Dilip Puri, is hopeful that India will slowly but surely recover from its economic crisis in the tourism and hospitality industry as newer technologies and personalised services are being evolved. Reskilling is what he thinks will save the industry. Reskilling really is the need of the hour in terms of newer technologies, new programmes of management and guided tours, newer campaigns encouraging tourism, safety programmes in food technologies, training of the local markets to be more responsive to the health protocols and engaging in slot-divided sale. These, no doubt, will be time consuming but worth the effort as the COVID 19 it seems is not in a hurry to depart.

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CHAPTER-17

DISRUPTION OF GLOBAL ECONOMY BY THE PANDEMIC

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Abstract:

Covid-19 pandemic was mostly affected to economic activities and consequently impacted the livelihood of billions of people throughout the world. The immediate and one of the longest lockdown in India heavily impacted manufacturing activities across the country. In our country special measures taken to control the spread corona virus. The enormity of the lockdown affected manufacturing activities and supply chains in the market, disrupting the overall Indian economy. The month of April 2020 became the month of "Global Lockdown" with world economic activity coming to a standstill – leading to a steep fall in output during second quarter of 2020. The most G-10 currencies with countries adopting various policies to alleviate downward pressure on their exchange rates. Global output is expected to witness the sharpest contraction in a century, contracting inthe range of 3.5-4.3 per cent in 2020 as per the estimates provided by IMF and World Bank. Keywords: Global Economy, Pandemic, Disruption, Policy, Lockdown, Inflation.

INTRODUCTION:

The world economy experienced an extraordinary financial crisis in the year 2020due to Covid-19 pandemic. This pandemic situation necessary country to remedy to lockdown that had an unexpected and strong impact on the economic activity, financial markets and survival of the weak sections of the society in the country. Massive fiscal measures required to boost global economy through various government policiesto reduce the adverse impact of the pandemic on the economy. Fiscal policy and monetary policy measures, arisen as an effective policy instrument in times of crisis. The fiscal policy implemented by the government and the monetary policy implemented the central bank of that country. RBI is a central bank in our country. Which mean in India Monetary policy Formulated and implemented by Reserve Bank

of India. The fiscal policy rejoinder of central government of India to the Covid-19 pandemic was dissimilar from other countries of the world. Other countries give huge packages to boost the economy in very short time of period. But in India, Central government adopted a step-by-step approach to stimulus packages to revitalization to the Indian Economy. The approach was to deliver a cushion for the low and fixed level income people, deprived and vulnerable section of society as well as to the small business sector (especially the Marginal Small Medium Enterprises) in the early phase of lockdown in India.Global financial conditions have remained accommodative on the back of continued policysupport via unprecedented swift interventions by Central banks. Despite subdued activity and a highly uncertain outlook, global equity marketshave rebounded at a faster pacefrom the March lows, though with notable differentiation across countries, depending on thespread of the virus, the scope of policy support, and sectorial composition. Behind the broad rebound of risky assets, there are clear signs of differentiation across sectors. Some sectors (such as airlines, hotels, energy, and financials) have been more affected by the lockdown and social distancing, whereas those that are less contact-intensive (information technology,communications) have fared better. US dollar index has weakened by 7.4 per cent on year-to date basis in comparison to most G-10 currencies with countries adopting various policies to alleviate downward pressure on their exchange rates.

DISRUPTION OF GLOBAL ECONOMY BY THE PANDEMIC

The covid-19 pandemic raised unprecedented health challengeson a global scale and posed unique policy dilemmas. Since 2018, the growth momentum in global output was on a weakened footing owing to various factors like trade tensions, political instability, slowed demand and reduction in industrial activity. COVID-19 pandemic accentuated the deceleration by causing severe demand and supply disruptions. Economic activity has been belaboured by reduced mobility, owing both to official restrictions and private decisions; uncertainty regarding the post-pandemic economic prospects and policies has impacted investment; disruptions education have decelerated human capital accumulation; concerns about the viability of global value chains; and the adverse impact on international trade and tourism. The month of April 2020 became the month of "Global Lockdown" with world economicactivity coming to a standstill – leading to a steep fall in output during second quarter of 2020.

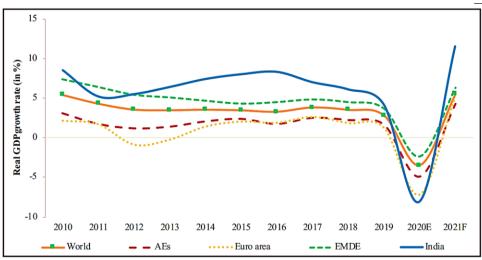


Figure 01: Trend in Global Growth

Source: IMF

Note: E is Estimate, F is Forecast

Global output is expected to witness the sharpest contraction in a century, contracting in the range of 3.5 - 4.3 per cent in 2020 as per the estimates provided by IMF and World Bank. The cumulative loss to global GDP over 2020 and 2021 is estimated at around USD 9 trillion - greater than the economies of Japan and Germany combined. Loss of output is anticipated to be more severe in AEs at 5.4 per cent compared to EMDEs, excluding China, which stood at 5.0 per cent for the year 2020. This is aligned with the more severe impact of the pandemic spreadin AEs than EMDEs as was seen above. The estimates for global growth were revised upwardthrough the year with easing lockdowns and resurgence in economic activity in July-September in the first quarter of the year. The rebound in global activity has, however, been uneven and subdued sincethe beginning of second half of the financial year. The pandemic induced border closures and supply disruptions interrupted the international provision of goods and services. The Global Composite Purchasing Managers Index (PMI) was in contraction for five months before July, 2020. Global trade is projected to contractby 9.2 per cent in 2020 comparable to the decline during the 2009 global recession but affectinga markedly larger share of economies.

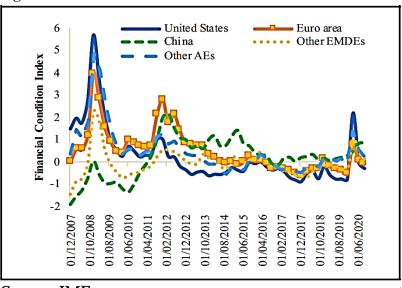


Figure 02: Global Financial Conditions

Source: IMF

Trade has, however, played a critical role in responding to the pandemic, allowing countries to secure access to vital food and medical supplies. Most commodity prices rebounded from their mid-2020 lows as strict lockdowns were gradually lifted and demand firmed, especially from China. The recovery in oil prices was more modest amid concerns over the pandemic's lasting impact on oil demand. Gold emerged as a safe-haven investment in the backdrop of the pandemic prices with prices increasing by 26.2 per cent in November, 2020 as compared to December, 2019. Food pricesalso surged during the year reflecting supply chain disruptions. As a result of weak demandand subdued energy prices, inflation moderated in most part of the world, deflationary pressureemerged in major AEs. Fall in inflation in EMDEs was less broad based than in AEs, reflectingthe effects of sharp currency depreciations as well as rising domestic food prices in somecountries.

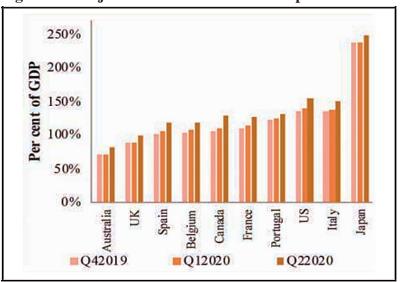


Figure 03: Major Economies-Total debt as per cent of GDP

Source: OECD

The pandemic has exacerbated the risks associated with a decade-long wave of global debtaccumulation. Sizeable discretionary support, along with a sharp contraction in output and an ensuing fall in revenues has led to a surge in government debt and deficits. Debt burdens have increased as corporates faced a period of sharply reduced sales and sovereigns have financed large stimulus packages. Debt levels have reached historic highs, making the global economy particularly vulnerable to financial market stress. General government debt inmajor economies rose during financial year 2020.

Conclusion:

The COVID-19 pandemic led economic crisis badly affected to the global and domestic economy. The economic activities country was suddenly postponed that obligatory billions of labors to restrict their movement. Going forward, an effective vaccination campaign, restoration of consumer and businessconfidence as well as continued monetary and fiscal support are expected to lift the global output by 4.5-5.5 per cent in 2021. Downside risks to this forecast include the possibility of mutant strains, delays in vaccine procurement and distribution, disruptive effects on potential output from the pandemic and financial stress triggered by high debt levels and weak growth. Debt is likely to rise further as governments finance the recovery by facilitating the transition of capital, labor, skills, and innovation to apost-pandemic economic environment.

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CHAPTER-18

IMPACT OF CORONA VIRUS ON AGRICULTURE SECTOR AND POLICY IMPLICATIONS

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Abstract:

This paper deals with the impact of Corona Viruson the agricultural sector. The analysis is organized at the global level, but it has a specific focus on India. First, it reviews the overall food supply situation in the world and India to assess the possibilities of food crises. As the restrictions imposed due to the lockdown are being lifted, it is an opportune moment to analyze the impact of Corona Viruson different sectors of the economy. A number of reports have pointed towards the possibility of contraction of Indian GDP in 2020-21. This is a worrisome indication, since a higher GDP contributes immensely towards achieving better living standards, reduced poverty as well as improvement in other socio-economic indicators. While other sectors are reported to be under significant stress, so it is important to analyze the impact on agricultural and allied sectors which provide likelihood to majority of the population in India.

Keywords: Corona Virus, Economic loss, Agriculture, Market Prices.

Introduction:

Even today, a variety of human diseases are reported for unknown reasons. The virus has been found to be associated to many of these diseases, emphasizing the importance of ongoing search for new viruses. There are major difficulties when the new viruses do not respond to antibodies raised by known viruses. May not detect the selected virus, and virus-specific PCR methods may not amplify the new genome. In December 2019, cases of the death of a numerous people due to an unidentified pneumonia was in news from China. These people were having history of exposure to seafood market (wild life market) in Wuhan, Hubei Province. The novel corona virus, SARS-CoV-2, has been identified as a reason to the disease. The transmission from person to person is documented, and the disease named as COVID-19 by the

World Health Organization (WHO) which is spreading rapidly nationally and internationally.

Since the beginning of the pandemic, no significant disruptions in the supply of food have been experienced so far. However, logistical challenges within supply chains, particularly cross-border and domestic restrictions of movement, as well as labor issues, may lead to disruptions in food supply, especially if they remain in place long-term. High-value, and especially perishable commodities, such as fresh fruit and vegetables, meat, fish, milk and flowers, are likely to be particularly affected. The health crisis has already resulted in job destruction in sub-sectors such as floriculture in a number of countries. There may be a further reduction in job quality in the sector and job destruction, especially at the base of the supply chain. Women and youth are likely to feel the impact more strongly, as they are particularly exposed to socio-economic vulnerability. Restrictions on movement may prevent farmers from accessing markets and result in food waste. In many countries, farmers are now unable to sell their produce in local markets or to local schools, restaurants, bars, hotels and other leisure establishments, which have been temporarily closed.

Research Methodology:

The study focuses on extensive study of Secondary data collected from various books, National & international Journals, government reports, publications from various websites which focused on various aspects of Agriculture.

Objectives:

- To highlight the impact of Covid-19 on Agriculture sector.
- To explain the Marketing of agricultural produce.
- To suggest policy measures for agriculture.

Why Agriculture Sector Matters?

The agricultural & allied sector carries immense importance for the Indian economy. It contributes nearly one-sixth to the Indian national income and provides employment to nearly 50% of the workforce. It is fundamental for ensuring food security of the nation and also influences the growth of secondary and tertiary sector of the economy through its forward and backward linkages. The performance of agricultural sector greatly influences achievements on many other fronts. For instance, World Development Report 2008 released by World Bank emphasizes that growth in agriculture is, on average, at least twice as effective in reducing poverty as growth outside agriculture. Agricultural growth reduces poverty directly, by raising farm

incomes, and indirectly, through generating employment and reducing food prices. In other words, a thriving agricultural sector is a boon for most sectors of the Indian economy.

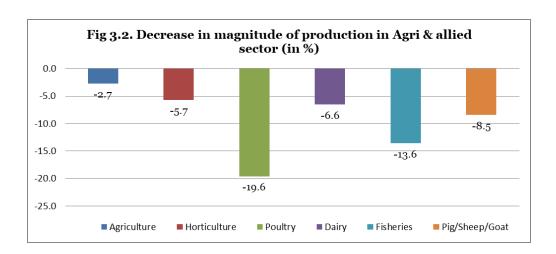
Effects on Agriculture sector-

As the spring sets in and season change the harvest season is around the corner the time when the crops are ready to harvest, time to wake up from the fogs of long winter spell. Farmers across north India, at this peak period of harvesting wheat, are in urgent need of combine harvesters. However, during the national lockdown imposed to curb the spread of COVID-19, there is no system in place for transporting these giant combine harvester machines that move across states which mostly come from Punjab. Due to the restrictions on movement, neither the machines nor the operators are able to reach farmers.

The vegetables like green peas, cucumber, cauliflower, cabbage, potato, etc.in Punjab is being harvested in bulk during these days and farmers are unable to move out to get the desired price for their vegetable crops. They are either dumping the production or opting to plough through the fields. It's that time of the season when the farmer harvest and sell vegetable crops of peas, the retailers are earning a quick buck by selling the vegetables at a high rate as they have enough pending stock

Impact on Production

At All-India level, agriculture production in almost half (47%) of sample districts was adversely affected by the impact of COVID-19.



Impact on Availability of Agri. Inputs

Due to restrictions imposed on movement of men/material and closure of shops, availability of agri. inputs viz. seeds (-9.2%), fertilizers (-11.2%), pesticides (-9.8%), fodder (-10.8%), etc. declined in the range of 9 to 11 per cent. At all-India level, 58% of sample districts were adversely affected in terms of availability of inputs.

Impact on Farm Gate Prices

Farm gate prices have not declined significantly in crop sector (-2.2%). However, prices in allied sectors had declined in the range of 2% to 18%. This decline was highest in poultry sector (-17.8%), followed by horticulture (-7.6%), dairy (-5.6%), fisheries (-4.8%) and S/G/P (-2.9%) sectors respectively, mainly due to supply disruption caused by restriction on movement of vehicles. On the whole, 54% of sample districts witnessed adverse impact on farm gate prices of agricultural produce.

Impact on Perishables

The impact on producers of perishables vegetables, fruits, milk, eggs and poultryhas been even more severe than on the producers of cereals, pulses and oilseeds. The problems regarding perishables have been manifold.

Impact on Banking Services

As far as banking services are concerned, access to credit through term lending and KCC was adversely impacted in about 89 per cent and 59 per cent of districts, respectively. As regards to recovery, 94 per cent of sample districts were reported to have been adversely affected by the pandemic and consequent lockdown. However, a positive feature that emerged was that 63 per cent of sample districts reported an increase in digital transactions by the customers during the lockdown period.

Food Insecurity during the Lockdown

A survey conducted by Stranded Workers Action Network (SWAN) after completion of 32 days of the lockdown found that 50 per cent of the workers had food left for only one day and 72 per cent had food left for a maximum of two days. Out of the total surveyed workers, 82 per cent had not received any ration from the government (SWAN, 2020).

Policy Implications-

- Due to poor recovery, interest waiver for agri. term loan for at least one year may be provided by Banks
- Opportunities for mask making, sanitizers, direct delivery of food grains, vegetables, fruits may be encashed by SHGs and FPOs.

• Due to disruption in marketing of Agri produce through *mandis* and rural *Haats*, and reduced farm gate prices, the income stream of farmers have dwindled leading to poor recovery. Therefore, interest waiver for Agri term loan for at least one year may be considered.

Conclusions:

By the above discussions one can reach following conclusion: Lack of planning and preparation by the Central government for tackling the COVID-19 pandemic has dealt a massive blow to India's economy and has caused enormous hardships to working people of the country.

As its rightly said "Everything can wait, but not agriculture" by Jawaharlal Nehru, the first Prime Minister of India That is something that should have been the motto during this time apart from health facilities.

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CHAPTER-19

IMPACT OF CORONAVIRUS ON AGRICULTURE AND ALLIED ACTIVITIES

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Abstract:

In this book, an attempt has been made to understand the impact of Covid-19 on agriculture and allied sectors in India. Covid-19 induced significant economic and social disruptions in India. Rural households, including smallholders, were affected by loss in migrant income, livelihood and farm and non-farm income. Agriculture continues to be the mainstay of the Indian economy. This sector provides approximately 50 percent of the total number of jobs available in India and contributes around 18 percent to the GDP. The impact of Covid-19 in agriculture sector is not severe as much as in other sectors. According to the National Statistical Office, the Gross Domestic Product (GDP) for the first quarter (April-June 2020), showed negative growth of 23 percent. In comparison, the construction sector 47 percent and the manufacturing sector 39 percent. In contrast, agriculture and allied sectors show positive growth of 3 percent. However, the lockdown has significant impact on the agriculture and allied sectors in the country. During the lockdown, the Indian Government enacted several emergency legislations to provide direct and indirect relief to workers and households. India's Covid-19 social assistance package, namely, PM-GKY provided cash direct benefit transfers (DBT) and in-kind support (IKS) through existing schemes. This study highlights the growth rate of Agriculture and allied sector during the period 2011-12 to 2020-21. The study pointed in order to achieve higher growth rate, there is a need to enhance the gross capital formation in agriculture sector.

Keywords: Agriculture sector, Covid-19, Indian economy, GDP.

INTRODUCTION

The COVID-19 pandemic has been considered the most crucial global health calamity of the century and the greatest challenge that the human kind faced since the 2nd World War. In December 2019, a new infectious respiratory disease emerged in Wuhan, Hubei province, China and was named by the World Health Organization as COVID-19 (Chakraborty et al., 2020). The COVID-19 pandemic is already having devastating impacts on the world economy- both directly and through necessary measures to contain the spread of the disease. These impacts are also being felt by the food and agriculture sector. Due to the restrictions imposed to keep people safe, this was triggered fears of a deep and prolonged global recession in many countries. Agriculture is one of the most important sectors in human development and is related to food security (Abdelhedi and Zouari, 2018; Lpoez-Ridaura et al., 2019). Agriculture and allied sectors continue to be pivotal to the sustainable growth and development of the Indian economy. It significantly contributes in fulfilling the food and nutritional requirements of 1.3 billion Indians followed by production, employment and demand generation through various backward and forward linkages (GoI, 2016). As a result, agriculture, food and nutrition have come into sharp focus as fallout of the COVID-19 crisis in India. Agriculture, forestry and fishery sector is expected to decline by -1.3 percent between April to June 2020 (The Statistica, 2020). As the share of agriculture sector in Indian economy is 17 percent, which is higher than the manufacturing sector and agricultural alone will give more than 0.52 percent of the growth rate of Indian economy. As per NITI Aayog, there will be 3 percent growth in the agriculture sector and add 0.5 percent in India's GDP growth this fiscal year. The growth of the agriculture sector for the current year is 60 percent more than the non-agriculture sectors. The COVID-19 is affecting agriculture in two significant aspects: the supply and demand for food (FAO, 2020). Although Indian food grain production is on record bumper production which is 3.67 percent (10.46 million tonnes) when compared to the previous year 2018-19. The potential negative impacts of corona on agricultural production, market stability, food supply may now be seen from the surface but it is still difficult to predict quantify the exact damage accurately. According to the Indian Government's data, around 263 million people are involved in the agriculture sector and more than half of them are part of agricultural labour who do not own farmland but work on others for wages, harvest the crops and support the sale of the crops at a mandis. This vulnerable section of people will be the hardest hit during this

pandemic of COVID-19. The worst part of the imposing social restriction was that it coincided with the country's peak harvesting time of a variety of crops of the season. Summer vegetables and fruits were ripened and ready to pick; wheat, paddy and barley crops were ready for harvest that may hit adversely the farmers. In this respect, the chapter has been planned to study the impact of Coronavirus (COVID-19) on agriculture and allied sector.

OBJECTIVES OF THE STUDY

- To know the impact of agriculture and allied sectors in India.
- To find out the growth rate of agriculture and allied sectors in India.

RESEARCH METHODOLOGY

The study is descriptive in nature and therefore the information presented is based on secondary data. Secondary information has been collected from various sources such as reports, journals, magazines and websites.

SIGNIFICANCE OF AGRICULTURE

Agriculture plays an essential role in India's economy. Nearly 54.6 percent of the population is engaged in agriculture and allied activities (census 2011) and the sector contributed 17.4 percent to the countries Gross Value Added (GVA) for the year 2016-2017 (at current prices). The contribution of Agri-allied sectors viz., livestock (including dairy, sheep, goat, poultry and piggery), fisheries (marine, inland and aqua farming), horticulture (including fruits, vegetables, flowers, spices, aromatic and medicinal plants) and sericulture sector has been significant and growing over the years. Globally India accounts for the highest milk production, second highest fish production and second highest production of fruits and vegetables. Agri-allied sectors are considered to be the basis of the Indian economy because of their high share in employment and livelihood creation. National Sample Survey Offices (NSSO) 70th round survey showed that more than one fifth (23 percent) of agricultural households with very small land size (less than 0.01 hectare) reported livestock as their principal source of income. Farming households with some cattle head are better able to withstand distress due to extreme weather conditions. It is also an important source of raw material and demand for many industrial products. The major Agri-allied sectors are livestock, horticulture, fisheries and sericulture sector.

Agriculture is a basic and important occupation as it provides not only food-stuff but also essential raw materials of industry. It is the oldest business in the world and nearly two-thirds of the population of the world is dependent on agricultural directly or indirectly for its livelihood. In India, agriculture is

the backbone of the economy. Following are the importance of Agriculture in our Indian Economy:

- **Supply of Food:** Food is the first in basic necessities of the life. The agriculture sector is the sole provider of all type of food like wheat, rice, corn, sugarcane, vegetables and fruits etc., to the population engaged in various sectors of the economy. Agriculture sector also provides food to those animals that provide milk, cheese, buffer and meat to population to maintain the efficiency.
- **Sustenance to Industry:** Agriculture sustains many industries with a supply of raw material. There is inter-dependence and interrelationship between agriculture and industrial sector, both are helpful to develop each other.
- Commercial Importance:It is the agricultural raw material which constitutes the main articles of internal and external trade. Some of the leading exports from the country have been jute goods, tea, spices, coffee, etc. By exporting them, it has been possible to import in return the much-needed machinery and manufactured goods.
- Source of Government Revenue: Agriculture is one of the main sources of revenue for the Government, especially for the state Governments. Not only does the Government get a substantial income from land revenue but the prosperity of the railways and income from many other sources is also dependent on favorable agriculture.
- **Reduction in Poverty:** Agriculture development has significant impact on rural development. If productivity increases in agriculture it reduces poverty and stimulates non-farm employment, too. They are able to get basic services of life such as water supply, sanitation, provision of health and educational facilities.

WHAT IS COVID-19?

Coronavirus disease 2019 (COVID-19) is a contagious disease cause by severe acute respiratory syndrome coronavirus. The first known case was identified in Wuhan, China, in December 2019. The disease has since spread worldwide, leading to an ongoing pandemic. Symptoms of COVID-19 are variable, but often include fever, cough, headache, fatigue, breathing difficulties, and loss of smell and taste. Symptoms may begin one to fourteen days after exposure to the virus. At least a third of people who are infected do not develop noticeable symptoms. Covid-19 transmits when people breathe in air containing the virus. The risk of breathing these in is highest when people are in close proximity, but they can be inhaled over longer distances,

particularly indoors. Transmission can also occur if splashed or sprayed with contaminated fluids in the eyes, nose or mouth, and rarely, via contaminated surfaces. People remain contagious for up to 20 days, and can spread the virus even if they do not develop symptoms.

IMPACT ON AGRICULTURE

Closure of restaurants, tea stall, and transport constraints reduced the demand for fresh agricultural commodities. As the transport was arrested, the farmers in general and the farmers producing perishable commodities such as fruits and vegetables in particular found problems in marketing their products. During the lockdown period, perishable marketing their products. During the lockdown period, perishable agricultural commodities such as fruits and vegetables get wasted as the farmers were unable to harvest. Due to stoppage of transport, farmers were unable to send the commodities to the marketing centers. A majority of farmers sold their commodities at a reduced price atleast to get some revenue in the local market. Nearly \$ 40 billion worth of Indian agricultural export is in crisis due to continued global lockdown (Consultancy.asia, 2020). Arrival of migrant workers from cities to rural areas has reduced the wage rate. There is a possibility that rural people would be infected to the Covid-19 through the returned migrant workers. However, it is noticed that the spread of the density of population is low in rural areas. When compared with urban people the ability of the rural people is low in meeting their health expenditure, hence, they lack in copping the virus infection. Enough vigilance should be given in containing the virus infection in the rural areas. Agricultural sector continued to be a silver lining in a pandemic affected economy:

a. Amongst all sectors, agriculture is the only sector, which reported positive growth during the pandemic situation. The agriculture sector is expected to continue to be a silver lining during the critical situation due to COVID-19, especially in a pandemic affected economy. With the efforts of the Govt., sowing in the Kharif cropping season has touched an all-time high level of 109.5 million hectares as almost all crops, including paddy, coarse cereals, pulses, oilseeds, cotton and sugarcane have recorded tangible gains in area coverage.

b. On 1st June, 2020, the Govt. has announced an increase in Minimum Support Prices(MSP) for Kharif Crops for marketing season 2020-21. The increase in MSP for Kharif Crops was in line with the Union Budget 2018-19 announcement of fixing the MSPs at a level of at least 1.5 times of the All

India weighted average Cost of Production(CoP) , aiming at reasonable remuneration for farmers.

c. On 21st September, 2020, the Government had announced the MSPs for all mandated Rabi crops for the marketing season 2021-22.

GROWTH RATE OF AGRICULTURE AND ALLIED SECTORS

During the lockdown, the agriculture sector had functioned smoothly. Government of India has taken all necessary measures to ensure smooth operation of agriculture related activities. Farming and allied activities were exempted from the lockdown. Seed, pesticide, fertilizer etc. dealers / shops and other input related activities were allowed to open / free for making inputs available to the farmers. Inter and intra state movement of farm machinery specially combine harvesters was facilitated. As a result of the various steps taken by the Department, both harvesting activities of the Rabi Crop and sowing activities of Summer Crop took place in a systematic manner. However, no income assessment report which estimates the impact of Covid on the income of small and marginal farmers due to nation-wide lockdown.

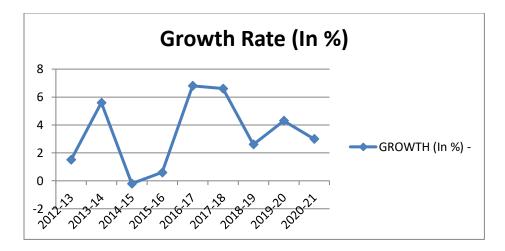
Agriculture and Allied Sectors registered a growth of 3.4% during 2020-21 even as the overall economic growth declined by -7.2% during the same period. Growth rate of Agriculture and Allied sectors during last 10 years are given below.

GROSS VALUE ADDED BY AGRICULTURE AND ALLIED SECTORS AT CONSTANT (2011-12) BASIC PRICES

YEAR	CONSTANT PRICES	GROWTH RATE
	(Rs. In Crore)	(In %)
2011-12	1501947	-
2012-13	1524288	1.5
2013-14	1609198	5.6
2014-15	1605715	-0.2
2015-16	1616146	0.6
2016-17	1726004	6.8
2017-18*	1840023	6.6
2018-19#	1887145	2.6
2019-20 [®]	1968571	4.3
2020-21`	2028288	3.0

*: Third Revised Estimates; *: Second Revised Estimates; @: First Revised Estimates; `: Second Advance Estimates

Source: Agricultural Statistics at a Glance 2020



Agricultural growth has been fairly volatile over past decade, ranging from 1.5% in 2012-13 to 5.6% in 2013-14. Growth of agriculture sector has been fluctuating: it increased from -0.2% in 2014-15 to 6.8% in 2016-17, and then declined to 2.6% in 2018-19. Such a variance in agricultural growth has an impact on farm incomes as well as farmers ability to take credit for investing in their land holdings. Doubling farmer's income will require addressing issues such as access to credit, insurance coverage, and investments in agriculture. India has relatively lower farm mechanisation which needs to be addressed. Further, the food processing sector requires more focussed attention as it can play an important role in reducing post-harvest losses and aid the creation of an additional market for farm outputs.

CHALLENGES FACED BY AGRICULTURE AND ALLIED SECTORS

- COVID-19 is disrupting activities in agriculture and supply chains.
- The non-availability of migrant labor is interrupting some harvesting activities, particularly in northwest India where wheat and pulses are being harvested.
- There are disruptions in supply chains because of transportation problems and other issues. Prices have declined for wheat, vegetables, and other crops, yet consumers are often paying more.
- India's \$14 billion (or Rs 1 trillion) poultry market has begun a culling exercise as consumers have started keeping off chicken products for fear of catching coronavirus.
- Weak demand from the poultry sector has resulted in a sharp decline in feed prices too, with both soybean and maize prices falling by nearly
 25 per cent in the past two months. The poultry market consumes

around half of soybean and maize production in India. Industry estimates peg the loss to the market at Rs 1,000 crore.

POLICY IMPLICATIONS/SUGGESTED ACTION POINTS

- Due to decline in agriculture and allied sector production, income support may be provided to farmers in general and particularly those engaged in poultry and fisheries sector. In this connection, enhancing the income support through PM-KISAN could be a good option
- Due to poor recovery, interest waiver for agri term loan for at least one year may be provided by Banks
- Microfinance activities to be reactivated through injection of more liquidity to NBFC-MFIs
- Banks to be nudged to enhance credit linkage and next dose of credit to eligible SHGs
- MSME sector to be supported through credit support (working capital) at concessional rate and interest subvention schemes and waiver of interest for at least two quarters for existing loans
- Opportunities for mask making, sanitizers, direct delivery of food grains, vegetables, fruits may be encashed by SHGs and FPOs.
- A provision may be considered for NABARD grant assistance to FPOs for purchase of small road transport vehicle to take advantage of new emerging opportunities for direct selling of agri and horticulture produce to consumers.
- Launching awareness camps and disseminating information on coping/dealing with COVID-19 or similar such emergencies by SHGs, FPOs and FCs in rural areas.
- Due to disruption in marketing of agri produce through *mandis* and rural *haats*, and reduced farm

SUGGESTIONS

- There should be an immediate expansion (Tenant farmers should be included) of the Pradhan Mantri Fasal Bima Yojana (PMFBY) to ensure compensation payments to farmers affected by the Covid-19 pandemic.
- MSPs for farmers in the 2020-21 seasons should be substantially raised to 1.5 times the cost of production. Procurement should also be significantly expanded.
- Encourage better functioning food markets through improved regional political and economic integration and better functioning for trade in food

- Temporarily reduce VAT and other taxes
- Reduce post harvest crop losses and improve food stocks along the value chain
- Remove artificial constraints to domestic trades throughout the food supply chain in order to link smallholders farmers to markets
- Ensure that local purchases of food and food components for humanitarian purposes are exempt from restrictions
- Hold down core inflation and inflation expectations
- Assess and comprehensively cost all fiscal measures taken in response to the rise in food prices
- Protect basic consumption needs of vulnerable populations
- Scale up nutritional support and support management and prevention of under nutrition.

CONCLUSION

On the whole, at the national level the impact of COVID-19 and the resultant lockdown had been quite harsh on agriculture and allied sector in majority of districts. Among various subsectors, rabi crops were least affected as its harvesting was on the verge of completion but allied sectors such as poultry, fisheries and pig/goat/sheep sector witnessed a drastic fall in demand due to misplaced rumours leading to declining production as well as declining farm gate prices. However, prices of agriculture inputs were estimated to be rising mainly due to disruption in supply chain and closure of shops and markets. Although banking activities were exempted from lockdown, yet basic banking services viz, loans, deposit and recovery were severely hampered in majority of the sample districts in the country. However, the silver lining was the increase in digital banking transactions in majority of the sample districts. The microfinance sector and MSME sector were the biggest casualty with disruption in more than four-fifths of the sample districts thereby seriously hampering the livelihood in the unorganised sector which provides maximum employment in the rural areas. The activities of FPOs and FCs also came to complete halt. However, these rural institutions including SHGs grabbed the opportunities provided by the situation of stitching face masks, PPEs and preparation of sanitizers thereby helping the society as also earning some income for their members.

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CHAPTER-20

IMPACT OF CORONAVIRUS ON THE INDIAN ECONOMY - A CASE STUDY OF THE CHALLENGES FACED BY PARENTS AND GUARDIANS OF LEARNERS IN THE HIGHER EDUCATION SECTOR

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Abstract:

Coronavirus has had a wide impact on every sector of the Indian economy. The Higher Education sector is responsible for human capital formation. The Covid-19 pandemic has revolutionized the Teaching-Learning scenario. Covid restrictions and the introduction of online Learning Management Systems have had a tremendous impact on learners and especially their parents and guardians. Covid-19 has altered the employment, income profile and budgets of households. There could be a linked effect on personality traits, academic performance and education of wards and the Programmes and Courses chosen. Online learning impacts interaction with peers and faculty. Education level of the parents and guardians could affect the support system of the learner which in turn could impact coping skills and the ability to face problems.

This Research Paper is an attempt to study the challenges faced by parents and guardians of Learners in the Higher Education sector due to the introduction of online teaching learning systems. The Case Study method has been used to examine the impact on parents / guardians of Undergraduate and Post-Graduate learners of Mumbai. The study also aims at observing the impact of online education on the personality traits of learners and thereby on their parents/ guardians. This may have an impact on the enrolment and dropout rate of various Courses and Programmes and thereby on the quality of human capital.

The Sample was taken during the Academic Year 2021-22. All the learners chosen in the sample had completed at least one year of online learning. The Year of study was the Academic Year 2020-21. It is a cross-sectional study across different socio-economic backgrounds. Data was

collected through mailed questionnaires administered to parents / guardians through Google forms and telephonic interviews.

The Research Paper has four sections. Section 1 is an Introduction describing impact of the Covid-19 pandemic on the teaching-learning systems and the resultant challenges faced by learners and their parents or guardians. It also includes the Review of Literature. The Objectives of the study, Research Methodology used and data collection is explained in Section 2. The findings are discussed in Section 3. Section 4 recommends policy measures that can help to mitigate the challenges faced by parents/guardians and reduce the adverse impact on human capital formation.

Keywords: Learners, challenges, parents, guardians, Covid-19 pandemic

1.1 Introduction

Coronavirus has had a wide impact on every sector of the Indian economy. The Higher Education sector is responsible for human capital formation. The Covid-19 pandemic has revolutionized the Teaching-Learning scenario. Covid restrictions and the introduction of online Learning Management Systems have had a tremendous impact on learners and especially their parents and guardians. Covid-19 has altered the employment and income profile of households. This in turn has affected the household budget and the expenditure on various essential and non-essential items. There could be a linked effect on education of wards and the Programmes and Courses chosen.

Loss or decline of parental employment and income could lead to feelings of anxiety about the future or inadequacy which could affect academic performance of the ward. Demise of the parent or guardian due to the high mortality rate during the pandemic raised the dropout rate in higher education. In many cases the wards had to start working themselves to supplement the family income and give secondary importance to education. Many learners opted for distance education rather than regular Courses. Moreover, health issues and hospitalization of self or family members shifted the focus from academics to household responsibilities. Intense competition due to the nature of online examinations has led to insecurity among learners and uncertainty about their future careers.

The housing structure and allocation on housing rent and installments affects the academic expenditure. Many learners had to migrate to their ancestral houses in their native places as their families were unable to pay rent. Unable to cope with regular online lectures due to network issues in remote villages led to a drop of at least one year for many learners. The number of learner siblings affects the study facilities available including

device, space and fees. Family budgets determine subscription to internet facilities which in turn could affect confidence levels in presentations of projects due to network connectivity problems. Non-availability of a proper device could affect studies or performance in tests and examinations.

Online learning impacts interaction with peers and faculty. This has an impact on the personality traits of learners and thereby on their parents or guardians. Only Virtual contact without any recourse to real contact could lead to bottled up feelings of anger and aggressive behaviour. Education level of the parents and guardians could affect the support system of the learner which in turn could affect coping skills and the ability to face problems.

1.2 Review of Literature

Schultz(1961) has highlighted the role of human capital formation in a nation's development. Additionally Becker (1962) has put forward the significance of household Economics in human capital formation. Teaching-Learning is the joint responsibility of teachers, students and parents. More so in the drastically changed education scenario brought about by the Covid-19 pandemic. Bhamani et al (2020), Garbe et al (2020), Situmorang and Purba (2020), Cahapay (2021) and Ribeiro (2021) have all highlighted the significance of Parental involvement, monitoring and guidance in remote or virtual learning. Due to the closure of institutions and absence of social interaction parents have to provide emotional support and alleviate anxiety. They have to fill the learning gap and motivate learners.

Bartolome et al (2017) have highlighted the fact that moral supervision and parental or guardian support acts like an anchor to a child's welfare especially in early education. There should be parent-institution linkages and teachers and parents have to work hand-in-hand. According to Dorji (2021), socio-economic backgrounds have a differential impact on learners. Economic stress and low levels of parental education are significant factors affecting learning environments. Ribeiro (2021) states that this affects investment of parental involvement time.

All these studies have focused on the problems and challenges faced by parents or guardians of school children. School children need constant monitoring by parents/ guardians. Inspite of not having to constantly monitor the learners parents/ guardians of learners in higher education face a number of challenges.

This Research Paper is an attempt to study the challenges faced by parents and guardians of Learners in the Higher Educationsectordue to the introduction of online teaching learning systems. The Case Study method has been used to examine the impact on parents / guardians of Undergraduate and Post-Graduate learners of Mumbai. The study also aims at observing the impact of online education on the personality traits of learners and thereby on their parents or guardians.

2.1 Objectives of the study

- To study the impact of Covid-19 on employment and income of households.
- To analyse the challenges faced by parents/ guardians of Undergraduate and Postgraduate learners.
- To examine the impact of online learning on the household
- To observe the impact of online learning on the personality traits of learners and thereby on the parents or guardians.
- To compare the differential impact on learners based on the housing structure, income group, educational level of parents or guardians and number of siblings.
- To help in the formulation of policy measures to mitigate the challenges faced by parents/ guardians.

2.2 Research Methodology

It is a Case study of parents/guardians of Undergraduate and Post-Graduate learners of Mumbai. The learners were from the Arts and Commerce Section. All the learners had completed at least one year of online learning. Primary data has been used. The Research participants were 64 parents / guardians across different socio-economic backgrounds. The Sample was taken during the Academic Year 2021-22. The Year of study was the Academic Year 2020-21.

The Research Problem was analysed through a qualitative study. The data was collected through structured questionnaires administered through Google forms to parents/guardians of learners and cross-verified with telephonic interviews. The questions aimed at studying the changes in the economic profile of households due to the pandemic and the resulting challenges faced by parents/ guardians. A comparison has been made with respect to the situation before and after the pandemic. Additionally parents/guardians had to cope with changing personality traits of their wards due to the drastic change in the learning scenario.

3 Analysis of Findings and Discussion

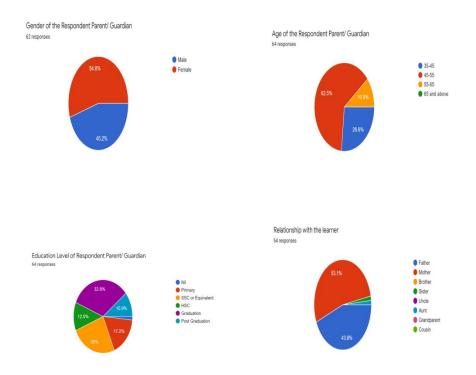
The data pertaining to the Research Questions has been analysed and the findings have been discussed as follows:

3.1 Sample Profile Profile of Learners



In the sample period, 68.8 per cent of sample learners were in Graduation while only 31.3 percent were in Post-Graduation. 85.9 per cent of the Learners were Female and only 14.1 per cent were Male.

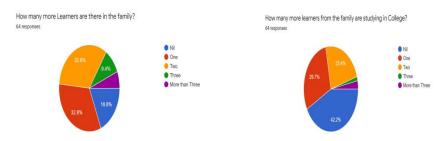
Profile of the Respondent Parents/ Guardians



54.8 per cent respondents were Female while 45.2 per cent were Male. 62.5 per cent respondents were in the Age Group 45 to 55, 26.6 per cent were in the Age Group 35 to 45 while only 10.9 per cent were in the Age group 55 to 65. The maximum respondents i.e. 32.8 per cent had completed Graduation,

10.9 per cent had completed Post-Graduation, 12.5 per cent had completed HSC. 25 per cent had completed SSC or equivalent education while 17.2 per cent had completed only Primary education. A very small percentage had no education, 53.1 per cent respondents were mothers while 43.8 per cent were Fathers. A very small percentage were sisters or aunts.

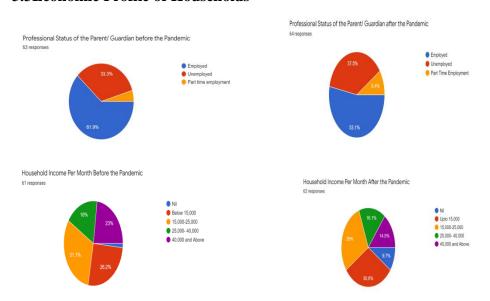
3.2 Family Structure of Learners



In 33.3 per cent families there were at least one or two more learners. In 9.4 per cent there were three more learners. In 18.8 per cent families there were no more learners. In a very small percentage of families there were more than three other learners.

In 42.2per cent families no more learners were studying in College. In 29.7 per cent families there was one more learner was studying in College, In 23.4 per cent families there were two more learners studying in College while in a small percentage of families there were three or more learners studying in College.

3.3Economic Profile of Households

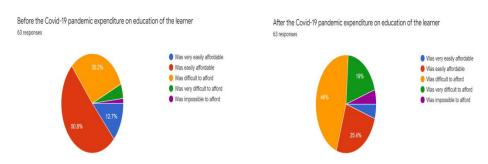


Covid-19 affected the professional status of the parent/ guardian of

respondents and the household income. After the Pandemic 53.1 per cent Parents / Guardians were employed compared to 61.9 per cent before the pandemic. Not only unemployment increased from 33.3 per cent to 37.5 per cent but Part time employment increased from 4.8 per cent to 9.4 per cent. Before the pandemic the percentage of households with no income was negligible. However, after the pandemic it increased to 9.7 per cent. There was a decline in the percentage of households with monthly income between 25,000 to 40,000 from 18 per cent to 16.1 per cent. The sample revealed that there was a marked decrease in the percentage of households earning 40,000 and above from 23 per cent to 14.5 per cent as many income earners had to compromise with wage cuts.



Before the Covid-19 pandemic 41.9 per cent households spent 20 to 30 per cent of their income on education of the sample learner. After the pandemic this percentage decreased to 32.8. The percentage of households which spent upto 10 per cent on the education of the sample learner increased significantly from 14.5 to 21.3. 9.7 per cent households spent more than 50 percent income on the education of the sample learner. This decreased to 8.2 per cent after the pandemic. This could be due to reallocation of the family budget after the pandemic.

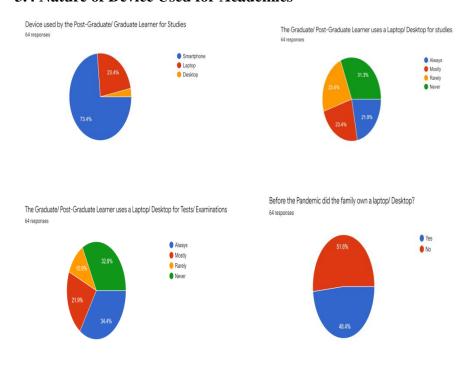


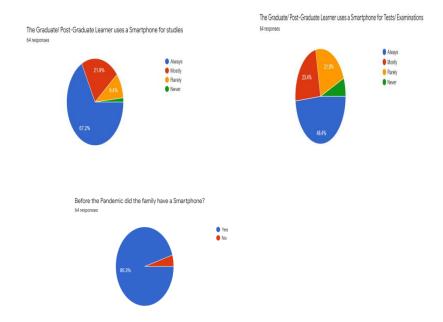


The percentage of respondents who found expenditure on education of the learner very easily affordable was 12.7 per cent before the pandemic. This almost halved. 50.8 per cent respondents revealed that before the pandemic expenditure on education of the learner was easily affordable. This percentage was reduced to half i.e. 25.4 per cent after the pandemic. 46 per cent respondents revealed that it was difficult to afford compared to 30.2 per cent earlier. The percentage of respondents who found it very difficult increased from a negligible number to 19 per cent while the percentage who found it impossible to afford doubled.

Avery large proportion of respondents found the expenditure on the learning device and internet and electricity charges difficult to afford. It was 44.4 per cent and 42.9 per cent respectively.

3.4 Nature of Device Used for Academics





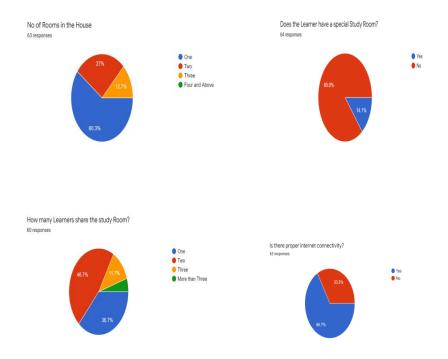
The maximum number of Learners i.e. 73.4 per cent used a Smartphone for studies while 23.4 per cent used a Laptop. A small number of learners used a desktop.

With reference to the frequency of the device used even though only 21.9 per cent of the learners used a laptop/desktop for studies always. The percentage increased to 34.4 for tests/examinations. This could be attributed to the fact that the laptop/desktop was shared between learners in families with priority being given to tests/examinations. In some cases the laptop arrangement was made possible due to the work from home policy followed by family members.

Before the pandemic only 48.4 per cent families owned a laptop/desktop while 95.3 per cent had a smartphone. Thus not all families had even a smartphone. 67.2 per cent learners always used a smartphone for studies. This percentage decreased to 48.4 when it came to tests/examinations.

3.5 Housing Structure of Learners



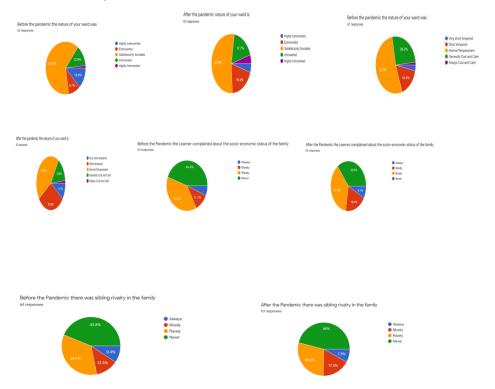


The sample revealed that 66.7 per cent learners stayed in flats while 30.2 per cent lived in chawls. A very small percentage lived in slums and row houses. 71.9 per cent lived in ownership houses in which only maintenance charges had to be paid; 23.4 per cent learners lived in rented accommodation while in few cases Equated Monthly Installments on housing loans were still being paid. The maximum number of learners i.e. 60.3 per cent had only one room; 27 per cent had two rooms and only 12.7 per cent had three room dwellings. Only 14.1 per cent of learners had a special study room while 85.9 per cent learners had no special Study Room. This is a very important factor as online education requires the learner to attend online lecture sessions and involves online presentations. If more than one Learner shares a study room with conflict of session timings it becomes very difficult to interact with faculty during classroom discussions.

The study revealed that only in 36.7 per cent cases the learner had the study room solely for themselves. In 46.7 per cent cases there were two learners who had to share the study room; in 11.7 per cent cases there were three learners who had to share the study room and in 4.9 per cent cases more than three learners had to share the study room. 66.7 per cent learners reported internet connectivity issues. In the case of offline education, these factors may

be very insignificant. However, they assume great importance in online teaching-learning.

3.6 Personality Traits of Learners



After the pandemic the percentage of satisfactorily sociable learners decreased from 62.9 per cent to 53.2 per cent. The percentage of introverted learners also increased from 12.9 per cent to 17.7 per cent. The major reason could be due to lack of real interaction with peers and feelings of anxiety about the future. Responses also surprisingly revealed there was an a 10 per cent increase in extroverted learners. This could be due to covid restrictions and spending more time with family members and reaching out to help others in difficult times. However, learners had become more short-tempered and vocal about socio-economic status of the household and other issues. These changed personality traits could be interpreted by parents/ guardians as extroverted behaviour.

Respondents revealed that 14.5 per cent and 30.6 per cent of learners were very short-tempered and short-tempered respectivelyafter the pandemic compared to 9.7 per cent and 16.4 per cent before. The percentage of learners who were of normal temperament or generally cool and calm decreased from 52.5 to 43.5 and 26.2 to 14.5 respectively. Before the pandemic 44.4 per cent learners had never complained about the socio-economic status of the family.

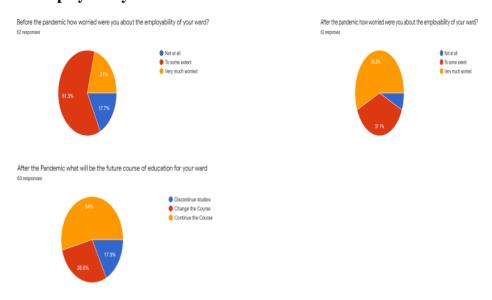
It was reported that 19.4 per cent learners mostly complained about the socio-economic status of the family compared to 11.1 per cent earlier. Sibling rivalry increased after the pandemic with 17.5 percent households reporting sibling rivalry mostly compared to 12.5 per cent earlier. This could be due to availability of learning facilities like devices, study space and funds.

3.7 Academic Performance



The percentage of learners with excellent academic performance which was 14.5 per cent almost halved while the percentage of learners with good academic performance decreased from 53.2 per cent to 45.2 per cent. The percentage of learners with poor academic performance doubled. Due to the online examination system the percentage of learners with satisfactory performance increased from 29 per cent to 40.3 per cent. This need not be very encouraging as it was reported that in many cases learners resorted to copy-paste techniques from websites or though WhatsApp groups. This could have serious repercussions on the job market considering the skills of the candidates required for the post. The impact could be even greater for Academics where an even greater degree of integrity is required.

3.8 Employability concerns and the road ahead



After the pandemic 56.5 per cent parents/ guardians were very much worried about the employability of their wards compared to only 21 per cent earlier. 17.5 per cent also mentioned that their wards would discontinue the Course due to financial and other problems while 28.6 per cent mentioned that they would change the Course opting for Distance Education or opting for courses which could be combined with part-time employment or offered blended learning and placements.

4.1 Recommendations:

Mentor meetings with Faculty can help to bridge the interpersonal gap which arises between learners and faculty due to virtual classes. Group presentations and projects can help to build peer support. Counselling sessions for learners along with parents/ guardians by institutions of higher learning can go a long way in improving the support system for the learners and mitigating the challenges faced by parents/ guardians. Online co-curricular and extra-curricular activities and intercollegiate and intercollegiate fests can help in all round personality development of students.

Public Private Partnerships are required to provide scholarships and sponsor devices for needy students. Corporates can be given tax exemptions and rebates in these ventures which are certainly a part of corporate social Responsibility.

4.2 Conclusion

The study justifies the fact that Coronavirus has had a major impact on the higher education sector Indian economy- a sector responsible for human capital formation. Online education poses many challenges not only for learners but also for their parents/ guardians. The Covid-19 pandemic has altered drastically the structure and employability of Courses and Learning Programmes. Courses that offer blended learning and incorporate hybrid models, internships or placements are likely to be preferred to traditional Courses.Parents/ Guardians of learners in higher education must be made aware of the significance of investment of time and funds in their ward's education. Treating the whole exercise as a component of human capital formation will go a long way in ensuring high quality human resource development and national progress.

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- 10. https://www.researchgate.net/publication/344282792_Online_Learnin g_And_Its_Challenges_For_Parents
- 11. https://www.researchgate.net/publication/353971186 THE IMPACT OF COVID-19 ON HIGHER EDUCATION IN INDIA

CHAPTER-21

IMPACT AND ISSUES OF COVID 19 ON INDIAN AGRICULTURE SYSTEM

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Abstract:

The COVID-19 epidemic is the extreme global humanitarian task. The virus has spread extensively, and the number of cases is increasing daily as governments work to slow its spread India's exertion to fight COVID-19 virus has been admired over the world. However, the lockdown came with financial cost and pouring impact on all the units of civilization. Production the nutrition smidgens, pods and root vegetable and other important things obtainable to customers, equally in countryside, is the maximum serious test for equipment throughout the lockdown. Transport facility of community, supply &circulation arrangements things to the end users, by all means of transportation facility arranged & has provided by particular authorities by government. In whole world our country is well known for the second largest cultivator of both vegetables &fruits. Our country India produces of ginger and okra amongst vegetables and ranks second in production of potato, onion, cauliflower, brinjal, cabbage etc. Amongst fruits, Grapes, pomegranate, mango, banana and orange account for larger portion of fruits exported from the country while onion, mixed vegetables, potato, tomato and green chillies contribute largely to the vegetable export basket. After the arrival and attack of Covid-19 pandemic in India from first week of March 2020 it has lot of negative impact in the postharvest supply chain, transportation, retail marketing and trade of fruits and vegetables. But in long term point of view we can take the lessons and strengthen our production, management as well as postharvest management practices for benefits of the fruit and vegetable growers of India.

Keywords: Covid19 – Impacts, Indian Agriculture, Floriculture, Fruits and Vegetables.

Introduction-

Indecision forced by the emergency, limitations on state to state activities and nonappearance of transport disordered the food supply & distribution pointed food values (Kalsi et al., 2020)and exaggerated farm processes. The continuing healthiness disaster everywhere COVID19 has pretentious all paces of life. The COVID-19 pandemic is the highest worldwide humanitarian encounter. The virus has blowout extensively, and the figure of newly cases is increasing daily as governments work to reduce & break the chain in India's determination to battle COVID-19 virus has been commended over the world. Though, the lockdown came with an financial price and dropping influence on all the units of society. The Covid-19 made lockdown in India was a enormous monetary tremor. It underway crosswise the country on 24 March 2020 and is still ongoing with restrictions in one form or other. It delayed the budget with wide-ranging conclusion forced on originalities across all sectors. Even though farming actions were released, in the original times of the lockdown the agriculture cost fetter also faced largescale interruptions. This had a solemn damaging consequence on the rustic Indian budget. The coronavirus pandemic has also activated a enormous opposite exodus from the municipal to pastoral zones in great portions of the nation.)

India is the fruit and vegetable carrier of the world. It produces a diversity of fruits and vegetables and has enormous construction of both fruits and vegetables. Country is the second chief creator of both fruits and vegetables in the world after China. India is the largest producer of ginger and okra among vegetables and ranks second in production of potato, onion, cauliflower, brinjal, cabbage etc. Amongst fruits, the country positions first in the manufacture of banana (25.7%), papaya (43.6%) and mango (40.4%). Grapes, pomegranate, mango, banana and orange account for larger portion of fruits exported from the country while onion, mixed vegetables, potato, tomato and green chilies contribute largely to the vegetable export basket. The major destinations for Indian fruits and vegetables are Bangladesh, UAE, Netherland, Nepal Malaysia, UK, Sri Lanka, Oman and Qatar.

The statistics on agriculture construction in India and top fruit and vegetable service exported from the country during the year 2018-19 are given in Tables1 and 2.

The chief influences are as follows:

In the early retro of lockdown there was no purpose of calamity crosswise the nation. Even after liberalizing the rules, markets are not functioning up to the mark, situation at ground level was different and there were only 50 per cent operations. Active hours of Crisis have been reduced for only 4 to 6 hours/day and in hotspot regions of outbreak government was allowing only for 2-3 days a week. Wholesalers and vendors had been facing huge shortage of labour though they were opening the markets; there were no labour to unload and produce strewn in and around markets. There was about 5.55 per cent drop in arrivals of major cereals, fruits and vegetables at market centers leading to an increase in average retail price of food items for domestic consumers and a decrease in price realization for farmers. This might result in farmers planting less of summer and kharif fruits and vegetables leading to higher prices during rainy season and winters for consumers and retailers. There was also 6.50-60 per cent reduction in price realization for mainly fruits and vegetables farmers as they did not have access to proper storage facilities for their perishables, lack of transportation options to reach Crisis themselves and were uncertain of consumer demand in the future. As a result they were forced to sell their produce directly to the middlemen at much lower prices. Bulk demand reduction from the closure of hotels, airlines and restaurants has rendered farmers and vendors as the worst impacted from supply disruptions. In addition to this fruits and vegetable growers had been facing major challenge of price fluctuations besides few sectors which were also adversely affected. These are supply chain disruptions, shortage of labour, less market functioning, price fluctuations and lack of infrastructure facilities. Supply chain disruptions: Supply chain in India is diverse, widespread, highly scattered and disorganized. Supply chain is the lifeline of horticulture crops being perishable in nature; the shelf-life of the produce is Even after relaxing the guidelines, souks are not working up to the scratch, condition aground level was different and there were only50 percent operations. Energetic periods of calamity have been reduced for only 4 to 6 hours/day and in flash point areas of eruption management was permitting only for2-3 days a week. Traders and sellers had been fronting enormous lack of labour though they were opening the markets; there were no labour to unload and produce sprinkled in and around souks.

There was about 5.55 per cent bead in influxes of chief mueslis, fruits and vegetables at market centers leading to a growth irregular retail price of food items for domestic consumers and a decrease in price realization for farmers. This might result in farmers planting less of summer and kharif fruits and vegetables leading to higher prices during rainy season and winters for consumers and retailers. There was also 6.50-60 per cent decrease in price

comprehension for mainly fruits and vegetables farmers as they did not have access to appropriate storage services for their perishables, Lack of transport possibilities to reach predicament themselves and were indefinite of customer request in the future. As a result they were required to sell their produce straight to the trader sat much lower prices.

In India Fruit farming is an important factor in the financial development. This brings enormous incomes to the agriculturalists of India. Fruits and flourishing vegetables are cultured in large quantities in India like flowers. India is a enormous market for fruits. These fruits are sold in huge quantum inside India and we see a huge request for Indian fruits outside India. When the Covid 19 came was the time of the mango season. Its demand was significantly bridged and growers suffered huge losses. Many of these fruits appear to be caused by Covid 19. India ranks first in production of banana (25.7%), papaya (43.6%) and mango (43.6%). 40.4%). Grapes, pomegranates, mangoes, bananas and oranges are the major sources of fruits exported from the country. Though, the demand for Covid 19 appears to have failed.

Proposals for Fruit Farming

- 1) Modern scientific technologies to be used to improve production of fruits.
- 2) Rise in government subsidy by government in fruit farming.
- 3) Farming of fruits using better-quality seeds.
- 4) Scientific research on Fruits need to increase in their shelf life by new processes.

Consequences of Covid 19 on vegetables:

In India different vegetables are grown. Numerous & dissimilar types of leafy vegetables are grown-upon India. Since the Indian weather conditions is favorable to growing a diversity of leafy vegetables. Since Covid 19 has caused wide-ranging damage to this part. In every state of India, vegetables are grown. Between these, both small agriculturalists and over-cultivated agriculturalists are the major types of farmers. When the reaping of such fruits and vegetables as chili and tomato was started, a sudden lockdown started which made it difficult to get endorsement and also caused severe harm to the crop. Due to non-availability of labour, these farmers hurt huge losses. As the government did not give any subsidy to such farmers, their economic state became very critical.

In the financial year2019-20 (April-December) India exported fresh fruits and vegetables to the tune of 19, 90,380.83 MT worth Rs 5, 70,634.35 lakhs. The major exports for Indian fruits and vegetables are UAE,

Bangladesh, Malaysia, UK, Netherland, Pakistan, Saudi Arabia, Sri Lanka and Nepal. However India's part in the worldwide market is still nearly 1 per cent only there is increasing acceptance of horticulture produce from the country. Exports of fruits and vegetables have deteriorated 0.7 per cent to USD0.29 billion in February. As India ranked 2nd in cultivation worldwide, recent bordering shift in cultivating Horticulture from other crops there is approximation of high output. Since shutdown in trading there will be enormous effect on farmers and economically to country

Indian fruits, vegetables and other horticultural product exports during March 2020 to mid May2020 during COVID-19Every calamity give chance altering chances to key driver's matters. Tables 3 and 4 give the idea about export of fruits and vegetables in the two months. Action plan, redolent actions and future lineof action. The lockdown has created an unique calamity for fruits and vegetables while the central government was creation preparations to ease transport and market processes in the country. The drop in demand for vegetables and fruits is also due to the close of small scale to large hotels and restaurants. So there is need to prepare action plantlike Green Revolution as well as a complete newidea is at request. There is need to change in supply channel model and direct selling network from cultivators to customer for direct profit.

Some redolent measures are as under:

- •Creation of crop-wise collection centres.
- •Farmers directly selling their produce to various e-commerce platforms
- •Digital marketing at village and block level
- •Market intellect and data centres at Taluka, District & State levels
- •Market- and export-oriented production
- •Cold storage & Cold chain management
- •On-farm cold storage and warehouse services
- •Supportive transport facilities
- •On-farm primary dispensation centre

Shortage of manpower / labour: Reverse relocation made enormous hit to horticulture sector starting from end of March. It is the pick period for reaping rabbi crops and demand of horticulture crops is huge in this period. For reaping skilled labour is required. Because of lack of labour most of the crops were ripened in orchards without reaping them resultant in quality deterioration. Rendering to Govt of India data around 263 million people are elaborate in agriculture sector and more than half of them are agriculture labourers. Because of low labour obtain ability farmers were flinging their

produce on roads and removal in compost pits. Less market operative: During the initial period of lockdown there was no working of Calamity across the country. Even after opening the rules, markets were not working up to the mark. Situation at ground level was different functioning only with 50 per cent operations. Active hours of Crisis were reduced for only 4 to 6 hours/day and in hotspot regions of outbreak government was allowing only for 2-3 days a week. Traders and vendors were facing huge shortage of labour but they were opening the markets. There was no labour to unload and produce strewn in and around market.

Price instabilities: There was panic of bulk purchase at opening. Sellers used the situation and increased the prices up to 30-40 per cent. As the demand improved the price was changed rapidly. But the situation was conflicting for long unpreserved crops. After few days there was no demand for unpreserved goods; prices fell upto15-20 per cent due to closing down of hotels, restaurants and caterings. Demand was destructed instead of B2B; the demand of B2C was increased so the prices fell because of fewer assignations of middlemen. Because of low reaping the supply decreased and demand increased again leading to increase in price.

Table 1. Indian production during 2018-19

Constituent	Production(in tones)	Per cent share (in total	
		agriculture production)	
Vegetable production	187.36	33	
Fruit Production	97.38	12.6	
Total horticulture production	314.87	33	

Source: NHB database 2020

Table 2. Maximum fruit and vegetable product exported from India during 2018-19 Fruit/vegetable Quantity exported (MT)

Fruit/vegetable	Quantity exported
	(MT)
Onion 23.28	23.28
Potato 52.96	
Tomato 19.66	
Spices 8.61	
Onion	
Potato	52.96
Tomato	19.66
Spices	8.61

Source: NHB database 2020

Table 3. Export of fruits and vegetable during lockdown period.

Export to countries	Fruit/vegetable	Quantity (MT)
Dubai, Mauritius, Qatar, Iraq and EU	Mango	41.78
	Banana	56
	Grapes	13
	Musk melon	13
	Onion	30
England, Germany	Okra	33.85
	Green chillies	1.12
	Drumstick	2.39
	Cluster bean	1.01
	(Gawar)	
UK, USA, South Africa, Canada, Japan,	Gherkin	9857
Korea, New Zealand		

Source: APEDA 2020

Table 4. Country-wise export of perishable agriproducts during lockdown period Country Quantity exported (MT)

	• 1
Country	Quantity exported(MT)
UAE	625
Kuwait	160
Oman	81
Saudi Arab	17
UK	29
Singapore	126
Myanmar	2
Hongkong	8
Srilanka	12
Maldives	34
Germany	27

Source: APEDA 2020

Insufficient & lack of infrastructure amenities: non-availability of farm level postharvest infrastructure in the country is the major drawback and the problem was eye opener for the government. Farm level collection centres are mostly absent; sorting, grading, washing; packing and other crop precise postharvest doings are almost absent at the farm close level. Presence of joined cold chain infrastructure is low for horticulture products. There is very less use of chilled trucks even in case of highly perishable products. Due to these reasons farmers were incapable to store their produce in right time at

right place; in normal situations 26-32 per cent of the fruits were lost due to several reasons and the value was about Rs 43,500 crore per year

CONCLUSION

Early examination in India illustrations that restriction on movement, transportation problems and reverse labour migration have disrupted domestic supply chains which ultimately contributed to rises in wholesale and retail prices of a few commodities like pulses, wheat flour, milk and vegetables. Although buffer stock of food grains and harvest from previous crops restricted any immediate fallout but was not sufficient when three-fourths of the consumers reported price hikes in the essential commodities.

Trade alterations in major rice exporters like Thailand and Vietnam amplified prices in global markets adversely impacting African countries relying largely on food imports (Sers and Mughal, 2020). Although India has emerged as self-sufficient and a net exporter of food in recent years, the pandemic led chain of events has variously affected the domestic agricultural systems specifically production, marketing and consumption. Provinces with high economic or agricultural growth faced labour migration and shortage of labour.

In order to protect and safeguard the livelihoods of millions of people associated with the agricultural system, the state should increase spending on social safety nets immediately and take up other short and medium term strategies. Raising revenue by offloading excess buffer stock and increased credit to the agriculture sector should be the top priority for post-pandemic economy restoration.

India is leading in the world in case of fruits and vegetables production and these crops are high value crops. These require less area with high output, require low inputs with high returns, are highly nutritious and safe for health, have high potential for foreign exchange earnings, provide higher employment opportunities and are highly remunerative for replacing subsistence farming that can alleviate poverty level. Due to change in eating habits globally after outbreak shifting to fruits and vegetables is a good sign. Every crisis gives opportunities converting opportunities to keydriver's matters. Government should act proactive and come forward strategically to mitigate the loss.

The policies that enacted after independence are most fundamental which are providing the management to state governments which should change. Governments should concentrate at root level problems and to resolve them which will benefit the farmers. Waving of farm loans, giving subsidies, offering free schemes etc will not solve the farmers' problems.

Establishing new infrastructure, improving rural facilities, increasing and sustainable use of natural resources, providing inputs and financial support will make sense.

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CHAPTER-22

A STUDY OF COVID-19 IMPACT ON INDIAN SERVICE SECTOR

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Abstract:

The service sector can be explained as intangible economic activity, its plays crucial role to economy development of any nation. Covid-19 pandemic (Coronavirus) is having an unpredictable impact on the Indian as well as world's economy. The pandemic has impacted on the business, Industry, and organization or enterprises. The pandemic outbreak has affected the service sector and global economy. The Covid-19 pandemic in India has very severely impacted, rather negatively, the employment figures of India since early 2019-20. All of us have seen so many scenarios since January 2020 like a huge number of Covid-19 infections, testing of the corona, Personal safety like sanitization of body, hand wash and wearing a mask, etc. in the another hands we have seen other types of scenarios like lockdown, stop of work and closed offices, shut down to business unit or industrial hubs. Due to the above situation and lockdown in industrial units, many of the workers lost their jobs, job loser labourers arrive in a problematic situation. As if these migrant workers or labourers were war evacuees, these seen not only raised unemployment but have raised several questions for nations. The purpose of the current study is to study and evaluate the positive and negative effect of COVID-19 on growth of service sector the study focuses on the sectors that are poorly hit by the epidemic and to sustain their service industry. This study also highlights the impact of pandemic by suggesting options for various service sectors and avoids significant losses.

Keyword: Covid-19 pandemic, Indian Economy, Service Sector

Introduction:

The service sector can be explained as intangible economic activity, its plays crucial role to economy development of any nation. Covid-19 pandemic (Coronavirus) is having an unpredictable impact on the Indian as well as world's economy. The pandemic has impacted on the business, Industry, and organization or enterprises. The pandemic outbreak has affected the service sector and global economy. The Covid-19 pandemic in India has very severely impacted, rather negatively, the employment figures of India since early 2019-20. All of us have seen so many scenarios since January 2020 like a huge number of Covid-19 infections, testing of the corona, Personal safety like sanitization of body, hand wash and wearing a mask, etc. in the another hands we have seen other types of scenarios like lockdown, stop of work and closed offices, shut down to business unit or industrial hubs. Due to the above situation and lockdown in industrial units, many of the workers lost their jobs, job loser labourers arrive in a problematic situation. As if these migrant workers or labourers were war evacuees, these seen not only raised unemployment but have raised several questions for nations. The purpose of the current study is to study and evaluate the positive and negative effect of COVID-19 on growth of service sector the study focuses on the sectors that are poorly hit by the epidemic and to sustain their service industry. This study also highlights the impact of pandemic by suggesting options for various service sectors and avoids significant losses.

Keyword: Covid-19 pandemic, Indian Economy, Service Sector **Objectives of the study:**

- 1. To highlight the impact of Covid-19 on the service sector employment in India.
- 2. To know about the various changes in service sector.
- 3. To evaluate the Covid-19 impact on Indian service sector.

Limitations:

Due to certain limitations the topic is expressed is shorten and couldn't explain in depth. The recent changes are considered for the particular paper. The service Sector is very wide subject with its depth and breadth all over the world. Therefore, in the present research study, only the effects of the service sector on the Indian economy have been considered.

Research Methodology:

The research is based on the secondary data which is collected from the various journals, Newspaper, Report of research agencies, related web link, and research reports of the world banks and books. The main focus of the study is on recent status and emerges in banking sector and Indian economy.

Impact of Covid-19 on Service Sector:

During the Covid-19 pandemic employment ratio changed drastically, the rate of unemployment rose highly. Unemployment affects the service sector in India, it also affects the economy of the country as the workforce that could have been gainful to generate resources actually gets dependent on remain working population. The declining percentage of employment in a few months is having an effect on the entire nation.

1. Impact on the Education sector:

The spread of the COVID-19 pandemic was witnessed throughout the world in 2020. In March 2020, the WHO had declared it is a global emergency. In April 2020, most countries shut down their schools, colleges, and universities, keeping students and social safety in mind. The main purpose of the closure of educational institutes was to slow down the spread of covid-19 by keeping people in their houses and away from public places. This situation encouraged us to distance and online learning system also encourage to using technology and online tools for education. To gear the raised educational problems in education hubs closures, technology was embraced by educations centers and it has shown its value in providing virtual-based online learning platforms that can mitigate the loss of education. Teachers, as well as students, show adaptability in using technology-based platforms for online learning as an alternative to the existing conventional classroom system.

2. Digital services transform economies:

Information Communication Technology services developed during the pandemic period, which can increase efficiency and reduce costs, promote the digital transformation of Education, Transport and travel, manufacturing and other service sectors. This services-enabled digitization improves supply and export quality and capacity. Digitization of services has helped industries to cope up with the pandemic, as many creatures have turned to digital platforms and technologies to connect with their consumers. ICT-based services could be used strategically to facilitate economic transformation.

3. Employment scenario:

In October 2020 unemployment rate decreased by 01 % point to 6.9 %. But it was still nearly double the February rate of percent. Covid-19 impacted upon the whole society, thousands of employees jobless due to a pandemic. Governments have been compelled to lockdown around complete the year

2020-2021 in different modes. Covid-19 (Corona) also affected industrial institutes to shut up their product that has been impacted more and more on society and the economy. Almost all the transport systems, commercial establishments, industrial units, malls, schools and colleges even government offices except emergency services have come under lockdown that will be impacted on national income and employability. The income of 97 percent of households has declined since the outbreak of the pandemic last year. The first wave of covid-19 has pushed 23 crore people below the poverty line, the report said there has been a rise of 15 percent and 20 percent poverty in rural and urban India respectively during the last year.

4. Impact on the Retail sector:

The demands for goods have decreased frantically because of the market shut up and entry banned to market. That the surge in demand for essential products likes rice and wheat, clothes and necessary other grocery items have been much higher than the last year. During the pandemic, Small businesses are struggling to re-open and medium-sized enterprises will face the hardest hit, as they have no alternative arrangements for e-commerce and online services.

5. Use of Media and Entertainment Industry:

During the Covid-19, people have been strictly instructed to stay at home and rest home, so people have thus turned toward entertainment and cultural activities, which has, in turn, overloaded other online services. At the same time, it has been tough for the service industry to keep their activities going on, the broadcasting and recording shows have become more difficult and challenging due to social distancing and safety measures. Due to the entertainment and media industry's shutdown, the cost of the pandemic in terms of lost media and entertainment revenue.

6. Covid-19 and Healthcare sector:

The healthcare sector provides spiritual services to society; its value is visible in its demonstrable ability to improve both the economy and job ratings. The healthcare sector always serves come first in emergency. Digitalization and technology are becoming a vital part of the health sector and it is a first to fight emergency conditions. Online technology support like telemedicine, consultations of doctor and treatment-related applications play an important role in providing the best health services in the context of the recent COVID-19. Artificial intelligence and mobile applications were introduced to track the pandemic situation.

7. Transport and Travel Sector:

During the Covid-19 pandemic period, the people's movement is changing with the help of technology and innovation. However, the innovative technology can accelerate transport instead of impeding it, especially in terms of online digital transport in urban areas. During this pandemic, the burden on organizations has changed from moving people to maintaining a core transportation system, functional employees.

Conclusion:

The service sector which is a major pillar of Indian economy can retrieve after government take initiative and implementing measures. The covid-19 pandemic was more strictly enforced in urban as compared to rural areas service industry. The Second wave lockdown stalled secondary and tertiary activities much more relative to others, there were 95% of the country's urban workforce is engaged in secondary and tertiary activities. The Indian education sector, Travel and tourism sector, Communication and entertainment and healthcare sector have financial setback due to present pandemic. As a result of all this, the unemployment rate dropped drastically in India. The covid-19 pandemic has an intensive effect on the Indian service sector.

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CHAPTER-23

IMPACT OF CORONA VIRUS ON MIGRANTS

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Abstract:

The COVID-19 pandemic is causing a shift in migration rhetoric to incorporate individual health security. Limitations on movement, while necessary to manage the virus, can make it difficult for migrants and asylum seekers to access protection, and may exacerbate inequality, discrimination and exploitation. This new migration rhetoric will have long-term implications for socioeconomic inclusion and social cohesion. Now, the COVID-19 pandemic and the fear of "the other" shifts migration rhetoric further, by expanding the focus to include the risk to individual health security, as well. Migrant key workers still perform crucial tasks on the front lines of the worldwide pandemic response. But the shutting down of economies, closure of borders and fear of the invisible enemy is leading to the hardening of migration policies around the world – and the rise of a new "health securitization" migration rhetoric. Losing national borders is a natural response to the coronavirus pandemic, and governments stand on firm legal ground when they do so. But the virus was never getting to be stopped at national frontiers, and now containment policies pose another menace: a replacement migration crisis. The present research paper explains the impact of corona virus on migrants.

Keywords: Migrant, exacerbate inequality, social cohesion, migration policies, health securitization.

Introduction:

The first case of the COVID-19 Pandemic in India was confirmed in January 2020. Indian entities have legal linkages with companies in countries with many confirmed COVID-19 cases. And 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. The world today is facing the biggest public health risk because by the end of March 2020 the epidemic had spread to over 185 countries and

resulted in the closure of over 90% of all schools, colleges, and universities. The speed of the spread of the epidemic was so swift that it hardly gave any time to plan and to think. It had a major impact on all the sectors, including migrants. The COVID-19 pandemic is causing a shift in migration rhetoric to incorporate individual health security. Limitations on movement, while necessary to manage the virus, can make it difficult for migrants and asylum seekers to access protection, and may exacerbate inequality, discrimination, and exploitation. This new migration rhetoric will have long-term implications for socioeconomic inclusion and social cohesion. Now, the COVID-19 pandemic and the fear of "the other" shifts migration rhetoric further, by expanding the focus to include the risk to individual health security, as well. Migrant key workers still perform crucial tasks on the front lines of the worldwide pandemic response.

The World Health Organization has acknowledged that travel bans from affected areas rarely contain deadly viruses. Viral epidemics – SARS in 2003, H1N1 in 2009, Ebola in 2014, Zika in 2016, and HIV – illustrate that travel restrictions failed to control the spread of the pathogen. Instead, such restrictions translate fear into national-security policy and build up antimigrant sentiments. They cause extreme nationalism and insularity, which some world leaders have sought to stoke and exploit. In March, for example, Hungarian Prime Minister Viktor Orbán said in an interview with Kossuth Radio,

"Our experience is that primarily foreigners brought in the disease, and that it is spreading among foreigners."

This is a common refrain. Scapegoating foreigners for all "evils," including public health concerns, is nothing new. In the 1830s, the British and Americans dubbed cholera an "Irish disease." This is similar to Donald Trump's description of COVID-19 as a "Chinese virus."It is increasingly evident that COVID-19 will cause a worldwide recession which will shrink most economies. And it is equally evident that the consequences for employment, income, and equality will disproportionately affect migrant workers.

Migrants create more value than many seem to think. They take the most difficult and dangerous jobs – including jobs that place them on the front lines in the fight against COVID-19. A Migration Policy Institute study published in March found that 17% of the 156 million civilian workers combating the coronavirus are "foreign born." within the US, 29% of physicians, 38% of home health workers, 23% of retail-store pharmacists,

22% of scientific researchers, and 34% of those providing vital transportation were born in another country. Britain's National Health Service would crash instantly without foreign-born doctors, nurses, and other medical staff.

Despite this, migrant communities are most vulnerable to the economic fallout of the pandemic. Spain, Italy, and the UK have closed detention centres without addressing the health-care concerns of the needy people who were held there. Worse yet, the Gulf Cooperation Council countries, which host about 25 million workers, have "closed off" some localities where migrant workers were previously allowed. By forcing more migrants into already-crowded detention canters, the authorities are creating new COVID-19 hotspots.

In a pandemic, people often cross borders for health services. In 2008-09, faced with cholera, Zimbabweans left home to hunt medical services abroad. Three years later, the Ebola outbreak forced Ugandans to cross borders for help.

A holistic, nuanced approach that acknowledges migrants' economic contributions is optimal. In 2005, the World Health Organization adopted the International Health Regulations. These guidelines emphasized controlling the spread of disease, while minimizing the adverse effects of travel and trade restrictions. To avoid a migration crisis, countries must integrate migrants into the national pandemic strategy, not only as affected people, but also as individuals who can fight the spread of the coronavirus.

Bangladesh is a case in point. It is currently hosting 1.1 million Rohingya who were forcibly displaced from Myanmar. Under the leadership of Prime Minister Sheikh Hasina, the Bangladeshi government and the humanitarian community established the Annual Joint Response Plan to protect the Rohingyas in Cox's Bazar, Bangladesh.

The plan takes a "whole of society" approach that includes both the Rohingyas and local people from neighbouring villages. Health facilities were set up in the vicinity of the camp, and the Bangladeshi government has also suspended import taxes for supplies and equipment to fight COVID-19.

The pandemic is an unprecedented emergency that demands such exceptional responses. A government must consider the vulnerabilities of refugees and migrants, in addition to legitimate public concerns, balancing national interests and humanitarian responsibilities. It's a challenging task for any government, especially when the economy is shrinking, and mastering it requires innovative forms of international collaboration.

In 2015, the United Nations adopted a new framework for sustainable development based on the principle that no one should be left behind. The 2030 agenda promised human rights for all and explicitly included refugees among "all nations and peoples and all segments of society." The same principle must be upheld, without distinction or discrimination, during this critical time for our civilization.

The strategy to defeat COVID-19 must emphasize inclusiveness, courage, and collaboration. Countries must stand together, work together, and fight together to avoid spurring a migration crisis while mitigating the challenges they face. Unity is the only way forward. The COVID-19 pandemic has triggered border controls that hinder economically vital migration. It also threatens vulnerable migrants caught in limbo at crowded camps. Migration normally helps keep the global economy flowing. COVID-19 has mostly put a stop to that.

Hundreds of countries have now implemented coronavirus-related travel restrictions and border shutdowns, creating an unprecedented impact on mobility. COVID-19 also poses a grave threat to the many people who were caught between home and their final destination when it spread – and are now living in crowded refugee camps where the term "social distancing" carries little meaning.

According to one estimate, migrants contribute nearly 10% of global GDP. Now, everyone from a migrant agricultural worker relying on a paycheck in Portugal to a foreign healthcare worker living in Sweden is potentially impacted by a dramatic tightening of borders. Some countries, like Australia, have barred entry to anyone who isn't a citizen or resident. Others, like the US, have suspended the entry of people from certain places. Some countries have made exemptions for "essential" workers – for Canada, that includes caregivers and seafood processors.

It remains unclear when much of the world might once again open up to migrants in a way that could help re-start a flagging global economy. It's also unclear what the lasting impact of the current state of affairs on migrants might be.Let's hope the pandemic will lead them to call for better protection of foreign-born workers – and value low-educated migrants as well as highly skilled ones as key contributors to the success and sustainability of their economies. The strategy to defeat COVID-19 must emphasize inclusiveness, courage, and collaboration. Countries must stand together, work together, and fight together to avoid spurring a migration crisis while mitigating the challenges they face. Unity is the only way forward.

Aid workers were bracing for a possible outbreak of the coronavirus at a refugee camp with more than 1 million Rohingya Muslims and more than 40 times the average density of Bangladesh. In Ireland, the government has won praise for introducing a pandemic unemployment payment that covers regular and irregular migrant workers. Turkey registered its first confirmed COVID-19 case in the midst of a stand-off with the EU over its Syrian refugees. Now, turning a blind eye to the condition of these refugees amid the pandemic is not an option for Turkey or the international community, according to this analysis. In the UK, social distancing measures mean that many of the most vulnerable migrants are condemned to a form of imprisonment, if not a total disappearance from social life, according to this researcher.

Hundreds of thousands of Afghan migrants have been flowing home from hard-hit Iran in recent weeks — without having been tested for COVID-19, according to this report. Some 1.4 million of Gaza's 1.9 million residents are registered refugees, and they face a relatively high risk of contagion in one of the most densely populated places in the world, according to this analysis. In the US, undocumented workers are now at risk of missing out on public services meant to help weather the pandemic — even if they've been paying taxes for years, according to this report. Once the pandemic subsides, restrictive border policies — especially in countries with governments pursuing hard-line migration policies — may be hard to undo. However, policymakers may be forced to rethink how they view migrant workers, who play an essential role in the functioning of their economies.

Conclusion:

I would like to conclude that now it's time more important than ever to bear in mind that integration is an investment. As countries implement financial incentive programmes, some of the resources should be used to address key structural problems of the incorporation of migrants. Let's hope the pandemic will lead them to call for better protection of foreign-born workers – and value low-educated migrants as well as highly skilled ones as key contributors to the success and sustainability of their economies.

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CHAPTER-24

COVID19 - IMPACTS ON THE INDIAN FLORICULTURE, FRUITS AND VEGETABLES

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Abstract:

Covid arrived in India in the first week of March 2020. And this has had a huge impact on Indian agriculture. It seems that Covid 19 has had a major impact on fruits and vegetables in the Indian agricultural flower market. We can learn a lesson from this long term approach and we should consider it to increase our production for the benefit of flower, fruit and vegetable growers in India. India is an agricultural country. The number of farmers in India is increasing. It is mainly populated by floriculture, fruit farming and vegetables. The situation created by Covid 19 is very worrying. This research could be useful in tracking the extent to which Indian agriculture has suffered due to this situation. If such a crisis arises again, it could lead to efforts to get the people of India, who depend on agriculture for the most part, out of it.

Keywords: Covid19, Impacts on the Floriculture, Fruits and Vegetables.

Introduction:

The Covid epidemic came and changed the whole world. The whole world has been affected by the epidemic of covid-19. The economy has collapsed. There seems to be a change in the way of life in the world. One of these areas is agriculture. The most important area of human life. We, as economists, find it important to conduct research on how agriculture is coping with the crisis in a situation where all sectors of the economy are facing the Covid 19 epidemic. Agriculture is a subject related to human survival. We see most people in India working in the agricultural sector. It is also important to consider the relative impact of Covid 19 on the people who work in agriculture on 140 million households and their agriculture.

Background

The rabbinic season was at its height when the epidemic of Covid 19 began. The Covid 19 epidemic has been raging for more than 18 months since then. But the chaotic situation it has created has not yet been rectified.

Many issues need to be considered in the field of agriculture. Due to lack of labor in the agricultural sector, lack of means of transportation, lack of funds for biological needs, depression of people to invest in agricultural income, impact on food chain due to declining agricultural income, impact on flower cultivation in agriculture due to lack of any program. In this research paper, we are discussing the implications of the issues, as well as the laws enacted in this regard.

Flower planting -

Floriculture has become an important business in the field of agriculture after globalization. And a better way to earn more has emerged. The smallholder farmer looks to floriculture as a means of earning maximum income on a minimum area. According to IMARC, a market research company The Indian floriculture market was valued at Rs 18,870 crore. It was designed to reach the market by 2019 55,790 crore by 2025 including compound 19.8% annual growth rate between 2020-2025. But the cove came and the flower market collapsed. Lockdown started everywhere. There was no event anywhere; no religious places of worship were opened. This led to famine on the part of flower farmers. Flowers like Rose, Shevanta, Nishigandha, Gerbera, Marigold are grown in Indian agriculture but during the Covid period, the demand for these flowers abroad also declined and these flowers withered away. In this, flower growers in Gujarat, Haryana, Punjab, Madhya Pradesh and Maharashtra have suffered a lot due to the covid epidemic.

Lockdowns imposed to prevent the spread of the coronavirus pandemic have locked people in their homes, shut down many unneeded businesses, frustrated thousands of small and marginal farmers as their nine months of preparation and plans to grow a variety of flowers have failed. Floriculture farmers plan a variety of flower gardens depending on the number of events and the order of about 4,000 to 5,000 function halls. Generally in a year, 80 to 110 days are good days for seasonal flower business.

Many farmers turn to fruit, vegetable and flower orchard crops after the end of the farming season for food grains. The cost of growing orchards is 50,000 to 1 lakh million per acre in the open field, and those who raise flowers in about 1,200 polyhouses invest between 3 million and 4 million to grow orchids, carnations and roses.

Flower growers are facing difficulties as the state government has not paid the arrears of ₹ 30 crore to ₹ 40 crore in the last two years. Some farmers

said that when the coronavirus hit even harder, they were going round to government offices for arrears.

According to farmers, the demand for flowers has dropped so much that a bouquet of roses, which used to be sold for Rs 200, is now being sold for only Rs 70. Carnation prices have dropped by 33%. Last year, farmers shared a large number of tons of flowers.

Measures to improve the situation-

- 1. Immediate registration of florists
- 2. Registration PM Kisan Yojana.
- 3. To formulate guidelines for agriculture under SDRF / NDRF.
- 4. Give immediate input subsidy to flowers.
- 5. Lack of internal market.
- 6. Maintain existing infrastructure.
- 7. Compensation must be provided immediately.
- 8. Creating a source of bioenergy from perishable flowers.

Covid 19 Impact on Fruit Market

Fruit farming is an important factor in the economic development of India. This brings huge profits to the farmers of India. Fruits and leafy vegetables are cultivated in large quantities in India like flowers. India is a huge market for fruits. These fruits are sold in large quantities within India and we see a huge demand for Indian fruits outside India. The time when Covid 19 came was the time of the mango season. Its demand was greatly reduced and farmers suffered huge losses. Many of these fruits appear to be caused by Covid 19. India ranks first in production of banana (25.7%), papaya (43.6%) and mango (43.6%). 40.4%). Grapes, pomegranates, mangoes, bananas and oranges are the major sources of fruits exported from the country. However, the demand for Covid 19 seems to have declined.

Fruit Manufacturing Industry

Various companies and some factories are working to process fruits like Mango, Chikku, Fanas, Strawberry, Chinch and distribute them to the people. Demand for this specialty has grown significantly as a result of recent corporate scandals. Since there was no demand for these fruits, the question of what to do with these fruits was a big one for them. Currently, the fruit processing industry is slowly starting.

But its speed is very low. In 2019, the selling value of processed fruits and vegetables in the Indian packaged food market was US 23 232.2 million. But in 2020 it dropped from 232.2 to 200. This was a significant increase in

the selling price of this packaged food segment across the country since 2012. However, due to this covid, it has been shown to decrease.

Communication and Fruit Market

Covid came to India and this led to a ban on moving from one district to another and this has closed the transport facilities. As a result, there were not enough fruits and vegetables available in the market and the big question was how to bring fruits and who would do it. Due to the closure of the transport area due to covid, the fruit growers have to bear huge losses as the fruit is a perishable substance and it does not last forever. Outbreaks appear to be exacerbated during the Covid 19 epidemic.

Suggestions for Fruit Cultivation

- 1. Increase in government subsidy by government in fruit farming.
- 2. Cultivation of fruits using improved seeds.
- 3. Use new technologies to improve orchards without depression.
- 4. Fruits need to be researched to increase their shelf life by new processing.

Effects of Covid 19 on vegetable leaves.

Different vegetables are grown in India. Many different types of leafy vegetables are grown here because the Indian climate is conducive to growing a variety of leafy vegetables. But Covid 19 has also caused extensive damage to the area. In India, vegetables are grown in every state. Among these, both smallholder farmers and over-cultivated farmers are the major types of farmers.

When the harvesting of such fruits and vegetables as chilli and tomato was started, a sudden lockdown started which made it difficult to get approval and also caused severe damage to the crop. Due to non-availability of labor, these farmers suffered huge losses. As the government did not give any subsidy to such farmers, their financial condition became very bad.

The following figures show the decline in the supply of vegetables in the local market.

In states 1) Onion respectively

2) Potatoes 3) Tomatoes 4) Cauliflower

Uttar Pradesh -13.42 -40.28 -13.05, 28.93

West Bengal -40.30, 555.83 -7.02, 34.92

Maharashtra -81.53, -87.82 -79.86, -80.07

Delhi -52.81, 858.05 -43.60, -23.69

Haryana -11.80, -37.84 -12.02, 75.08

Gujarat -23.66, -48.31 -51.36, -51.19

Rajasthan -66.51, -69.09, -42.55, -34.85

The above figures show how much demand has been reduced due to Covid 19 in the vegetable sector but it has caused huge losses to the vegetable growers.

Assessment:

- 1. Problems like Covid 19 are always coming up. Even during the war riots, such crises have to face problems like Letdown. We need to be prepared for such situations.
- 2. Modern changes are needed in Indian agriculture.
- 3. It is necessary to increase the prevalence of Indian agriculture.

Resources used for research -

Primary and secondary sources have been used for this research. Farmers are interviewed in the primary source and international journals in the secondary source. Also website used.

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CHAPTER-25

BACKWARDNESS OF MUSLIMS AND IMPACT OF COVID-19 ON THEIR LIFESTYLE

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1. Introduction

This paper finds to report two important issues pertaining to problem of Muslims in India, backwardness among Indian Muslims and the requirement for a transformation in their attitude in the changing Socio- Economical- political context of the State. After freedom, even as the nation embarked on a definite track of growth and its myriad communities joined the movement to development, the Muslims have inclined to remain comparatively stagnant and weak.

On all possible factors – Socio- Economical- political – Educational Sacchar Committee found them lurching at the bottom with their situation being worse than that of SC & ST. Sacchar Committee did not, however, say anything fresh when it said Muslims were extremely lagging behind. It only confirmed what the hordes of Muslim researchers Moin Shakir, Wahiduddin Khan, Rafiq Zakaria, A.A Engineer, Mushirul Hasan, – M. Mujeeb, and others - had been saying for long about the Muslims who were progressively being marginalized and ghettoized in the sovereign India.

2. Religious Demographics in India

The religious information on India Census 2011 was released by GOI. on 25Aug. 2015. Hindus are 79.8% (96.63 crore) while Muslims are 14.23% (17.22crore) in Indian State. 1sttime, a "No religion" category was introduced in the census in2011. 28.7 lac. were classified as persons belonging to "no religion" in country in 2011census0.24% of countries populationof121crores. There are six major religions in Country which have been recognized "National Minority". Muslims, Christian, Sikh, Jains, Buddhists and Parsis. These religious group recognized as National

Minority status.

Table.1. Population trends for major religious groups in India (1951-2011)

Religious		Popul	ation(%))			
Groups	1951	1961	1971	1981	1991	2001	2011
Hinduism	84.1	83.44	82.72	82.31	81.52	80.56	79.70
	%	%	%	%	%	%	%
Islam	9.8%	10.79	11.20	11.74	12.60	13.42	14.22
		%	%	%	%	%	%
Christianity	2.4%	2.45%	2.61%	2.45%	2.31%	2.32%	2.31%
Sikhism	1.78	1.80%	1.88%	1.91%	1.91%	1.85%	1.73%
	%						
Buddhism	0.75	0.75%	0.72%	0.71%	0.71%	0.76%	0.71%
	%						
Jainism	0.47	0.47%	0.49%	0.48%	0.41%	0.42%	0.38%
	%						
Zoroastrianis	0.12	0.08%	0.08%	0.08%	0.07%	0.07%	n/a
m	%						
Otherreligion							
S	0.44	0.42%	0.40%	0.41%	0.42%	0.71%	0.9%
/Noreligio	%						
n							

3. Sacchar Committee Report

Sacchar Commission Report did was to put the extent of Muslims Financial distress in a perspective in an organized way and thus open the Pandora's Box in context of Muslim backwardness. The community leaders as well as Muslim well-wishers from other groups started nailing the government for its failure to uplift the sagging community from throes of marginalisation. Most of them demanded that if the government of the day was serious about capacitating the Muslims, it necessary to implement the recommendations of Sacchar report.

A recent article by peddlers of the Muslim victimhood narrative makes the point that the community has fallen further behind even the Scheduled Castes (SCs) in terms of social and economic status, especially in terms of educational attainment.

The article, by Christophe Jaffrlot and Kalirasan A, in *The Indian Express*, uses data from two NSSO in 2017-18 and 2011-12 to conclude that Muslims have fallen further behind in terms of educational attainment.

4. Educational Attainment of Muslims-

"The proportion of the youth who accomplished graduation — we call for it, "educational attainment" — among Muslims in 2017-18 is 14 % as against 18 % among the Dalits, 25 % among the Hindu OBCs, and 37 % among the Hindu upper castes. The gap between SCs and Muslims is 4 % in 2017-18. Six years earlier (2011-12), the SC youth were just 1% above than Muslims in educational attainment."

Let us take these information points as correct. The writers, however, don't ask themselves a simple question: why is it that an Educationally-backward and socially-ostracized Community of India, while a once-dominant minority, which ruled the nation. This Community is unable to rediscover its past & socio-economic major? One answer may be that the system affirmative action — reservations in educational institute & jobs — is all-pervasive to SCs and OBCs than for Muslims. But if the upper castes were doing quite good, without these caste reservations, one miracles, why descendants of former rulers, who were the ruled the nation, are unable to do the similar even after 72 years of the Partition.

The condition of Muslims is very bad. Educationally, socially and economically, Muslims are very backward. Muslims can be seen mostly in the garage, as a butcher, as a tailor, as a fruit seller. Majority of people make their living here. The history of Muslims has been very interesting. The Community that once ruled the entire country; he is alive today at the mercy of others. Muslims have suffered so much. They need help from their government.

Jaffrlot and Kalirasan want us to look in the wrong track for the answer: that the Muslim slippage in educational attainment is allied to political marginalisation. Jaffrlot and Kalirasan conclude, quoting from another studies, that "Muslims are being left out from educational mobility in India and other state while the SCs are getting integrated into it. More studies are required to link this disturbing method to the political marginalisation of Muslims Community.

An unexplored reason behind the Muslim slippage in terms of educational attainment is one that no one will state: self-marginalisation. If a community, for whatever reason, chooses to stand aloof from the society in which it draws its sustenance, it is unlikely to prosper. This is probably why SCs have progressed while Muslims have not.

Muslim history in independent India started with the community voting strongly for the Muslim League and Partition. That taint is what causes others to remain suspicious of their loyalties. Unfortunately, the allegedly secular parties, instead of mainstreaming Muslims by asking them to fight for economic benefits and equal rights, chose to woo them on the basis of religious identity and special and exclusive rights. They were deliberately kept apart from the mainstream in order to serve as vote-banks for assorted "secular parties" at the Centre or states.

The current jobs environment, where companies offer gigs rather than regular employment to youths, is actually very beneficial to Muslims who have never been great beneficiaries of reservations in high quality jobs. But even here, one is not sure that they value economic progress more than religious identity.

5. Literacy Status

Literacy and education are significant indicators in a society and play a dominant role inhumandevelopmenthatimpactsoverallsocio-economicdevelopmentmilieu. Highlevelofliteracy, thinking and education lead to better attainment of economic prosperity, health and nutritional status, economic growth, population control, empowerment of the weaker community as a whole. Also, higher literacy ratio increase development indicators consistently. Census of every country obtains information on literacy and economic status for every individual, as this is recognized as one of the most significant social and economic characteristics.

Table. 3. Literacy Rate in Comparison to other Religious Communities

Populati	Hind	Musli	Christi	Sik	Buddh	Jan	Othe	Tot
on	us	ms	an	hs	ist	is	rs	al
Male	60.79	62.42	76.79	71.3	77.88	87.	59.59	69.7
				1		85		7
Female	55.99	51.91	71.98	63.2	65.61	84.	41.39	55.9
				0		94		9
Total	63.32	57.29	74.36	67.5	71.85	86.	50.36	63.0
				2		44		8

The above table discloses the inter-religious disparities in literacy level of India. Situation of the Muslims is worse than that of all other religious group, they recorded lowest literacy rate among the religious community as only 57.29% of them are literate. Remain are illiterate. Literacy% of Muslims are not only less than the other religious group and national average literacy

level but also state Muslim average literacy level, where only 62.42% of males and 51.91% of females are literate, or in vice-versa they are the most illiterate religious group in India. The maximum literacy level is found among Jain (86.43%), while Christian accounted for 74.35% and Buddhist with 71.84% literacy level respectively. Literacy ratio of Muslim female is significantly very little in comparison to other religious Community.

6. Indian Muslims More Likely to Suffer in Well-Being-

Indian Muslim are more likely than the other religious groups to be suffering - that is to be highly adverse about their current life situation and their expectations for their life condition in 5 years. Muslims (62%), Hindus (66%), and other religious group (70%) are struggling, giving more middle-of-the-road responses when asked to rate their present life and their life as they anticipate it will be in next 5 years. Those Indians classified at the high end of the life evaluation scale as "thriving" make the smallest group, including 5% of Muslims, 10% of Hindus, and 14% of all others.

Gallup also requests Indians to rate their levels of experience comparative to several feelings and emotions one day before they took the survey. Indian Muslim fare worse than Hindus and other Indians in nearly all of these measures.

Muslims (70%) are less likely than Hindus (75%) and other Indians (84%) to say they felt treated with respect during the entire day before the survey. Muslims are also less likely than both groups to say that they felt well-rested, that they smiled or laughed a lot, or that they learned or did something interesting that day.

7. Impact of Covid-19 on their lifestyle -

Purpose of the study: This research is focused on examining the impact of Covid-19 on societal social cohesion. Furthermore, the role of Muslim communities in tackling the challenges has also been investigated in detail. Methodology: The discussed research is conducted by detailed analysis of the related literature. This paper is thus based upon the secondary data gathered from different sources including newspapers, articles published in books, reports from diverse non-governmental, journals, and governmental organizations. Main Findings: The biggest challenge for the globe at this crucial time is isolation and social distancing as it has impacted the world at a large level. Social interaction is vital for human existence, and its absence leads to stressed, anxious, and depressed life. Also, it hampers the economic growth of the state. Muslim communities have been afflicted with various difficulties in the context of their religious matters due to this

pandemic. They have even paused their major religious tasks like Pilgrimage, congregations, and Namaz-e-Jummah to prevent the people from deadly consequences of the pandemic.

8. Problems of Muslim Education:

Indian culture is distinct in nature where each ethnic group has the liberty to maintain their Religious identity. Muslim society of India is educationally backward in India. They are not taking care of their educational advancement by the advantage of constitutional provision. The problem of backwardness is a long term process. Muslims are far lagging behind than the other communities in terms of economically, socially, educationally as well as politically (Shazli and Asma, 2015). There are various reasons for Muslim being educationally backward which are - The anti–Muslim attitude taken by British before independence to curtail the educational and employment opportunities of the community has laid a drastic impact on their socio-economic condition (Khan and Butool, 2013). The Muslims are facing the same problem even today. This attitude towards Muslims has pushed them in more backwardness. Muslims are facing socio-economic poverty from past. Their vision is blurring towards education because majority of Muslim parents are illiterate, they are

Unaware of the importance of modern education. They live in large family size and give greater importance to early marriages (Rehman and Hoffler, 2010). There is absence of vocation education to improve their image to develop through education. There is negative attitude towards girls' education among Muslims. Due to hurdles from family they lose achieve something through education and thus the zeal to themselves do not have academic interest (GOI, 2012). If at all they are fortunate enough to go to a good school, they are often discouraged to go for higher education, especially overseas. There is often misconception regarding the —purity of girls if they have studied in Universities, or have travelled abroad. The most important reason is that there is difficulty in finding educated groom if the girl becomes highly educated. As identified Sachar Committee Muslim Settlements by that normally systematically deprived of access to infrastructure and public services like Problems of Muslim Education Indian culture is distinct in nature where each ethnic group has the liberty to maintain their Religious identity. Muslim society of India is educationally backward in India. They are not taking care of their educational advancement by the advantage of constitutional provision. The problem of backwardness is a long term process. Muslims are far lagging behind than the other communities in terms of economically, socially, educationally as well as politically (Shazli and Asma, 2015). There are various reasons for Muslim being educationally backward which are - The anti-Muslim attitude taken by British before independence to curtail the educational and employment opportunities of laid a drastic impact on their socio-economic community has condition (Khan and Butool, 2013). The Muslims are facing the same problem even today. This attitude towards Muslims has pushed them in more backwardness. Muslims are facing socio-economic poverty from past. Their vision is blurring towards education because majority of Muslim parents are illiterate, they are unaware of the importance of modern education. They live in large family size and give greater importance to early marriages (Rehman and Hoffler, 2010). There is absence of vocation education to improve their image to develop through education. There is negative attitude towards girls' education among Muslims. Due to hurdles from family they lose the zeal to achieve something through education and thus they themselves do not have academic interest (GOI, 2012). If at all they are fortunate enough to go to a good school, they are often discouraged to go for higher education, especially overseas. There is often misconception regarding the —purity of girls if they have studied in Universities, or have travelled abroad. The most important reason is that there is difficulty in finding educated groom if the girl becomes highly educated. As identified by Sachar Committee that normally Muslim Settlements are systematically deprived access to infrastructure and public services.

9. Conclusion

- 1. Poor attainment of School of Muslims.
- 2. Condition of Muslims worse than SC/ST
- 3. Due to lack of any kind of leadership at the national level, Muslims are very backward and no voice of any kind is being raised for them.
- 4. No leader exists to lead Muslims at the national level that is why Muslims are far behind in leadership as well as very backward in socio-economic and educational levels
- 5. The number of Muslims in the administration is very less, on the contrary, Muslims are seen in large numbers in self-employment such as garage, bakery, tailor, butcher, fruit sales etc.

10. Recommendation –

- 1. Taking social, economic and educational backwardness into consideration, some Muslim backward castes may be declared Most Backward Castes within OBCs and given a separate quota for reservation in services and educational organizations.
- 2. If a separate reservation for Muslim OBCs is not possible within the 27 per cent. reservation for OBCs may be categorised into three groups, that is, backward, most backward and extremely backward as suggested by the Commission on Social Justice.
- 3. The Non creamy-layer&creamy-layer criterion should be effectively followed in the reservation plan for OBCs; otherwise, the advantage of the reservation may not reach the genuine community.

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CHAPTER-26

IMPACT OF COVID-19 ON SERVICE SECTOR WITH SPECIAL REFERENCE TO LIBRARY AND INFORMATION SERVICES OF ACADEMIC LIBRARIES: A STUDY

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Abstract:

The COVID-19 pandemic has greatly impacted higher education, including academic libraries. This paper examines the shift from traditional methods to blended learning in academic libraries due to Covid-19 outbreak a year and a half ago. It explores the various significant roles academic libraries can play to support the current trends in online education and the various best practices libraries can follow by providing responsive library website services and appropriate use of social media platforms to popularize its services. The paper showcases the dynamism in library service delivery rendered by academic libraries during the Covid -19 pandemic times and the services provided to its users both traditional and digital. Thus, there are many key issues relating to impact of COVID-19 on library and information services discussed in this paper

The COVID-19 pandemic has necessitated a rapid leveraging of digital skills, platforms, expertise, and models of service delivery to continue providing exceptional and transformative experiences for the academic libraries. The initiatives discussed in this article include challenges before the academic libraries to cater to users' educational needs online, remote access services.

Keywords: COVID-19, Library Services, Pandemic, Digital Libraries, Reference Services, Remote Access, e-resources, Academic Libraries.

Introduction:

The year 2020 will be remembered as the year of the novel coronavirus (COVID-19). COVID-19 spread throughout the whole world and emerged into a pandemic. Around the world, hundreds of thousands of people died from the disease, schools and businesses shut their doors, wearing masks in public places became necessary, and unemployment soared. Like other sectors this has affected service sectors too. One of the service sectors include academic libraries which also faced a lot of challenges to serve their users. Everyone and everything changed in ways large and small, and academic libraries were no exception. This study measures changes in use of library resources during time frames of COVID-19 closures at academic libraries.

Lockdown due to COVID-19 hadposed a challenge in front of the academic libraries due to work from home policy. The novel coronavirus (COVID-19) disease presented unique challenges to all the stakeholders of education system. The sudden and unexpected outbreak of the virus forced the library professionals, to ascertain ways of working in a rapid time frame like shifting to digital platform wherever possible and to provide adequate remote services to the users. The study highlights the significant initiatives taken by the academic libraries which can be followed by others to meet the post lockdown needs.

Need and Importance of the Study

As discussed above, COVID-19 pandemic has impacted all the sector extensively and academic libraries were no option to the situation. The restrictions imposed by the Government of India in order to curtail the number of rising cases in the country immensely impacted the academic libraries and the way they served their users. In addition to this pandemic, due to work from home policies and gravity of cases it was very difficult for the academic libraries to serve their users as situations were unpredictable. Thus, all these factors affected academic library services too. But in order to understand how different types of academic libraries tried their best to face the issue, researcher strongly felt the need to study the impact of the pandemic on library and information services and specifically academic libraries which comes under service sector.

Objective of the Study

- 1. To study overall impact of Covid-19 pandemic on academic libraries.
- 2. To study the facilities and services provided to the users and the challenges faced during the period.
- 3. Preventive measures taken for safety of users and staff.

Research Methodology

While studying as well as analyzing the topic, researcher used both sources of data collection i.e. primary and secondary data sources. The secondary data has been collected from books, articles in journals, etc. whereas primary data has been collected from librarians, library users i.e., students and staff. Researcher used interview method with the help of phone survey and personal interaction to gather primary data from these sample respondents. Researcher has selected these sample respondents from Pune and Nasik districts. While selecting libraries, researcher has selected sample academic libraries of various streams. Considering the spread of disease in Maharashtra, it was not possible to do extensive fieldwork, with a wider and a larger sample. Hence, a small sample size was chosen. A purposive sampling technique was employed to ensure that all types of academic libraries are covered to get a broader and detailed view on the topic.

Findings of the Study: Initiative taken by academic libraries in response to the pandemic to serve its users:

After detailed study it was found that majority of the academic libraries have provided a one stop solution by making available all the useful resources in e-format to its users through remote access and also precautions and measures were taken for physical visits in library.

Important findings of the study were as follows:

1. Remote access to resources subscribed by the academic libraries: The main objective of any academic library is to provide information and services related to its main and allied subjects to its users to support quality teaching, learning and research process. It was observed that majority of the libraries were trying hard to provide access to its subscribed e-resources i.e books, journals, audio-visual material, etc. that proved to be useful to its users through remote access facility. Libraries have displayed and made available to users a step-by-step guide on remote login to get access to the licenced e-resources. In some academic libraries users had to authenticate using their institutional e-mail Id and password whereas in some academic libraries resources could be accessed using Common ID and password that was provided by service provider of eresources during COVID-19 crisis. Initially this access was limited till the first lockdown. But gradually as per necessity in the higher affected areas access was extended so that students don't suffer and that their learning is not hampered.

- 2. Access to free e-resources: During the pandemic, researcher observed that majority of academic librarians faced the challenge of giving access to books that are actually available in the library as due to lockdown users could not physically visit to the library. In response to this situation some publishers provided expanded access to e-resources that are not only subscribed but also access to additional materials than subscribed by libraries including e-books, e-journals, e-magazines, e-databases, etc. for a limited period during this pandemic.
- 3. Virtual Services on Library Portal: It is observed that majority of the academic Libraries have highlighted the links of the subscribed, free and expanded resources on their portal to facilitate visibility of these options available for users. Librarians opined that this has enhanced to a majority extent the possibility of users vising library portal frequently and availing the library virtual services as information related to syllabus and questions papers were also available for reference. A majority of Libraries experienced and expressed a sense of satisfaction as this was the most sought out option by the users to satisfy their academic and informational needs as users were visiting the library portal frequently.
- 4. **Open Access Resources:** There was a huge crunch of finance during the pandemic period and procuring resources became difficult. Librarians opined that open access resources were of a great help as there are many scholarly free resources available. Some of them are:
 - National Digital Library of India (NDLI) This is an initiative of IIT Kharagpur in which quality content in available from PG to UG and its services are open to all. NDLI is a digital repository of a vast amount of academic content in different formats and provides interface support for leading Indian languages for all academic levels, including researchers and lifelong learners, all disciplines, all popular form of access devices and differently-abled learners. Filtered and federated searching is employed to facilitate focused searching so that learners can find the right resource with least effort and in minimum NDLI provides user group-specific services Examination Preparatory for School and College students and job aspirants. Students can get benefited by visiting the site and get to access, free of cost, Video lectures, Web courses, Notes, Questions, Solutions, etc., on various subject areas they are studying, from authoritative sources to continue their study effectively during this difficult situation arising out of suspension of classes and closure of

- libraries due to COVID-19 Lockdown. During pandemic NDLI resources have proved to be boon to all users.
- NPTEL:The National Programme on Technology Enhanced Learning (NPTEL)is the largest online repository in the world of courses in engineering, basic sciences and selected humanities and social sciences subjects. The YouTube channel for NPTEL is the most subscribed educational channel with 1 billion views and 42+ lakhs subscribers. It is the most accessed library of peer-reviewed educational content in the world.
- e-PG Pathshala: e-PG Pathshala is an initiative of the MHRD under its National Mission on Education through ICT (NME-ICT) being executed by the UGC. The content and its quality being the key component of education system, high quality, curriculum-based, interactive e-content in 70 subjects across all disciplines of social sciences, arts, fine arts and humanities, natural & mathematical sciences, linguistics and languages have been developed by the subject experts working in Indian universities and other R & D institutes across the country.
- Open Access Library (OALib): OALib is currently hosting links and metadata to more than 5,697,256 open access articles covering a wide range of academic disciplines. All full text articles from users search results are free to download.
- Open Textbook Library: The Open Textbook Library was started so
 that faculty could find open textbooks in one place. More technically,
 the Open Textbook Library is a comprehensive referatory that points
 to open textbooks by a variety of authors and publishers.
- Shodhganga: "Shodhganga" is the name coined to denote digital repository of Indian Electronic Theses and Dissertations set-up by the INFLIBNET Centre. Shodhganga is a digital repository of around 329500 theses and dissertations for research students to deposit their Ph.D. theses and make it available to the entire scholarly community in open access.
- DOAJ and DOAB: DOAJ (Directory of Open Access Journals) is a community-curated online directory that indexes and provides access to high quality, open access, peer-reviewed journals. All DOAJ services are free of charge.
 - DOAB (Directory of Open Access Books)is a community-driven discovery service that indexes and provides access to scholarly, peer-

reviewed open access books and helps users to find trusted open access book publishers. All DOAB services are free of charge.

- 5. Access to print materials: It was found that during the lockdown academic libraries made their WEB OPAC (Online Public Access Catalogue) available to users through library portal so that users could access the titles and put a requisition for the books they wanted to issue. Special efforts were made to make the titles available to users to satisfy their informational needs by taking necessary precautions in libraries.
- 6. **Penalty and Fines:** Researcher found that many academic libraries extended due dates for all types of reading material issued to their users from time to time considering the gravity of cases in each area. Majority of the libraries renewed books issued prior to lockdown to avoid penalty to users especially students. Strategic call was taken considering situations as per the respective academic libraries.
- 7. Personal Assistance from Library Professionals: Librarians with their expertise, knowledge and techniques of where to look up and how to find out information for given query can help the users in their search for information by extending personal help and assistance. Researcher observed that during pandemic academic library professionals have contributed their best to provide information sources and quality content to their users by answering queries through e-mails, messages, personal calls i.e. the best possible way they could provide the right content to the right user. Libraries have tried their best to be in forefront and ensure that the learning is not stopped. This really required a motivation, skills and an urge that inspite of all odds necessary help will be provided to users.
- 8. **Online Events and Webinars:** Library professionals organised training programmes to make users aware of the variety of e-resources that are available for use. For this purpose, it is observed that library professionals took a lot of effort to organise webinars for optimum utilisation of available resources through remote access to aid in teaching learning process.
- 9. **Preventive measures and Guidelines by Academic libraries:** It is observed that all the academic libraries followed precautions and safety measures to fight the pandemic. Following are the preventive measures
 - Maintaining social distance and Compulsory use of mask and sanitizers;
 - Limiting users in reading room, circulation counter as well as stacking areas;

- Frequently cleaning the libraries including computers, surface like door knobs, switches and railings, etc. Register was maintained for the same.
- Keeping books aside at least for two days after the transactions on circulation counter.
- Paperless work was followed in majority of libraries wherever necessary.

Suggestions

It is observed by the researcher that academic libraries left no stone unturned to provide effective services to its users. But there were challenges in using these e-resources like lack of awareness about the use of electronic equipment; access to internet in some areas may not be easy or widespread and proper orientation of users was not done in some cases. So necessary steps should be taken to orient the library professionals in particular regarding the latest trends and technologies as well as users in general. This is an urgent need as libraries henceforth will have to provide services not only traditionally but also in virtual mode. These steps together will have the potential to overcome challenges faced. It is also found that academic libraries should focus on acquiring quality e-content for the benefit of users. Last but not the least marketing of all types of services and facilities should be done in an effective manner so that users are attracted to the library and feel confident that their library is always the best place for their academic and informational needs. This will indirectly give immense satisfaction to the library professionals that they have provided right information to the right user at the right time.

Conclusion

Academic libraries have played and are still playing a vital role in online learning education system. Most of the academic libraries are dedicated to supporting higher education and research and they justify their investment in e-resources to the academic community they serve. Advance in information and communication technology, sophisticated search engines, and affordable cost, large storage of digital content are the other reasons to implement a digital library in modern education. Despite the uncertain challenges faced by the academic libraries during the COVID-19 pandemic, new best practices and innovative ways of approaching services have emerged. This positive outlook will always serve as a key to success of the library and information science profession in future, especially the academic libraries largely depend on how best they can make use of available information technology in

performing their tasks and achieve productivity by attracting users to the library by effectively marketing their services in order to prove their existence. The roles of library professionals are also changing in the digital library environment and this pandemic posed them the same challenge to adapt to the technology and provide services. There is a specific role for academic libraries now to play in matching the user with correct information source. Thus, it is concluded that academic libraries have strived hard and are still continuing to do so to prove their existence as it is rightly said that "Librarians don't know everything; they just know how to find out everything".

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CHAPTER-27

EPIDEMICS, CORONA AND LITERARY BEHAVIOR

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Preface

Corona has such a profound effect on the human race not only in India but all over the world. The corona affects all the elements that are related to human begin. If you think about India From 20th March 2020 till today we are living in the shadow of Corona. The habit of living carefree life at the beginning of the fall Corona, didn't like the restriction, but later on, we accepted this life. Before Corona we have a history of dealing with these health problems. If you think of the 21st-century world facing a health crisis, the same thing applies to the Ebola virus in the year 2014, SARS in the year 2012, MERS in the year 2012. The impact of Ebola was more than powerful of Corona. He destroyed many cities. Due to this situation, it's hard for people to live, faced economic crisis, still we struggled as a human being.

Many countries began to lockdown, the Corona outbreak spread around the world. At the beginning Public curfew was announced after that lockdown was declared like Denomination. We neglected the rules of WHO and are busy with Indian Visitors. Due to political developments in our country is to late declare a lockdown. Onwards corona crossed all limits we were interested in Temperature, BCG vaccine, and cow urine. We did hardest lockdown allover but we sat in rows of other countries.

Even today we are going through a situation where no one can predict what will happen next. We stayed in closed rooms without contact with others but our life occupied with corona, lockdown, social distance, curfew, quarantine, home quarantine, institutional quarantine, sanitization, swab, mask, RTPCR test, from home, positive, negative, variant, delta, delta plus, and omicron. We are following the lockdown to control the corona infection. In such situations, art and literature are giving to us to get rid of loneliness. Trying to take a little comfort away from reality, so we became friends with literature again. During this period, growing demand for world crisis-related books.

Epidemics and Literary Behavior

If you think about literature almost all over the world came depiction of an epidemic. Which has to be mentioned with the special reference British writer Daniel Defoe's, A Journal of The Plague Year, written in the year 1722. "In the book that are like a diary, the writer says how to face problems with patience's. In this book Defoe detailed informed about the plague which spread in Britain's capital London in the year 1665". The book presents the history of a health crisis caused by a plague, this is similar situation like today's corona situation.

Dr. Girish More reviewed a novel based on virus they introduce the American writer Dean Koontz's - Eye of Darkness, Michel Crichton's - The Andromeda Stain, Jack London's – The Scarlet Plague, Stephan's King's – The Stand. Spanish flue was came in 1918 and changed the picture of all world. In this health crisis there are 5 core people demise. British writer Catharine En Porter wrote about the topic in her novel Pale Horse, Pale Rider In the year 1939. Margaret Atwood's novel The Year of the Flood was published same in the year 2009. In this novel, imagined such a world has get exhausted same health crisis. Margaret described health crisis like flood without water and people swim on the air and burns the cities. And also describe the loneliness of people who came out from this type's crisis. The character Tobi who is Gardener in this novel she thinks looking up at the sky "in this world how many people's are lived like me, but they are friends or enemies of each other. There is one another character who is dancer named by Ren, due to some health crisis Ran was quarantine, with the help of customer she get out safely, she wrote her name again and again at home. In the year 2018 American Writer Ling Maa, Originally from China wrote a novel Severance the story of migrated people from other countries in America. Story express the imagined health crisis 'Shane Fever', Shane Fever was spread in the year 2011, in New-York city in which problem there are only 9 people survive. Today's situation is different from novel but Ling Maa Describe how society was changed in world health crisis and challenge of standing society. There are lots of novel on First World War. There are lots of similarities in literature and today's situation, if you think about Marathi Literature, there are no more writing in Marathi, some expectations of corona literature.

Epidemics and Literary Behavior of Marathi Literature

Due to Social issues, family problems and Independence period there are no more writing about Epidemics in Marathi literature. There is no artwork in Marathi literature on a major epidemic like plague this is the

limitations of Marathi. Health crisis expect plague which is doesn't count in epidemics like Decay, leucoderma was came in literature in detailed. Such as kodachi mulagi (Story) – V. V. Bokil, Ras (Autobiography) - Suma Karandikar etc. There are one most important story of Annabhau Sathe's Mariaaicha Gada. This is an important story in Marathi which is explain the attitude of people towards epidemics. With a few respectable exceptions, it is found that the production of literature on epidemic diseases has decreased in Marathi literature. It has to be said that Corona filled in the gaps later.

Corona and Literary Behavior of Marathi Literature

During the period of lockdown, many activities are started online. There are so many activities have passed through Facebook live, like mukt sahity patrika, ulgulan sahityik chalval, marathi sahitysurshti, manmsuji. The whole world absorbed the thoughts of thinkers using the medialike Zoom, Google Meet, Webex meet, Microsoft Team etc. Science, knowledge and literature was experienced through Zoom and Telegram. Even today experienced. Increased the use of Whats app, Instagram, Facebook, E cure and also looking a new way.technology reached at rural area, India's last 1.5 years data of mobile user was shocking.

The experience of lifestyle in lockdown is written in literature like corona diary (Lalit) – Sashikala Upadhye, corona dairy – Nila Satynarayan, Lockdown (Novel) – Dnyaneshwar Jadhavar, Quarantine (Novel) – Prof. Anand Ballal, Jag thambat tenvha,,,, Lockdown kalatil nondi (dairy) – Gauri Kanetkar, Aswast vartamanach swagat (poem collection) – Kalyan Kadam, koronachya kavita (editorial) – Shivaji Gavade, pandemic (novel) – Jaya Mishra, corona nantarche jag (Edited) – Prakash Kumbhar. The concept of corona and post-corona literature is being explored by contracting the production of corona and corona literature. The corona: bhayaprad bhaykampit itihas – Vijaykumar Bhavari, corona n karoti – Yogdas, corona sobat jagatana – Dr. Dhananjay Kelkar and Dr. Samir Jog, coronachya Krushn Chayet, - Mrudula Bele, corona chakravyuh – Dr. Avinash Bhondave, corona aani manavi vyavahar – Yuvraj Mote, texts were written on the spiritual treatment of the coronavirus, on the spiritual level of corona fear, when examining the connection between corona and literature.

There are three important novels in Marathi, lockdown – Dr. Shrikant Patil, lockdown – Dnyaneshwar Jadhavar and quarantine – Anand Ballal, Dr. Shrikant patil Wrote first novel about corona in Marathi, in this novel they told about story of young protagonist, he stay positive and fighting against negativity, after the reading of this novel readers get motivation against the

negativity. There are 23 chapters and 264 pages in Dnyaneshwar Jadhavar's - lockdown, in this novel 47 years old 'Sandesh Shinde' is the protagonist of the story and he is an engineer by profession, he explains the situations which is created from corona. Here one another character is taking an important role who is Sandesh's wife Swati, there are thousands of families are destroyed in this situation this is a little bit story of collapsed family. The protagonist Anand went to Mumbai in search of Bread in the Novella quarantine written by Anand Ballal. Anand is the youth's leader of who came in Mumbai from rural area in search of bread, and how they are faces the problems in search of bread. Due to civilization and industrialization cities, the story represent the role of Anand and those who are developed the cities on those hard work and sweat. In a real sense, the sad side of the city has been brought to the fore. Life in valley of villagers so moves mind. From this, a different side of Mumbai metropolis has come before us. In addition to these three novels, poetry was writing relativelylush, this should be accepted.

Considering the level of narrative literature, wrote more poetry than stories, novels, and plays. There are some special reasons behind it. It must have been easy to build a life of impermanence in poetry, and the short period required for creation must have been the reason more poetry was written during this period. Bodhi Natya Parishad has started Bodhi Kalarang YouTube Channel. On this channel corona poetic convention was held in this convention Dr. Anand Ingale, Kavita Morvankar, Vishwas Joshi, Sanjay Chaudhari, Premanand Gajvi, and Mahesh Keluskar presenthis poems. Poems represents the the life experience of the lockdown period was worded.

Due to corona once again we experienced instability of life. Life began to redefine. Even don't know when good luck was changed into bad luck. The doors were closed forever for guests, people started running away from coughing. We are suffering from under the fear about death because of there in no solution. We have experienced empty rods from widows cause of we are helpless, settle down. Fear about death and instability of human mind was worded in poetic convention. With the poems presented in poetic convention and 114 poems about corona edited by Shivaji Gavade as a coronachya kavita represent the instability of human life. Examples of some poems are as follows.

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The poem jantu by Shivaji Gavade was reminds poem of B. S. Mardhekar's mungi about the bloodshed situation in II world war. People have expressed advantage of alone life, even today, two hundred years have passed, but life has not returned to normal one virus was created a panic situation. We believed many rumors, like lighting lamp. Even we saw situation after the death of relatives no one can come for funeral but other hand there is different situation Arun Jangam and his family who did the funeral on 800 dead bodies. Funerals of Dr. Ramakant Joshi who died in corona. Providers of ICU bed for covid hospital. These Epidemics proved god in man.

Conclusion:

- Due to corona words are came in Marathi literature like, lockdown, social distancing, curfew, quarantine, home quarantine, institutional quarantine, sanitization, swab, mask, work from home, positive, negative etc.
- 2. The picture of world epidemics was present in literature.
- 3. In this period use of social media is increased.
- 4. So much importance of technology is increased and also use increased.
- 5. Not yet there is no drama came in Marathi literature on corona lifestyle.
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CHAPTER-28

CHALLENGES OF GROWTH OF EMPLOYMENT IN COVID-19

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Abstract:

The serious problem the country is facing today is the unemployment, as the planners have been much concerned about this COVID-19 pandemic and in each plan the emphasis has been put forward to remove unemployment by increasing the growth rate of the Indian economy. Most of the planners argue that a higher growth rate can clear the backlog of unemployment and provide employment to the people. The first disappointment in the November data is that the labour participation rate (LPR) has slipped. It fell from 40.41 per cent in October to 40.15 per cent in November. This is the second consecutive month of a fall in the LPR. This makes it a significant fall in the LPR compared to average changes seen in other months if we exclude the months of economic shock such as the lockdown. This is what had happened after the recovery from the first wave of the Covid-19 pandemic. LPR crashed from nearly 43 per cent before the first wave of Covid-19 to about 36 per cent. It recovered quickly to 41 per cent and then lost steam. Then, it started sliding slowly to hover just above 40 per cent before the second wave dragged it below 40 per cent during the quarter ended June 2021. The two pandemic shocks have lowered the LPR structurally. And, the declining trend has continued at the lowered levels. India now has an LPR which is close to 40 per cent compared to about 43 per cent before the pandemic. India's LPR is much lower than global levels. According to the World Bank, the modeled ILO estimate for the world in 2020 was 58.6 per cent. This can be challenge before cover the COVID-19 pandemic and increase to employment rate in India.

Keywords: COVID-19, Economic Development, Employment, Government Policy.

Introduction:

Employment is the basic key in any Economy. Indian Economy is a high pressure population economy, due to some economics crisis economic growth were fluctuated, recession in infrastructure, productive sector, low growth of IT sector, increases in industrialization, unskilled labour, low rate of investment, and useless government policy, the rate of unemployment is become going to higher in COVID-19 pandemic. Before COVID-19 the rate of unemployment is 7%, which is increased by 27% after COVID-19 pandemic. Some of the rate of unemployment was decreased from 8.3% to 6.9% in sept. 2021, this was caused by relaxation in lockdown. The rate of labour responses is increase by 40.7% from 40.5% and most of important factor is that employment rate increased. The COVID-19 pandemic has triggered one of the worst jobs crises since the great depression.

The first disappointment in the November data is that the labour participation rate (LPR) has slipped. It fell from 40.41 per cent in October to 40.15 per cent in November. This is the second consecutive month of a fall in the LPR. Cumulatively, the LPR has fallen by 0.51 percentage points over October and November 2021. This makes it a significant fall in the LPR compared to average changes seen in other months if we exclude the months of economic shock such as the lockdown.

The fall of October and November seems to suggest that the recovery in the LPR from its recent drop to 39.6 per cent in June 2021 following the second wave of the Covid-19 pandemic has run out of steam. And, a secular decline may set in again. This is what had happened after the recovery from the first wave of the Covid-19 pandemic. LPR crashed from nearly 43 per cent before the first wave of Covid-19 to about 36 per cent. It recovered quickly to 41 per cent and then lost steam. Then, it started sliding slowly to hover just above 40 per cent before the second wave dragged it below 40 per cent during the quarter ended June 2021. The LPR recovered steadily in the second quarter of the fiscal to reach 40.7 per cent by September 2021. But then it slid back to 40.4 per cent in October and then to 40.2 per cent in November.

It's a known fact that how COVID-19 pandemic has incapacitated the global labor market and governments around the globe. However, they're not thinking about how they're going to outfit such mass unemployment. However, they're not thinking about how they're going to outfit such mass unemployment.

Objectives of the Study:

This paper aims to study the effects of COVID-19 on employment rate in India which is following-

- 1. To study the problems of COVID-19 pandemic on Employment.
- 2. To analysis the employment situation in COVID-19 pandemic in India. Hence, the study tries to reveal the effects of the COVID-19 pandemic on unemployment.

Methodology:

The present research paper is a literature-based study investigating the current issue. Parallelly we also relied on secondary data from various books, journals, and authentic websites etc.

Why Unemployment is increased:

Employment rate is depends on the rate of investment, organizational skill, innovation in productive sector and government policy. However, unemployment is increased by disputing the situation of economy.

- 1. Lower investments in road building have been growing steadily, which is affecting on employment rate.
- 2. The labour participate rate & Indian economy relation were structural and its effect on data of employment because of the working force of labour is increasing day by day in India.
- A somewhat less likely reason is that it is possible that there was some acceleration in employment under the Mahatma Gandhi National Rural Guarantee Scheme (MGNREGS), which not possible to built in COVID-19.
- 4. Rural India also saw a substantial increase less amount in employment in manufacturing industries.

Due to these reason unemployment of rural economy was increased. Therefore agriculture wage and employment are going to fail to access the growth in employment.

The two pandemic shocks have lowered the LPR structurally. And, the declining trend has continued at the lowered levels. India now has an LPR which is close to 40 per cent compared to about 43 per cent before the pandemic.

India's LPR is much lower than global levels. According to the World Bank, the modeled ILO estimate for the world in 2020 was 58.6 per cent. The same model places India's LPR at 46 per cent. India is a large country and its low LPR drags down the world LPR as well. Implicitly, most other countries have a much higher LPR than the world average. According to the World

Bank's modelled ILO estimates, there are only 17 countries worse than India on LPR. Most of these are middle-eastern countries. These are countries such as Jordan, Yemen, Algeria, Iraq, Iran, Egypt, Syria, Senegal and Lebanon. Some of these countries are oil-rich and others are unfortunately mired in civil strife. India neither has the privileges of oil-rich countries nor the civil disturbances that could keep the LPR low. Yet, it suffers an LPR that is as low as seen in these countries.

CMIE's definition of employment and therefore of LPR is more stringent than what is recommended by the ILO. This definition informs that the LPR in India is much worse than what the international comparisons tell us. It is therefore a matter of greater concern than illustrated by an international comparison. Worse still, the LPR has been falling. The data for October and November tell us that it continues to fall even after the recent shocks that shaved off several percentage points off the LPR.

The second disappointment in the November data is also related to a structural damage in the trend seen in the employment data. Employment is falling in urban areas at a faster pace than in rural areas. As a result, the share of urban employment has been falling. During 2016-17 through 2018-19, urban employment accounted for 32 per cent of total employment in India. In 2019-20, the year just before the pandemic struck India, the share of urban employment dropped to 31.6 per cent. In 2020-21, it fell to 31.3 per cent. In November 2021, its share fell further to 31.2 per cent. In the first half of 2021-22, the share of urban employment was down to 31 per cent. There was an improvement in October to 31.5 per cent, but the rate has slid back to 31.2 per cent in November 2021, indicating continuing weakness in urban jobs. Urban jobs arguably provide better wages and have a greater share of what are called the organized sectors. Their decline implies a decline in the overall quality of jobs in India. In November 2021, while India generated 1.4 million additional jobs, its urban regions saw employment fall by 0.9 million. This was compensated by a 2.3 million increase in rural jobs.

A third and related disappointment in the November employment data is the fall in salaried jobs and a fall in the count of entrepreneurs. Salaried jobs fell by 6.8 million. Entrepreneurs declined by 3.5 million. These were compensated by an 11.2 million increase in employment among daily wage labour and small traders. This again points to deterioration in the quality of employment. Salaried jobs, at 77.2 million, were 9.7 per cent lower in November 2021 than they were in November 2019. of all the disappointments

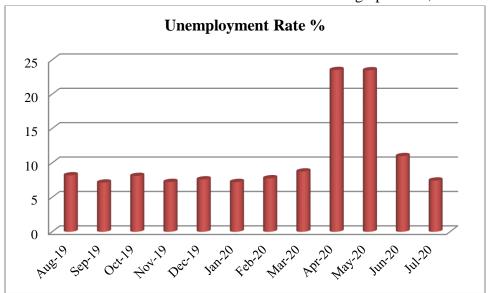
in the employment data, the continuing fall in the LPR should be considered as the most worrisome.

Table 1. Unemployment rate of India July, 2019- June 2020

SN	Month	Unemployment Rate %		
		India	Urban	Rural
1	Aug-19	8.19	9.71	7.48
2	Sep-19	7.14	9.58	5.99
3	Oct-19	8.1	8.27	8.02
4	Nov-19	7.23	8.88	6.45
5	Dec-19	7.6	9.02	6.93
6	Jan-20	7.22	9.7	6.06
7	Feb-20	7.76	8.65	7.34
8	Mar-20	8.75	9.41	8.44
9	Apr-20	23.52	24.95	22.89
10	May-20	23.48	25.79	22.48
11	Jun-20	10.99	12.02	10.52
12	Jul-20	7.43	9.15	6.66

Source: Centre for Monitoring Indian Economy Pvt. Ltd.

The table no. 1 is reflecting that the rate of employment from Aug. 2019 to July 2020, which is increased in higher amount as compare to last year. The table shows that also difference between rural and urban unemployment rate, which rural area less than urban area. Also shown in the graph no. 1,



India's unemployment rate dropped to 11 % in June 2020 from a record peak of 23.5 % in May-April 2020, when several companies resumed operations of Lockdown due to second wave COVID-19. The unemployment rate in urban areas fell to 12.0 % from 25.8 %, while in rural areas it was declined to 10.5 % from 22.5 %. The Report of CMIE (Centre for Monitoring Indian Economy) says unemployment rate in India jumped to 29% since the country went into lockdown from March 2020.

Conclusion:

The era of COVID-19 pandemic, every economy worst and they face the important issue of unemployment. Due to some economics crisis economic growth were fluctuated, recession in infrastructure, productive sector, low growth of IT sector, increases in industrialization, unskilled labour, low rate of investment, and useless government policy, the rate of unemployment is become going to higher in COVID-19 pandemic. India is a developing country, moving on the path of Progression. It is necessary, in this process that available resources should be used to the optimal. Due to these reason unemployment of rural economy was increased. Therefore agriculture wage and employment are going to fail to access the growth in employment. The two pandemic shocks have lowered the labour participation rate structurally. And, the declining trend has continued at the lowered levels. India now has a labour participation rate which is close to 40 per cent compared to about 43 per cent before the pandemic. However, this is challenged to growth in employment ratio after the COVID-19 pandemic. The government of India has been tried to increase the employment rate after the second wave of this pandemic.

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CHAPTER-29

THE IMPACT OF COVID 19 PANDEMIC ON EDUCATION

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Abstract:

The year 2020 has been striking by the surfacing of coronavirus ailment 2019(COVID-19). This virus has rapidly spread many countries andhas seized the lives of millions of people all over the world. There have been lot of research going on over the impact of this pandemic on the lives of people and various sectors such as economy, education, literature, business, industry and so on. Albert Einstein has rightly pointed out that, 'Education is not the learning of facts, but the training of the mind to think'. If you compare this quote with today's scenario the most important aspect of life getting affected during this pandemic situation is the 'training of the mind to think'. Covid 19 has introduced us to many new concepts such as 'Lockdown', 'social distancing', masks and so on. The place of offline education mode shifted to online education which has given birth to heap of challenges for governments, students, teachers and parents too. The large communication gap between students and teachers is the outcome of online education. Face to face interaction, reading teaching learning feedback on student's faces has become past now. The first aspect getting affected due to online education system is creativity. The present paper focuses on the impact of covid 19 pandemic on education from the point of view of students and teachers.

Keywords: impact, covid-19, education, learning.

Introduction:

The year 2020 has been striking by the surfacing of corona-virus ailment 2019 (COVID-19). This virus has rapidly spread many countries and has seized the lives of millions of people all over the world. There have been lot of research going on over the impact of this pandemic on the lives of people and various sectors such as economy, education, literature, business, industry and so on. Albert Einstein has rightly pointed out that, 'Education is not the learning of facts, but the training of the mind to think'. If you compare this quote with today's scenario the most important aspect of life getting

affected during this pandemic situation is the 'training of the mind to think'. Covid 19 has introduced us to many new concepts such as 'Lockdown', 'social distancing', masks and so on. The place of offline education mode shifted to online education which has given birth to heap of challenges for governments, students, teachers and parents too.

Student-teacher relationship has been getting badly affected during this covid 19 pandemic. The large communication gap between students and teachers is the outcome of online education. Face to face interaction, reading teaching learning feedback on student's faces has become past now. The first aspect getting affected due to online education system is creativity.

Creativity:

A teacher plays a crucial role in generating curiosity among students. Generating curiosity, identifying interest's areas of students, finding problems, innovative alternatives to solve problems these things cannot be achieved solely through online teaching learning mode of education. Online education gives ample of opportunities to escape from learning as compare to offline education. Creativity is the first step to reach to innovation. Innovation plays a role of backbone in any country's development and future plans. Classroom offline teaching learning helps to improve critical and creative thinking of students. This is the one side of the coin but the other side of the same coin tells us a different story where engagement with creativity helping people to bring a smile on the faces of people and keeps them busy in some creative and constructive contribution. Further we offer how engaging in creativity can serve to gather energy and will power to fight against the offputting effects of existing through the pandemic.

Stress and Stress Management:

Stress is the inevitable and inseparable part of human life. But during Covid 19 the ratio of stress level has been increased. The uncertainty of life is one such factor that has given rise to stress level of people. The stress level of students and teachers is also increased during this Covid 19. During online education and examination pattern many students has been facing network connectivity issues, lack of ICT tools, lack of in-depth knowledge, lack of understanding created confusion among students and given birth to stress. Ultimately, the need of stress management, stress release activities increased. Covid-19 situation has been impacting students learning habits, patience level, mental health, self- confidence, personal relations loneliness and so on. All these aspects have been leaving huge impact on the human psyche. We all know the well known quote 'man is a social animal' and this is an evidence of

the fact that human being needs support of their dear and near ones in their life and exactly this thing is taken out from their life due to 'social distancing' during the Covid-19 pandemic Every individual seeks for a support system from which they gather inspiration, energy to achieve desired goals but the strict demands of Covid 19 has been affecting the social life of people.

Unemployment:

The employment sector has been severely getting affected during the Covid-19. The country like India has been undergoing through this problem since many years but Covid-19 has worsened the condition more. Earlier new candidates were in search of employment but today those who were working they have also lost their jobs and increased the ratio of unemployment in India and all over the world also. Students were managing their education expenses through part time job now facing difficulties in managing their basic needs. The transition of offline to online mode curtailed the man power leading towards unemployment.

Challenges and obstacles of online Education:

Before Covid 19 pandemic the biggest challenge for teachers was building a rapport between teacher and students. Today also the situation is not different only the difference is earlier the difficulty level of building rapport with students was less as compare to today's scenario. In online teaching reinforcement, motivating students for learning has become a hard nut to crack. Comprehension is the heart of learning but due the lack of face to face interaction teacher faces lot of problems in understanding and collecting accurate feedback in the context of comprehension. The next set back of online teaching learning is lack of network connectivity. Reaching to the students living in rural area is one of obstacle in front of teachers. Lack of ICT education among students also hampers the learning process. In spite of flexibility one of the advantages of online teaching learning it is unable to solve the issue of boredom originated from the online education among students. Technology opens the path for education, helping students and teachers to join virtually through online classrooms, webinars, and digital exams and so on. But the ground reality is that real connectivity and student teacher bonding is missing so the situation is more like 'connected virtually but disconnected mentally'.

Tug of war between Traditional and Online teaching learning:

There is continuous tug of war going on between traditional teaching and online teaching in the field of education. The teachers who are accustomed with traditional blackboard chalk method of teaching facing difficulties in adopting new digital teaching. This struggle is not restricted to teachers but students and parents also the inseparable part of this as the parents having less digital literary trying to adopt this digital teaching learning platforms. Another problem is financial budget required to adopt this digital teaching learning. Many small institution, schools and colleges cannot afford the technical support required for digital teaching learning process.

Covid-19: Impact on Evaluation:

The thing which mostly getting affected during this pandemic situation is evaluation system of various courses demanded changes in assessment tools. The writing practice is missing due to objective type of evaluation pattern. As a preventive measure of Covid-19 schools and colleges were closed for a long time and this has severely affected the school pupil's learning abilities.

Technical Issues:

Each student is not a tech-savvy or has admittance to high bandwidth or the well-built internet connection that online courses require. Students face the compatibility issue with respect to operating systems, browsers or smart phones that also increases the difficulty level of getting access to learning. All these factors directly affects the student's mental state of mind and may lead to frustration reduces commitment and interest, the learning experience gets disrupted.

Security Issue:

'Cyber criminals are developing and boosting their attacks at an alarming pace, exploiting the fear and uncertainty caused by the unstable social and economic situation created by COVID-19'.

-Jurgen Stock, INTERPOL Secretary General

As per the INTERPOL assessment of the impact of COVID-19 on cybercrime has observed that the attention of cybercriminals has shifted from targeting individuals and small businesses to major corporations' governments and critical infrastructure. From the initiation of Covid 19 epidemic, online platforms have been serving as a prime source for cyber-crimes. Many institutions, teachers and students have becoming victim of these crimes. Zoom bombing, spear-phishing attacks via Gmail, (the main intention is stealing organization's data for malicious purposes) these are few examples. Many times attackers create fake email addresses using terms related to education field such as 'principal', 'head of the department', 'president' with the intention to sound as a true email address. This is an eye opener for all of us while selecting the online platform we have to be cautious.

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CHAPTER-30

IMPACT OF COVID-19 ON HIGHER EDUCATION IN INDIA

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Abstract

Corona virus disease 2019 (COVID-19) is an infectious disease. The Covid-19 virus has spread across the world, including India. Outbreaks appear to be exacerbated during this period of Coronavirus outbreak, which affects the education sector and its socio-economic status and education system. The purpose of this paper is to analyze the effects of COVID-19 on educational institutions, especially higher education and related stakeholders, when the government has taken early decisions to prevent the spread of the virus in the community. The study is descriptive and analytical in nature, gathering information from discussions with colleagues working in various official websites, newspapers, online news articles and higher education setup. This review study suggests some measures to overcome the situation such as special hygiene and health related measures such as social distance, use of precautionary tools and equipment and some socio-economic and technical measures such as financial support for sector restructuring, publicprivate partnership in education system, study Digitization of technology and educational infrastructure and use of Indian traditional knowledge. Higher education plays an important role in the socio-economic development of the people of any country and the implementation of these indicative measures will move the country forward and ensure overall progress in the field of education.

Keywords: COVID-19, Higher Education, India, Outbreak, WHO.

Introduction:

Corona virus disease 2019 (COVID-19) is an infectious disease caused by the newly discovered acute respiratory syndrome corona virus-2 (SARS-CoV-2). The outbreak was reported in December 2019 in Hubei, Wuhan, China (the first confirmed death in Wuhan on January 9, 2020) and was declared an epidemic by the World Health Organization (WHO) on March 11, 2020. The WHO urges countries to take immediate action to treat, detect and reduce infections to save lives and increase response.

India, with a population of 1.35 billion, is the second largest democracy in the world after China, where Indians have a fundamental right to education. The Right to Education Act was enacted as education is a fundamental right of every child in India. In the Indian Constitution, the 86th Amendment Act 2009 was enacted in 2002 and included Section 21-A to provide free and compulsory education to all children between the ages of six and fourteen. Through the efficient use of technology in the education system, India has been able to address the long-standing fear of excellence and equality.

The education sector is plagued by various inequalities such as inefficient educational infrastructure, unbalanced teacher-student ratio, lack of modern teaching technology, lack of interest in education among rural people, apathy and sluggishness in schooling. After 68 years of independence, India has not been able to provide a minimum level of education to all its citizens. With these difficulties, the country is currently facing one of the most serious problems of the Novel Corona virus (COVID-19) epidemic in Wuhan, China. Outbreaks appear to be exacerbated in more than 190 countries around the world, according to the World Health Organization. Outbreaks appear to be exacerbated in the region, including in the education sector, which affects people's socio-economic status. Against this background, the effects of Covid-19 and Lockdown on the education sector in India were studied and analyzed. Also some urgent measures to overcome the situation in the sector were discussed.

The country is in complete lockdown of all socio-economic activities and movements of people to protect humans from the spread of the corona virus. All sectors, including educational institutions, have been closed for more than a month and there is uncertainty as to when the education sector will start. This is a critical time for the education sector in India as it is a time of various initiatives in the field of Nursery School Admission Process, Board of Various Educational Courses and University Examinations, Entrance

Examination for Admission to Various Courses. During this period, competitive examinations will be held in universities across India and in many government and non-government departments.

In a country like India, where about 42.1% of the population suffers from inequality in education, the closure of educational institutions and lockdowns will not only have a short term effect on the continuity of education of young students but also promote inclusive social-inclusiveness, Economic consequences. Urgent action is needed against the corona virus or if such days go by, the closure of schools and colleges in India will not only have short-term consequences but also far-reaching economic and social consequences. The closure of educational institutions is estimated to have affected around 600 million students worldwide and more than 285 million young students in India.

Objectives and Methodology:

The purpose of this study is to analyze the effects of COVID-19 on educational institutions, especially higher education and related stakeholders, when the government has taken early decisions to prevent the spread of the virus in the community. The study is of descriptive and analytical nature where information is gathered from discussions with colleagues working in various official websites, newspapers, online news articles and higher education setup.

Impact of COVID-19 on Higher Education in India

Education is the key to the socio-economic development of the people of any country. In India, there is pressure on the state education departments and the education sector to make education accessible and accessible to every Indian on the issue of socio-economic equality and equity. In such a scenario, the major consequences of the new epidemic are the following:

Impact on Students, Young Professionals and Parents

- Lockdown across the country has delayed the admission process of various schools, colleges and educational institutions.
- Examinations at various academies, boards and universities have been postponed and / or canceled due to epidemic protection measures.
- Entrance tests for research and academic institutions of various universities across India were affected.
- Due to lockdown and social distance, competitive examinations of many government and semi-government departments were exaggerated during this period.

- Indian students and parents who are considering going abroad for special studies are in a state of panic due to various problems related to the epidemic and this will reduce the demand for admission in international institutions for higher education and special courses.
- Indian students studying abroad fear coronavirus contagious disease has most countries are affected by Covid-19 and foreign education will not be a priority in future.
- Lack of ability to spend has a visible effect on the ability of many parents to pay for private educational institutions.
- Due to the financial loss of the education sector, students and young professionals may face difficulties in placement, training, apprenticeship, on-campus and off-campus interviews, internships and jobs.

Impact on Educational Institutions:

- Some professors and staff in the private education sector may face obstacles such as job losses, salary cuts; Bonuses and increments can also be postponed or reduced.
- Schools, colleges and other institutions and universities may face slowdown in admissions, internships, training, apprenticeships and student placements.
- The education sector may face low fee recovery issues which may lead to difficulties in running and managing institutions.
- The development of infrastructure, teaching style, assessment techniques and the quality of education can be affected by the conditions faced by education system.
- Some educational institutions may cut jobs or reduce the number of employees as this could lead to financial stagnation in the sector.
- Due to the economic downturn and the downturn in the region, some institutions may close completely.

Suggestive Mitigation Measures:

In order to minimize the effects of the epidemic, necessary and immediate measures must be taken during this crisis. Quality education and effective teaching techniques are essential for the holistic development of students. Capacity building, skill development, practical knowledge enhancement, motivational programs, use of modern tools and techniques and other welfare programs are essential for the prosperity of young minds. The review shows that various tools, models and virtual classes and online learning technology have played a vital role in educating future generations and have revolutionized the Indian higher education system and have been

widely accepted by all professors and students due to the crisis of COVID-19. Such programs will be useful for the overall improvement of students' employability, efficiency, health and well-being in the near future.

The following is a discussion of some important suggestive measures:

- Regular cleaning and sanitation of schools, colleges, universities, campuses, offices and campuses near educational institutions.
- The virus is usually spread through plastics, steel and any type of material and metal. Therefore, regular cleaning and hygiene of these equipments and tools is of utmost importance.
- Transmission of the virus experienced through social contact. Maintaining social distance and avoiding large gatherings is the best way to prevent the spread of the virus.
- Frequent practice of washing hands with soap for 20 seconds is the best way to protect yourself from the virus. Instructed to clean hands using alcohol-based sanitizers.
- The World Health Organization recommends the use of infection control and prevention materials such as gloves, mask, gown, goggles, head cover, rubber boots, etc. to cover the head, face and body.
- Cover nose and mouth with a paper towel and cloth when sneezing and coughing to prevent the spread of possible diseases.
- Regular cleaning of the above reusable preventive material and proper disposal of unused material to control the spread of infection.
- Contact a doctor if you have a fever, cough, or difficulty breathing, and call the state helpline number of the Ministry of Health and Family Welfare.
- Download the Arogya Setu mobile app developed by the Government of India to reach out to the public and provide information on risks, best practices and related advice for corona virus prevention.
- Public-private partnerships in the education sector for the development of the education system with a view to improving excellence and quality.
- Financial support to the sector from private and government agencies to address the recession and develop a profitable environment.
- Development of modern tools and techniques, safe and healthy construction and non-toxic environment in the field of education.
- Provide assistance to teachers for digitization of teaching techniques and teaching systems, development of Internet infrastructure, training and capacity-building programs to develop skills.

- Quality education and effective learning techniques such as capacity building, skill development, practical knowledge enhancement, motivational programs, use of modern tools and techniques.
- Motivational and welfare programs for students to improve their employability, efficiency, health and well-being.
- Use of modern technology such as online teaching methods, home study, virtual classroom techniques, e-learning and distance learning programs.
- Globally, the Indian traditional knowledge system can play an important role in restructuring the education system around the world. So, this can be combined with the current situation convention. Subjects like Ayurveda, Agriculture, Architecture, Hydrology, Ethno-Botany, Indian Medicine, Metallurgy and Yoga should be included in the educational curriculum to lay the foundation for the future of mankind and the youth of the country.

Results and discussion

This review study shows that the government and relevant agencies are doing a good job of protecting their stakeholders when the Kovid-19 epidemic was declared. Each institution began to sensitize its stakeholders on the precautions to be taken to prevent the spread of the corona virus. The government announced a nationwide lockdown to prevent the spread of the corona virus among the population. The Department of Higher Education under the Ministry of Human Resource Development (MHRD) has issued a letter instructing stakeholders to use digital learning platforms in times of isolation so as not to disrupt learning among students. The Department of Higher Education under MHRD also suggested measures of social distance to prevent their stakeholders and asked them to work from home where necessary.

The Central Board of Secondary Education (CBSE) has asked its teachers to set aside time for lesson planning, use of digital platforms, self-development objectives, design of online assessment, etc. The University Grants Commission had expressed concern about the students hostel during this pandemic. In this regard the University Grants Commission (UGC) has requested all the staff to take proper care of the students in their hostel. The Government and the concerned administrative authorities have proved that the safety of their stakeholders is their priority.

Educational institutions need to implement their curriculum in such a way that students become aware of contagious diseases like corona, swine flu and which will be useful for the future students of our country and how they will know.

Awareness needs to be created about preventive measures such as use of sanitizer for hand hygiene, use of mask, avoid handshake, wear handkerchief when coughing / sneezing and follow other guidelines given by the concerned authorities to reduce the risk of infection. Illness transmitted from one person to another.

It is suggested that the exam should not be canceled altogether; Instead, exams should be conducted online so that students' results can be marked according to their performance. Also, it will encourage students to learn and improve their own subjects on a regular basis. Educational institutions are doing well for the development of their stakeholders but to motivate them they are advised to stay in touch with their employees so that they feel safe about their respective jobs and work enthusiastically for the organization during the lockdown period.

Conclusion:

The study concludes that education plays an important role in the socio-economic development of the people of any country. In India, a huge void has been created in the education sector and nowadays the country is facing the crisis of a new novel-corona virus epidemic. The situation of lockdown can affect the socio-economic status of the people and educational institutions in the country. In order to reduce the impact of the epidemic, it is necessary to take necessary and immediate measures during this crisis. In order to overcome the crisis and shape the education sector, special hygiene and health related measures and some socio-economic and technical measures have been suggested in this study. Successful implementation and implementation of these indicative measures will help the education sector move forward and ensure overall progress.

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CHAPTER-31

IMPACT OF COVID-19 ON FOOD SERVICE INDUSTRY IN INDIA

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Abstract

The COVID-19 pandemic affects the global food industry as governments close down restaurants and bars to slow the spread of the virus. Across the world, restaurants' daily traffic dropped precipitously compared to the same period in 2019. Closures of restaurants caused a ripple effect among related industries such as food production, liquor, wine, and beer production, food and beverage shipping, fishing, and farming.

The restaurant industry, more than any other industry in the nation, has suffered the most significant sales and job losses since the COVID-19 outbreak began.

The restaurant industry, which was one of the hardest-hit by the two consecutive waves of the pandemic, contracted severely. According to a report by the National Restaurant Association of India (NRAI), the Indian food services industry has contracted by nearly 53 per cent and more than a quarter of the restaurants have been permanently closed. But the industry is now pinning hopes on positive consumer sentiment and ramped-up pace of vaccination to see recovery to get to about 85 per cent of pre-pandemic levels in FY22.

Keywords: Covid19, Restaurant, Food, service industry, NRAI, Government of India.

Introduction:

The food service (US English) or catering (British English) industry includes the businesses, institutions, and companies which prepare meals outside the home. It includes restaurants, school and hospital cafeterias, catering operations, and many other formats. The food services sector comprises organised and unorganised segments. Dhabas, roadside eateries, street stalls, etc., that operate without any quality control or sourcing norms fall under the unorganised bucket. The organised segment includes organised standalone set-ups and chained markets or formats with

over three outlets in a country and scattered across different sub-segments such as casual dining, fine dining, quick service restaurants, cafes, and more with average spend per customer spanning from as low as Rs 50 or 100 to around Rs 2,000. Restaurants in hotels is another category in the organised segment though with a minuscule share of Rs 11,643 crore in the overall Rs 4.23 lakh crore size of the sector during FY20.In June 2020, the United Nations warned that the world was facing the worst food crisis in half a century due to the recession caused by the pandemic.

The restaurant industry was severely impacted by COVID-19, and this was evidenced by job losses and restaurant closures. As restaurants had to pivot to an online-only model to survive, many closed down, but while evidence so far was anecdotal, a report published by the National Restaurant Association of India (NRAI) on Tuesday, October 25, showed that in FY21, the restaurant industry declined by 53 per cent and was estimated to be worth ₹2,00,762 crore compared to ₹4,23,624 crore in FY20. However, the industry body expects that in FY22, the sector will see significant resurgence and is expected to reach a size of ₹4,72,285 crore.

Kabir Suri, President, NRAI said, "In FY21, restaurants were not allowed to operate for an average of 100 days. Over 25 per cent of restaurants have been shuttered and more than 23 lakh people have lost their jobs." He added that employee counts are not expected to get back to pre-Covid levels in the near future.

Challenges for the Restaurant Entrepreneurs

The hotel industry, considered to be a sunrise sector, contributes around 7 per cent to the country's GDP and has been on a growth path before the COVID-19 pandemic struck and robbed the industry of its sheen. The sector is one of the most affected ones due to the havoc wreaked by the COVID-19 pandemic and subsequent lockdowns.

COVID-19 has thrown several challenges at the restaurant entrepreneurs, who will have to quickly pivot their business strategies to address these challenges for a successful recovery.

Even as restaurants reopen, the public may not feel safe dining in. Online ordering has also made getting take-out or delivery easier than ever before, which will carry this trend further. Dine-in establishments can't meet this consumer segment's needs as efficiently shortage of staff, shortage of storage interiors and infrastructure renovation and maintenance, food safety, hygiene negative cash flows, increased debt burdens, and millions of job losses. Due to this unprecedented crisis, the restaurant entrepreneurs are

fighting for their survival. Several million restaurants have shut down and may never open up again. This situation demands relief policy and measures from the government.

Economic impact of covid-19 on Food service industry

Food services industry shrank 53% in FY21 to Rs 2 lakh crore from Rs 4.2 lakh crore in FY20. 25% of India's restaurants permanently closed down owing to Covid distress.

According to data by industry body NRAI (National Restaurant Association of India), more than 30 per cent of bars and eateries in India have closed operations permanently because of the coronavirus-induced lockdown. 24 lakh people lost jobs in FY21

Expenses shot up in post-Covid era due to higher spending on hygiene and safety measures. Impact on small operators in the unorganised sector According to NRAI, food service has been one of the worst-hit businesses worldwide and India is no exception. Within the industry, the worst affected were small operators in the unorganised sector.

"Due to hygiene and safety issues as well as lack of working capital, small businesses suffered," notes the report.

Impact of COVID-19 on people's livelihoods

Social distancing recommendations which have been issued by both federal and local governments around the world reduce demand drivers for restaurants (including movie theaters, concert venues, etc.) further impact the industry. Naturally, many Indians will be planning to stay home and restrict dining out, so we can expect to see plenty of empty restaurants, but delivery drivers are not the salvation — rather, they're the pollen bees of the virus, as they fly from delivery to delivery, potentially spreading sickness among families contained in their homes

Situation after lockdown

COVID-19 has completely changed the norms of life. All economic activities were shut down during the pandemic. Now the government of India has announced to lift the lockdown to resume the economic activities in the country. However, the world is still not COVID-19 free. Therefore, preventive measures are to be ensured by the general public for safety. Even after relaxing the lockdown and even bringing everything to the normal restaurants.

Government of India is taking all necessary steps to ensure that we are prepared well to face the challenge and threat posed by the growing pandemic of COVID-19 the Corona Virus. The most important factor in preventing the spread of the Virus locally is to empower the citizens with the right

information and taking precautions as per the advisories being issued by Ministry of Health & Family Welfare.

Measures for the industry in Union Budget 2021

Although hotels and fine dining restaurants have taken several measures, such as reigning their menus - increasing digitisation in terms of menus, more take-aways, and deliveries, etc. - and coming up with contactless offerings, the sector needs handholding by the government to overcome its worst downturn in 2020.

The most important issue the Centre will need to focus on is the job loss in the hotel industry. Since the services industry is one of the largest employment generators in the country, the government needs to address this pressing issue in the Budget 2021.

The Federation of Hotel & Restaurant Associations of India (FHRAI), as part of its suggestions for the Budget 2021 with FM Sitharaman, has sought a Minimum Alternate Tax (MAT) waiver for three years owing to the loss of business suffered by the sector due to coronavirus outbreak. This, the FRAI said, will help in lowering the tax burden and provide some relief to the beleaguered sector.

Although the industry has been finding its feet again by straddling the line between assuring guests' safety and the amiable hospitable ambience, the government too needs to step up with more business-friendly measures.

Conclusion:

Meanwhile, with consumers switching to digital platforms, share of deliveries and takeaways for restaurant players increased on an average from 13 per cent during the pre-Covid times to 33 per cent during post-Covid times. The report added that average order value also rose by 43 per cent during the pandemic.

Restaurants in the southern, western and northern regions were more severely impacted compared to the eastern region. The sector faced the biggest brunt of the pandemic in New Delhi and Mumbai due to severe restrictions around seating capacity and operational hours.

"The food services industry has started to show signs of recovery by the end of second quarter of FY22, batting on reduced cases, better consumer sentiment and higher pace of vaccination," the report stated.

The industry has witnessed fast growth in most of the segments. In India the food processing sector is one of the largest in terms of production, consumption, export and growth prospects While the restaurant industry in India faces many challenges like high taxes and food cost inflation, it remains a major engine of growth for the country's economy contributing significantly to its GDP, paying crores of rupees in taxes, and providing employment to millions of people. The future looks promising for the Indian food service industry.

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