

RESEARCH PAPERS AND ARTICLES ON COVID-19 PANDEMIC



Edited by Dr. Arun Balakrishnan & Dr. Tom Jacob



Post Graduate Department of Commerce CHRIST COLLEGE (AUTONOMOUS) Irinjalakuda, Kerala

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This is a hurriedly prepared collection of Articles, Research Papers and Manuscripts on the Covid-19 Pandemic which has swept across the globe. We are grateful for the contributors who responded to a short notice and had spent their valuable time in the midst of this Corona Virus pandemic with their contributions. When we shared our views with the writers, they were happy to write on the topics which we had designed. We all went through tough times due to the lockdown, being inside our homes, we couldn't move, go to school or college. Everything was done through online as the people of the whole world was sitting in their nests.

This book is the collection of research papers, articles and manuscripts from Teachers, Independent Researchers, Research Scholars, students and employed people. They have put in their hearts and minds to get in a material which will be helpful for all of us especially those who are in the academic field.

I request the readers to ignore the imbalances in this book as its rough and was made in a short span. The collection is a response of time. The Covid-19 situations and the corresponding events have been given importance.

We are really greatfull for our manager Rev. Fr. Jacob Nerinjampilly CMI – Manager of Christ College, Rev. Dr. Jolly Andrews CMI – Principal, the Vice Principals, Deans, the librarian, Faculty of Dept. of Commerce and the contributors for making our dream come true.

CHRIST COLLEGE

Christ College was started in the year 1956 by the Devamatha Province of Carmelites of Mary Immaculate (CMI), an indigenous religious congregation, founded in 1831, by St. Cyriac Chavara, a saintly priest and versatile genius, who envisioned education as a tool for liberation and development. Christ College was first affiliated to Kerala University and after Calicut University was formed Christ College was affiliated into Calicut University. The college is reaccredited by NAAC with the highest grade 'A'. Christ College is dedicated to Christ and as the motto *"Jeevith Prabha"* which means *"Light of life"*. Christ College is a part of a century old tradition of CMI education that is at heart, Christian and specifically catholic. It offers an ideal vision of education that is aware of and responsive to the challenges of the nation's present situation. Christ College currently is an autonomous institution; the autonomous status was given in 2015.

DEPARTMENT OF COMMERCE

Christ College was one of the first college in Kerala to offer both Bachelors and Master's degree in Commerce. Christ College started its Bachelor's Degree in Commerce in the 1st year of the start of the college in the year 1957 with 13 students. M.Com degree was offered for the first time in Christ in 1961. In the aided stream the department offers one B.Com batch and one M.Com batch. In the self-financing wing the college offers three B.Com Batches, one B.B.A and one B.Com Professional Batch which is exclusively for students who pursue Chartered Accountancy course. There are 8 members of faculty in the aided stream and 21 members of Faculty in the self-financing stream. The entire faculty in the department is actively involved in research-oriented activities, mentoring students, attending conferences and presenting & publishing articles in various journals. The dept. is gearing up to be a research dept. soon.

PRINCIPAL'S DESK



In this tough times as an educator I am very much concerned that how will the new academic year be and how the education scenario will be in the colleges. Hope that the vaccine is ready and the college starts functioning as earlier. Students are not allowed to come to college and staff are encouraged to take classes online. Schools and colleges are shut, exams postponed and few cancelled, the education sector is eagerly waiting to see students come to college to study and develop their personality and behaviour. We at Christ college aim at providing quality and up to date information and education for our students.

This is my 1st year as a Principal and that too as Principal in-charge. So far, I was a teacher in the Physics dept., personally it's a tough time but I expect God to do wonders during my Principalship in the college in the future. I'm learning and experiencing new struggles and trials, which I have to convert into opportunities to see that Christ College develops.

We are now held up with quite a number of webinars and virtual conferences. Our staff members are resource persons in various Seminars & Conferences across India and world. Our staff members are holding classes through Google meet, Zoom, Web X, Moodle and many have started their our Youtube channels through which they share their educational content videos with the students and others.

I am immensely happy to know that the Dept. of Commerce is bringing this edited book which contains articles and research papers on various topics on Corona and the issues surrounding it. I congratulate the Head of the dept. and the editors for their efforts to see that this book is released. May God bless their future endeavors.

> Rev. Dr. Jolly Andrews CMI Principal

HOD'S DESK



We at the Department of Commerce always strive forward to cater quality and industry-oriented education at the Christ College. Along with regular classes we offer several extracurricular activities for our B.Com and M.Com students. Among them are the Investor Club, Economic Times Newspaper for everyday to keep the students updated about the business and economy – Newspaper Tracking, Business & Commerce Quiz club, SPSS Training etc. We conduct a National or International Conference & Seminar every year. We have also tied up with some professional trainers to train and teach our students like Finmark Trainers – coaching on Share Market, GST, TIME for CAT & MAT exams & Elixer for CA. We offer certificate courses on SPSS & Tally. It's our mission to give to the students more than they are coming to the college for education, so that they will be Industry ready after their course of study here at Christ.

All of us are going through the toughest times of our era. Businesses, Economy and whole world have crumbled down because of this Corona Pandemic. The poor are hit very badly, the middle class survive and the rich keep going during these uncertain times. Even during these tough times, we are coming up with an edited volume of book which contains several articles and research papers from academicians, scholars and students. I especially acknowledge the efforts of our editors, department and appreciate the contributors for contributing to the book.

Prof. P. A. VARGHESE, Head, Dept. of Commerce.

EDITORS DESK



A Tormented world, shaken out of its comfort by a pandemic whose devastating reach makes fun of humanity's collective capacity to prevail. It has been a tough time for the whole world due to this Corona Virus. Economies crashed, Business houses are shut, many are running on losses, schools & colleges are closed, tourism sector shattered, small traders, hawkers, peddlers, small shops, artisans, aviation, hotels, live sports, handicraft makers all are in a bleak situation as they all have been NESTED in their homes as they couldn't go outside due to the Lockdown. The spread of the virus started in November and has spread across the world very fast. Many have lost their lives, loved ones, have committed suicide, depressed as they are alone in their homes, many are pushed into poverty & we saw migrant workers going on an Exodus to their home town on their foot. Jobless, Cashless, homeless are the situation all over the world. *Masks, Sanitizer, Soap, Hand Wash, Social Distancing, Quarantine, Lockdown, Containment Zone, Triple Lockdown* are the words which we have been hearing again and again for the past 6 months. We all are very cautious of washing hands, wearing masks and maintaining social distancing so that we keep away from the Virus. Many countries are running fast with their research to find out a Vaccine. The lives of the people have been restricted into the four walls of the house.

Some good things are also happening. People are able to spend their time with their children, family, read books, arrange their shelves, clean their homes, call their loved ones whom they never used to call and enquire as they were all busy. People have lots of time to reflect back into their lives, behaviours and careers to set right. School and college classes are taken virtually. Offices are run through Internet & works are saved in the cloud. People are working from home, many organisations are thinking to go virtual even after the corona virus comes down. Hats off to the Doctors, Nurses, health staff and the Police Dept. as they are working and toiling 24x7 in their respective places to keep the corona virus under control. More people are health conscious now. And people call this the NEW NORMAL.

So, it was a God given vision to us to compile a book which contains articles, research papers & opinions on various topics based on the Corona Virus. So, we have a bunch of papers which will help the researchers, teachers and students as a whole for their academic purposes. To conclude we were in a NEST, called our home for around 5 to 6 months due to this corona virus. Which was our world. The economy is opening, the only concern is that the cases are increasing. Wishing the best to all. Stay safe. Blessings.

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COVID – 19 PANDEMIC: LOCKDOWN EFFECT ON INDIAN TRAVEL AND TOURISM INDUSTRY

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Abstract

Tourism is increasingly becoming a major growth driver of India's economy, now contributing close to \$250 billion or 10 percent of the country's gross domestic product (GDP) in 2018. The growth has been faster than expected, considering that the World Travel and Tourism Council (WTTC) had estimated it to be a \$230 billion industry in 2018. Novel coronavirus has come at a particularly inconvenient time for the Indian economy as quarterly GDP growth rate is at a multi-year low of 4.7 per cent. India is on the verge of an unprecedented economic catastrophe as the humanitarian disaster from the Covid-19 pandemic unfolds. The disruption is much starker than the global financial crisis of 2008, which hit the Indian financial sector and real demand, but did not bring production to a halt. Besides, at the time, the Indian economy was much better placed to handle the crisis, as it had been growing rapidly in the years leading up to 2008. The aim of this paper is to assess 'COVID-19 Pandemic Lockdown Effect on Indian Travel and Tourism Industry' from March 2019 to March 2020. The major finding of India's tourism study the Covid -19 epidemic is putting up to an overall loss of Rs 5 lakh crore and job cuts for 4-5 crore people. It also affected the organised sector in the industry branded hotels, tour operators, travel agencies which are the mainstay of the sector - may be hit the hardest with an estimated loss of around Rs 1.58 lakh crore. Other than the organised sector, the tourism industry also gives employment to small homestays, bread and breakfasts and small hotel operators and their services will also take a major hit.

Key words: Tourism, COVID-19, Pandemic, global financial crisis and GDP growth rate

1.1 Introduction

In India up to 53% of businesses will be affected due to COVID-19. Various businesses such as hotels and airlines are cutting salaries and laying off employees. The live events industry has seen an estimated loss of ₹3,000 crore (US\$420 million). Supply chains have also been put under stress with the lockdown restrictions in place and lack of clarity in streamlining what is an "essential" and what isn't. Those in informal sectors or daily wage groups are the

most at risk. A large number of farmers around the country who grow perishables are also facing uncertainty.

Major companies in India such as Larsen and Toubro, Bharat Forge, UltraTech Cement, Grasim Industries, Aditya Birla Group, Tata Motors and Thermax have temporarily suspended or significantly reduced operations. iPhone producing companies in India have also suspended a majority of operations. Young startups have been impacted as funding has fallen. Stock markets in India posted their worst loses in history on 23 March 2020.

According to FAITH, around 70% out of a total estimated workforce of 5.5 crore (direct and indirect) could get unemployed (around 3.8 crore). This effect of job losses and layoffs has already begun throughout the country. Travel and tourism industry has been hit economically globally and in India due to outbreak of Coronavirus with many prospective domestic and foreign tourists cancelling their travel plans. This global pandemic has prompted the Indian government to impose increasingly tough restrictions on travel resulting in further drop in hotel occupancies since the imposition of the ban. A large percentage of total tourism business activity of India, which is estimated at \$28 billion-plus in forex and upwards of Rs 2 lakh crore in domestic tourism activity will be at economic risk through the year. Thus, in excess of Rs 5 lakh crore of direct tourism industry and almost double that of total economic activity is at risk.

The organised sector in the industry may be hit the hardest with an estimated loss of around ₹1.58 lakh crore, says CII. The national federation of 10 tourism, travel and hospitality organisations of India, FAITH, said it was safe to say that the overall value of the losses could be in the range at ₹5 lakh crore, covering all aspects of the business. Of the total losses, the organised sector in the industry -- branded hotels, tour operators, travel agencies which are the mainstay of the sector – may be hit the hardest with an estimated loss of around ₹1.58 lakh crore, according to Confederation of Indian Industry estimates. The industry body has said that branded hotel groups are set to lose as much as ₹1.10 lakh crore, online travel agencies ₹4,312 crore, tour operators (inbound and domestic) ₹25,000 crore, adventure tour operators nearly ₹19,000 crore and cruise tourism ₹419 crore. Tourism and remittances are important sources of employment and incomes for the poor, respectively. This paper focuses on the potential impacts of the expected reductions in these income flows by using Indian Tourism Industry as a case study.

1.2 Statement of Problem

"The problem is that we have tourists who come into the country from October to March and there are people who travel within the country during summer holidays, pujas or in December and then there are people who go abroad. "There is no one coming from outside. Our key source markets are heavily impacted due to coronavirus. We don't anticipate the market to come back to India in the next 12-18 months," it said FAITH CEO Ashish Gupta recommended a salary corpus for the sector from the government. As per the World Economic Forum (WEF), the coronavirus pandemic is putting up to 50 million jobs in the global travel and tourism sector at risk. Of the 50 million jobs that could be lost, around 30 million would be in Asia. The economic impacts of the COVID-19 crisis are increasingly hitting low- and middle-income countries and the poor. International travel restrictions and the full or partial closure of businesses and industries in Asia, Europe, and North America have led to a collapse in global travel and are expected to reduce the flows of remittances. Last year, 10.89 million foreign tourists arrived in India, while the number was 10.56 million the year before and 10.04 million in 2017. With travel restrictions in place and the fear of the pandemic spreading, in February 2020, 1.01 million foreign tourists arrived in India compared to 1.08 million in February 2019, registering a year-on-year decrease of 6.6 per cent already. This was the sharpest decline since 2015 and also the first in the month of February. This decline will almost certainly by the COVID-19 pandemic. While the government is taking actions to contain the spread of the virus—including the suspension of commercial international passenger flights, school and sports clubs closures and a nationwide curfew, and the number of reported infections in India is currently low compared to that of many other countries, the global economic slowdown is expected to have major knock-on effects for India. International travel restrictions are already curtailing tourism to the country. Thus, any disruptions to these foreign income sources will have far-reaching implications for India's economy and population.

1.3 Significance of the Study

The coronavirus outbreak in China and its impact on India, Indian tour operators are projected to incur significant losses because of cancellations from China and other countries. Outbound tourists from India are also cutting back on travel. According to the World Travel and Tourism Council, the COVID-19 pandemic could cut 50 million jobs globally in the travel and tourism industry. The virus is hitting organizations hard from all over the world. The

pandemic is affecting the industry as a whole, according to IATA, annual loss is expected to be \$113-252 billion for the airline industry. The COVID-19 Outbreak is Affecting Tours and Activities According to Arrival, the whole sector is valued at \$254 billion for 2019, consisting of 1 million tour operators. 86% of operators generated less than \$250K in sales in 2019, which implies small businesses could be hit the hardest. Based on last week's survey, 28% of operators are at risk of closing business within the next 3 months or 46% within 6 months. Average YoY decline in bookings is about 52%, partially due to a 37% cancellation of total 2020 bookings. At this speed, the health crisis is not only taking a heavy toll on human lives but also engendering an economic crisis, pushing more businesses into bankruptcy. Travel and tourism are one of the largest industries in India, with a total contribution of over 247 billion U.S. dollars to the country's GDP in 2018. This is expected to reach over 500 billion U.S. dollars by 2029. Despite the ailing economy, the tourism industry has shown no signs of slowing down, and instead has grown as an important source of foreign exchange for the country. And for the people on the ground, it has been creating jobs in India, providing direct and indirect employment. The Indian tourism sector is largely driven by domestic tourists. The number of domestic tourist visits to all states and Union Territories stood at 1,854.9 million with an annual growth rate of 11.9 percent in 2018. But India has been witnessing a surge in the number of confirmed cases of Covid -19. The lockdown declared by many states, especially those with thriving tourism, can see revenues plummeting. Coming to Foreign Tourist Arrivals (FTAs), the number of FTAs in India stood at 10.56 million registering an annual growth of 5.2 percent in 2018. In 2019, this number was reduced to 3.1 per cent. Thus, this paper depicts an analysis of economic indicators of Indian Travel and Tourism Industry during Covid-19.

1.4 Objectives of the study

1.4.1 To assess 'COVID-19 Pandemic Lockdown Effect on Indian Travel and Tourism Industry' from March 2019 to March 2020.

1.5 Hypothesis of the study

1.5.1 The economic indicators of Indian Tourism Industry are highly affected during Covid-19.

1.6 Research Design

1.6.1 Nature of the study:

This study is descriptive in nature. Descriptive research is mainly used to gain information regarding the current status of the phenomenon and to describe "what is already exists" with respect to variables or conditions in a situation.

1.6.2 Sources of Data:

Mainly secondary sources of data related to Indian Tourism Industry during March 2019 to March 2020 only used for the study.

1.7 Tools for Analysis:

The collected data was analyzed with the help of both relevant descriptive and inferential statistical tools.

1.8 Limitation of the study

1.8.1 The study is limited to only from March 2019 to Feb 2020. (insufficient data)

1.8.2 Only few economic indicators viz; foreign tourist arrivals, foreign revenue from tourism and the contribution to GDP are considered for this case study analysis.

Data Analysis

Here an attempt is made to assess 'COVID-19 Pandemic Lockdown Effect on Indian Travel and Tourism Industry' from March 2019 to March 2020. To analyse whether the economic indicators of Indian Tourism Industry is highly affected during Covid-19 or not. This is measured by using regression analysis through SPSS. For this the following hypothesis was set up.

H0: The economic indicators of Indian Tourism Industry are not highly affected during Covid-19H1: The economic indicators of Indian Tourism Industry are highly affected during Covid-19

	Table 2.1Model Summary ^b												
				Std.		Change Statistics							
				Error of	R								
			Adjusted R	the	Square	F			Sig. F				
Model	R	R Square	Square	Estimate	Change	Change	df1	df2	Change				
1	.826ª	.683	.049	.82798	.683	1.078	2	1	.563				
a. Predi	a. Predictors: (Constant), Foreign Revenue, Foreign tourist arrivals												
b. Depe	b. Dependent Variable: GDP												

The result of the analysis shows that R^2 is 0.683, which means 68% variations in GDP can be explained jointly by number of foreign tourist arrivals and foreign revenue. It also indicates the pvalue of .563 which is greater than the associated alpha value of 0.05. It inferred that the economic indicators of Indian Tourism Industry are not highly affected during Covid-19 of short run. Some exogenous variables are also affecting the GDP but they are not taken into this study period of short run. It may be affected badly in the long run lockdown period due to Covid-19.

	Table 2.2 ANOVA ^a											
	Model	Sum of Squares	df	Mean Square	F	Sig.						
1	Regression	1.478	2	.739	1.078	.563 ^b						
	Residual	.686	1	.686								
	Total	2.163	3									
	a. Dependent Variable: GDP											
	a. Predict	tors: (Constant), Fo	reign Reve	nue, Foreign to	ourist arrival	S						

It is clear from table 2.2 Foreign Revenue; Foreign tourist arrivals not significantly affect the current GDP rate as compared to alpha value of 0.05. It indicates that the p-values are greater than the associated alpha value of 0.05.





The fig 1 and 2 describes the details of foreign tourist arrivals and foreign revenue received in India from March 2019 to Feb 2020. From the figures we can realize the fact that About 10.89 million foreign tourists visited India in 2019, an increase of 3.1% from the year before, the tourism ministry informed Parliament earlier this month, but there is a slowdown in the arrivals of foreign tourist due to the pandemic Covid -19. In India, there is decline from January 2020 onwards. Forex earnings from inbound tourists rose 8.2% to Rs 2.2 lakh crore in the year 2019.

In the same way the foreign revenue is also showed a decreasing trend. The lockdown declared by many states, especially those with thriving tourism, will see revenues plummeting.

Coming to Foreign Tourist Arrivals (FTAs), the number of FTAs in India In 2019 reduced to 3.1 per cent.



Major Findings of the study

Given the current state of affairs, the immediate impacts on tourism industry could be summarized in four points.

- A dip in the foreign exchange earnings may translate to reduced resilience in the event of a market shock.
- The growth in foreign arrivals in January, which has dropped to 1.3 percent, is likely to see the FTAs numbers entering the negative quadrant in subsequent months since a good number of top source countries are some of the worst Covid-19-affected regions. As per the data shared by the ministry of tourism, the highest percentage share of FTAs in India during 2018–19, among the top 10 source countries, was from Bangladesh (21.37 percent) followed by the United States (13.8 percent), the United Kingdom (9.75 percent), Canada (3.32 percent), Australia (3.28 percent), Malaysia (3.02 percent), China (2.67 percent), Germany (2.6 percent) and Russia (2.48 percent). The latest

January figure of FTAs features Republic of Korea and France in the top source countries.

- The medical tourism sector, which has been showing an unprecedented growth rate in recent times, may see a short-term downfall. There is still a certain optimism in this niche tourism as the growth may pick up due to India's competitive advantage of inexpensive healthcare and more importantly, it constitutes priority travel.
- The tourism sector has many linkages with transport, hotels and restaurants which observe momentum through the activities of the tourists. The impact will also spiral down to other economic sectors, reducing the consumption velocity drastically.
- Novel coronavirus has come at a particularly inconvenient time for the Indian economy as quarterly GDP growth rate is at a multi-year low of 4.7 per cent.

Conclusion: Tourism sector which accounts for 10 per cent of India's GDP is bleeding with growing visa restrictions and new travel advisories coming into play. "Suspension of visas from all countries to India is expected to have a substantial impact on the foreign tourist arrival in the country which was already witnessing a drop due to the prevailing situation. We have received close to 35 per cent cancellation queries from travellers planning their trip to foreign destinations," Impact of Covid-19 on the Indian Economy, the industry body pointed out that tourism, hospitality and aviation are among the worst affected sectors that are facing the maximum brunt of the present crisis.

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PANIC PURCHASE AMID CORONAVIRUS PANDEMIC

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Abstract

Novel Coronavirus or Covid -19 originated from China has infected almost all countries in the globe. The economic agencies forecast a shrink of up to 1 percent of global economy in 2020, a reversal from the previous forecast of 2.5 percent. The pandemic also put heavy strain on consumers and supermarket retailers. Food shortage fears are prompting consumers to 'panic buy' goods resulting in depleted supermarket shelves and growing stockpiles in the home under the short-term pressure. This paper attempts to identify the pattern and behaviour of customers and anxiety experienced by them during the Covid-19 pandemic. An online survey was conducted with a semi-structured questionnaire using a non-probability snowball sampling technique to generate data. The study identifies that the people of different residential area and under different income groups haven't shown irrational buying behaviour during the pandemic even though some increase in purchase and stocking of commodities has occurred.

Keywords: Panic Buying, Coronavirus, Pandemic, Attitude, Anxiety

Introduction

Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. The COVID-19 virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes, so it's important that you practice respiratory etiquette. At this time, there are no specific vaccines or treatments for COVID-19. However, there are many ongoing clinical trials evaluating potential treatments. (India Today)

Considering the severity of coronavirus pandemic all over the world, Government of India as an initial measure practiced a one-day Janatha curfew on 15th march in order to create an awareness among people to practice social distancing measure. On 24 March Prime Minister Narendra Modi announced lockdown, asking 1.3 billion Indians to stay home for 21 days to slow the spread of COVID-19.

On Tuesday night people in India rushed to stockpile supplies, after its prime minister announced the entire country was going into lockdown for 21 days. People panicked after PM, Narendra Modi said, in a televised address, everyone should "forget about" leaving their homes for any reason – and did not mention the status of essential supplies and food items. All over the country, people flooded shops, looking to stock up on groceries and other items. Prime Minister tweeted 40 minutes later, clarifying that the lockdown would not impact essential services and asking people not to panic, but it was too late by then. (The Print, Guardian) As the Coronavirus pandemic is a world over issue, the psychology of panic buying can be illustrated from various incidents all over the world. The article tries to evaluate the panic buying behaviour among consumers of Kerala.

Research Methodology

- The study is cross-sectional, observational study carried out in Kerala.
- Snowball sampling technique was used.
- Secondary data used for the study was collected from various online newspapers and websites.
- Primary data used for the study was collected from 105 samples across Kerala
- An online semi-structured questionnaire was developed by using Google form. The link of questionnaire was sent through Email and WhatsApp to the contact of investigator. The participants were requested to roll out the survey to as many people as possible.
- The data collection was initiated on 11th April 2020 and closed on 12th April 2020.
- Likert scale and Kruskal Wallis test has used in the study to analyse the data.

Objective of the study

- 1. To understand the nature of Consumer' buying behaviour during a pandemic
- 2. To identify whether income and residential area has influence on panic buying behaviour of different commodities.

What is Panic Buying?

Panic buying is a common human response to crisis- is not caused by food shortage, but by fear. As its root is a fear of society, and this fear is self- fulfilling, because the more people anxiously stockpile, the more others get infected by the panic and the faster the food runs out.

Every time we read an article telling us not to be selfish and ransack the supermarkets, it triggers the thought that food is running out and we must urgently get to the nearest supermarket to buy food items as we can carry". (Food Navigator)

Rational buying and Irrational Buying.

Rational buying happens when an individual rely on rational calculations to achieve outcome that are in line with their personal objectives. Rational behaviour refers to a decisionmaking choice that results in the optimal level of benefit or utility for an individual. Irrational buying happens when consumers not act in their best interest or they lack self-control, and are emotionally driven. (Investopedia)

Review of Literature

Deblina Roy et al., (2020) in their study attempted to assess the knowledge, attitude, anxiety experience, and perceived mental healthcare need among adult Indian population during the COVID-19 pandemic. The responders had a moderate level of knowledge about the COVID-19 infection and adequate knowledge about its preventive aspects. The attitude towards COVID-19 showed peoples' willingness to follow government guidelines on quarantine and social distancing. The anxiety levels identified in the study were high. They identified that there is a need to intensify the awareness and address the mental health issues of people during this COVID-19 pandemic.

Riyanti Djalante et al., (2020) in their multi-disciplinary article highlight the progress of governments, key organisations and community responses to COVID-19 between January and March 2020. By outlined key health-related strategies and roles of different agencies they put forward wider considerations on how the current COVID-19 responses be used as a window of opportunities to strengthen the state of health, and place Indonesia in the path for healthy people and the planet.

Steve Taylor (2019), a clinical psychologist and author of The Psychology of Pandemics, claimed that there are parallels between the people are behaving now and the way they behave during earlier pandemics such as Spanish flu of 1918, when there was panic buying of Vicks Vaporub and the 1968 pandemic when food was looted from restaurants. The difference now, Taylor observes is that the panic can escalate much faster via social media and online news

Biying Shou, et al., (2013) study about consumer panic buying under supply disruption and investigate how the retailer should respond to panic buying through inventory, pricing and fixed quota policy. They show that the fixed quota policy is more attractive to the retailer when consumers' desirability for the product is higher, the consumers' holding cost is lower, and the retailer's holding cost is lower, or the consumers' degree of risk aversion is higher.

Panic buying incidents world over: Rational v/s Irrational?

The first panic buying incident which got world appeal is the toilet roll purchase of Australia. Australians have become the latest group to respond to coronavirus fear by purchasing toilet rolls in masses. On social media, #toiletpapergate and #toiletpapercrisis were top trending. The toilet paper problem is not unique to Australia - a similar situation is seen in places such as Singapore, Japan and Hong Kong. There are reports of toilet paper buy-ups in the US as well.

Associate Professor Nitika Garg from the University of New South Wales, compares the rush to what occurred in many Asian nation and she observed FOMO syndrome - or Fear Of Missing Out - is in full force here. She notes that in China for example, there was a greater motivation to stock up on white ply because "there's a thinking that toilet paper can be substituted for tissues and napkins and to make makeshift masks".

Medicines, tissue papers, cigarettes, alcohol, toiletries, ready-to-eat food, vegetables were among the items that most people in Delhi-NCR were seen buying in more quantities than required. Basic medicines for cold and cough, fever, stomach problems, body pain and eye drops are what residents are purchasing the most.

India Today reported that in Chandigrah, essential items like branded wheat flour and milk powder have nearly vanished from the markets. People indulge in hording and stocked groceries in huge quantities fearing the lockdown. People complained that there was rampant black-marketing of wheat flour and the shop- owners were charging outrageous' prices.

Sakal times reported that in Pune retail price of vegetables hiked by 10 to 20 percent for the third consecutive day of lockdown as the panic buying by the people continued across the city. Residence from some areas of the city complained of rise in the prices of pulses and grocery. The panic buying is already threatening to do real damage. The U.S. Surgeon General has pleaded with Americans to stop buying face masks to ensure that health care workers have them, while Japan has said it will introduce penalties for reselling masks. (The Print)

RESULTS

An online survey, related to attitude of consumers towards panic buying during the coronavirus pandemic, was conducted among people of Kerala. A total of 105 responses were collected and used for analysis.

i. RESPONDENT PROFILE

Gender * Residential area Cross tabulation

Count										
		Residential area								
		PANCHAYAT	MUNCIPALIT		METRO					
		Н	Y	CORPORATION	CITY	Total				
Gender	MALE	18	9	6	5	38				
	FEMALE	42	15	9	1	67				
Total		60	24	15	6	105				

Gender * Monthly family income Cross tabulation

Count

Count

			Monthly family income									
		LES THAN	25000-	50000-	75000-	MORE THAN						
		25000	50000	75000	10000	10000	Total					
Gender	MALE	13	7	9	2	7	38					
	FEMAL E	16	12	14	8	17	67					
Total		29	19	23	10	24	105					

ii. DESCRIPTIVE ANALYSIS

Objective:

To understand the nature of Consumer' buying behaviour during a pandemic

Statement	SD	D	Ν	А	SA	Total	Sum of	Weighted
							Weighted	Mean
							score	Score
Rush to nearby	17	16	25	24	23	105	335	3.19
supermarket on hearing								
the lockdown								
announcement.								

Observed most of products	26	21	23	20	15	105	292	2.78
are out of stock in the								
supermarkets								
Purchased sufficient	15	10	23	28	29	105	361	3.44
sanitisers, hand washes								
and masks								
Experienced hike in price	13	21	20	23	28	105	347	3.30
on necessities								
In anticipation of	73	15	2	8	6	105	171	1.63
lockdown purchased items								
from online sites								
During lock down getting	8	1	15	27	54	105	197	1.88
necessities from nearby								
small retail shops								

Interpretation

In order to analyse the panic buying attitude of consumers' six statements were given to rate on a five point scale, where five statements were favouring panic purchase nature and sixth statement was one which reduces the panic nature. Weighted mean score was calculated to analyse the objective. The analysis shows that only a moderate panic behaviour is shown by the respondents. Sanitizers, hand washes and mask were purchased by panic and the respondents experienced hike in price on various necessities during lockdown.

iii. NON-PARAMETRIC TEST

Objective:

To identify whether income and residential area has influence on panic buying behaviour of different commodities.

Ho: The panic buying behaviour for different necessities are same across different
categories of Income group

Test Statistics												
	pb1	pb2	pb3	pb4	pb5	рbб	pb7	pb8	pb9			
Chi-Square df	5.856 4	.513 4	4.524 4	5.136 4	2.188 4	4.504 4	4.877 4	5.668 4	.111 4			
Asymp. Sig.	.210	.972	.340	.274	.701	.342	.300	.225	.999			

Test Statistics

a. Kruskal Wallis Test

b. Grouping Variable: Monthly family Income

Ho: The Panic buying behaviour for different necessities are same across different categories of Residential area.

	Test Statistics												
	pb1	pb2	pb3	pb4	pb5	pb6	pb7	pb8	pb9				
Chi-Square df	5.269 3	6.412 3	8.194 3	4.413	2.713	3.433 3	.296 3	3.980 3	.810				
Asymp. Sig.	.153	.093	.042	.220	.438	.330	.961	.264	.847				

a. Kruskal Wallis Test

b. Grouping Variable: Residential Area

HYPOTHESIS TEST SUMMARY

Sl. No.	NULL HYPOTHESIS	TEST		THLY FAMILY INCOME	RESII	DENTIAL AREA
			Sig	Decision	Sig	Decision
1	The distribution of Rice, Atta and Pulses(pb1) is same across categories of	Independent- Samples Kruskal- Wallis Test	.210	Retain the Null Hypothesis	.153	Retain the Null Hypothesis
2	The distribution of Vegetables(pd2) is same across categories of	Independent- Samples Kruskal- Wallis Test	.972	Retain the Null Hypothesis	.093	Retain the Null Hypothesis
3	The distribution of Fruits(pb3) is same across categories of	Independent- Samples Kruskal- Wallis Test	.340	Retain the Null Hypothesis	.042	Reject the Null Hypothesis
4	The distribution of Ready to cook items(pb4) is same across categories of	Independent- Samples Kruskal- Wallis Test	.274	Retain the Null Hypothesis	.220	Retain the Null Hypothesis
5	The distribution of Medicine and Health care items(pb5) is same across categories of	Independent- Samples Kruskal- Wallis Test	.701	Retain the Null Hypothesis	.438	Retain the Null Hypothesis
6	The distribution of Beauty Products(pb6) is same across categories of	Independent- Samples Kruskal- Wallis Test	.342	Retain the Null Hypothesis	.330	Retain the Null Hypothesis
7	The distribution of Cleaning items(pb7) is same across categories of	Independent- Samples Kruskal- Wallis Test	.300	Retain the Null Hypothesis	.961	Retain the Null Hypothesis
8	The distribution of Non-Veg Products(pb8) is same across categories of	Independent- Samples Kruskal- Wallis Test	.225	Retain the Null Hypothesis	.264	Retain the Null Hypothesis
9	The distribution of Alcoholic beverages (pb9) is same across categories of	Independent- Samples Kruskal- Wallis Test	.999	Retain the Null Hypothesis	.847	Retain the Null Hypothesis

Asymptotic significances are displayed. The significance level is .05.

FINDINGS

- 1. The study reveals that there was not much panic buying attitude among consumers of Kerala
- 2. The respondents observed sufficient necessities in the supermarkets and retail stores.
- 3. The respondents does not show any panic buying nature for basic food items.
- 4. Sanitizers, hand wash and mask are the commodities which the respondents purchased with moderate anxiety.
- 5. The buying behaviour on various necessities during the pandemic are same across different categories of income.
- 6. Fruits are the only item which shows difference while testing the relation of purchase behaviour and residential area.
- 7. The study identified that the purchase behaviour of consumers' of Kerala during the Coronavirus pandemic is rational.

Conclusion

A report from the Food Federation in March found that the combination of selfisolation, erratic food availability and a drop in income was leaving many vulnerable households at serious risk of not being able to access an adequate diet without government aid. Even though the study reveals rational buying behaviour among consumers' in Kerala, if the lockdown extends and economic slowdown start showing signals the pattern of fear and anxiety will change to a negative side. Whether the governments can rebuild confidence will depend not just on their leaders' decisions, but also the characteristics of their respective states. Psychologists view control as a fundamental human need. With a disease that's highly infectious and can turn deadly, this epidemic violates a sense of control in fundamental ways. Unless policy makers can find a way to restore confidence, the cycle of panic buying, hoarding and scarcity will start to escalate.

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THE GAME CHANGER: COVID-19 AND THE NEW WORLD ORDER

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INTRODUCTION

The major crisis nations all over the world confront now is not the use of threat of force, economic sanctions or negotiations; rather it is due to the spread of the pandemic, the human coronavirus or SARS-CoV-2 better known as novel coronavirus that causes coronavirus disease 2019 or COVID-19. Coronavirus infections are common among both animals and humans. While some infectious diseases are confined to geographical areas, some others can spread widely. It is believed that the current outbreak of coronaviruses found initially among animals, and it evolved and transmitted to humans making people sick. The spread of COVID-19 not only pose a considerable threat to the society, but also left significant implications for the national and regional economies around the world. The pandemic has brought the world to a standstill with prolonged days of nationwide lock down that literally restricted the movement of people and also halted land, air and water transport services. If instances like World Wars, Cold War, globalization or September 11 are tagged as game changers in international affairs, the outbreak of COVID-19 and its repercussions will also be marked as a game changer because of the havoc that the pandemic created among nations. COVID-19 pandemic is acting as a turning point in history due to the questions that it raises against health sector worldwide. It is in this context that this chapter attempts to trace the implications of coronavirus on medical and health facilities and also the social, political, economic and security concerns it poses in India and other nations around the world.

THE ORIGIN AND RISE OF THE PANDEMIC

Though microscopic, the novel coronavirus is more transmissible than other viruses and it has reported, as of 15 July 2020, 13,150,645 confirmed cases and took lives of 574,464 people globally (WHO, 2020, p.1). The United States stands tall amongst the worst-affected followed by Brazil, India, Russia and South Africa. Unlike the severe symptoms showed almost right after by the people infected with SARS 1 virus, COVID-19 spreads the virus rapidly without any symptoms in the initial weeks or during the entire course of the illness. Coronaviruses were mainly of a veterinary concern since it is largely found among animals and birds resulting in respiratory and enteric diseases. Coronaviruses are a subset of viruses named after the crown of protein spikes covering their outer membrane surface (Navarro, 2020). The term 'coronavirus' is coined in 1968 and it is derived from the Latin word 'corona' meaning crown or halo. The virus looks like crown surrounded by a solar corona under the electron microscope (Tyrrel et al, 1968, p.318). When the virus infects a cell, it transforms the existing molecular machinery to create long chains of proteins required by the virus to generate even more copies of it. These long viral proteins become functional when divided into smaller pieces by proteases. The coronavirus proteases play a vital role in spreading the virus. The virus first reported in 2003 gained particular attention when transmitted to other species, especially human beings, causing Severe Respiratory Syndrome (SARS-CoV) tracked in November 2002, and the Middle East Respiratory Syndrome (MERS-CoV) in 2012. Studies suggest that SARS and MERS originate in bats not only create a threat to mankind and cause outbreaks, but also pose a threat to public health and a major challenge to international health (Hui, Rossi, & Johnston, 2016, p.1). While SARS spread from infected civets to people, MERS spread from infected dromedary camels to people. SARS is caused by a strain of coronavirus, the same family of viruses that causes the common cold, whereas symptoms of MERS include fever, cough and shortness of breath. As of 2020, seven coronavirus species have been associated with human disease, 2019 novel coronavirus being the last (Berger, 2020, p.12).

The current outbreak of coronavirus, SARS-CoV-2, was originated in the Hubei Province of China with the City of Wuhan as its epicenter. Located in Central China, Wuhan is strategically positioned and well connected by China's nine provinces. Wuhan has been an important transportation hub over the years and the Wuhan Tianhe International Airport connects direct flights to five continents and over 120 destinations (Parikh, Desai & Paikh, 2020, p.57). It has been identified that the coronavirus made the leap from animals to humans from the Huanan Seafood Market, the largest wholesale seafood market in all of Central China, in the Jianghan district in Huanan. With a retail space of over 50,000 square meters, the market holds other animal products apart from sea foods, some of which were illegally traded after being smuggled from overseas. The first known case of animal-to-human transmission of coronavirus is reported back in November 2019 from this market. The virus spread to other individuals over the next few weeks and infected patients displayed common cold to respiratory illness, pneumonia or SARS like symptoms weeks after getting infected. It was only in 31

December 2019 that the Chinese Government announced the illness to the world when the situation has almost gone out of control and started spreading in other parts of the world.

The US Department of Health and Human Services/Centers for Disease Control and Prevention (CDC) after genetic sequencing of isolates obtained from a cluster of cases of pneumonia from China's Huanan Seafood market identified the illness as novel coronavirus as the etiology (WHO, 2020). The initial lapses by the Chinese authorities in controlling the spread of the virus coupled with the World Health Organisation's (WHO) statement encouraging global travel and continuing trade with China, insufficient precautionary and preventive measures made the situation worse and by then, the virus almost spread not only in China, but also internationally.

The virus rampantly spread to more than 216 countries, areas and territories (WHO, 2020) including India. Taking the rapid spread of virus into consideration and as per the International Health Regulations (IHR 2005), WHO in a meeting on January 30, 2020, declared the outbreak as 'Public Health Emergency of International Concern (PHEIC)'. The declaration was made due to the spread to 18 countries with four countries reporting human-to-human transmission. States all over the world initiated a series of containment measures separately and together which include quarantines, isolation, border closures and widespread restrictions on people movements and travel, and enforced shut downs. As a result, the economic, security, strategic and political systems functions of states have been affected considerably. The implication of COVID-19 become apparent throughout China initially and China took efforts to control the spread of the virus leading to wide-range restrictions on passenger transportation, labour mobility and shut down. The US declared the outbreak as a public health emergency on 1 February 2020 and temporarily banned travel from European nations to the US. Deeply concerned by the alarming levels of spread, severity and inaction, the WHO declared COVID-19 outbreak as a global 'pandemic' on 11 March 2020 (Ghebreyesus, 2020). This after WHO's assessment that the number of coronavirus cases in China increased 13-fold, the number of countries with cases increased threefold and an expected increase in the number further (Cucinotta & Vanelli, 2020, p.157).

COVID-19 IN INDIA

Kerala, the Southern state, reported India's first COVID-19 case on 30 January 2020. The Ministry of Health and Family Welfare acknowledged this as the first case of coronavirus in India. Soon after, another case also reported in Kerala on 02 February 2020. The initial responses from authorities stated that the cases were one-offs and no local transmission has been taking place. Coronavirus cases in India increased as days progressed and the Indian government-initiated control measures by declaring a 21-day lock down in the country on 24 March 2020. The lock down strategy was to counter the spread of the virus and helps flatten the infection curve. The proceeding weeks witnessed an exponential growth in the number of cases in India. This made the Central government to extend lock down in a timely and phased manner. The second phase of the lock down lasted for 19 days, whereas another two-week extension was announced from 4 May 2020. Though the coronavirus induced lockdown extended till 30 June, only for the containment zones after 4 phases of complete lockdown, the unlocking process, 'Unlock 1- first phase of three-phased unlock plan' announced by the Union Ministry of Home Affairs, started with services gradually resuming with the stipulation of following Standard Operating Procedures (SOPs). As of 15 July, 2020 India, reported a total of over 9,37,562 coronavirus confirmed positive cases with 24,315 deaths. The recovery rate in India is considerably higher compared to other countries. The Government is taking all necessary steps to ensure the challenge and threat posed by the growing pandemic of COVID-19.

CORONAVIRUS AND THE MAGNITUDE OF THE RISK

Though there are various criteria's used to identify the magnitude of the risk posed by a pandemic, there is much uncertainty about the true magnitude of the spread and impact of the novel coronavirus. Some of the significant parameters that assess the magnitude of the risk posed by a pandemic include, among others: (1) *Transmission Rate* consisting of the number of newly infected people from a single case; (2) *Case Fatality Rate* consisting of the percentage of cases that result in death; and (3) *Determine whether asymptomatic transmission is possible. Transmission Rate*: Transmission rate of coronavirus from one case to another through contact is reportedly higher, particularly in the densely populated cities. All cities are vulnerable to the virus, while some others are more because of its size, density, and level of population (Muggah, 2020, p.16). The exponential rise in daily confirmed positive cases and the community spread of the disease substantiates this. Governments all over the world undertook fundamental non-pharmaceutical interventions (NPI) as a counter measure to contain coronavirus outbreak through suppression and mitigation methods (Walker et al, 2020, p.417). While suppression is adopted to reduce the transmission rate, mitigation on the other hand, is intended to get the number of cases to decline or slower down the speed. Population wide social distancing

combined with home and institutional isolation of cases, shut down of shops, ban on public gatherings, closure of schools and universities are the minimum policy measures taken for effective suppression. Lock down is a restrictive suppression NPI strategy adopted to flatten the curve of the virus spread by limiting people to people contact and thereby lowering the number of cases. This, in turn, is used to reduce the fear and panic among general population, and buy time so that the health care system is able to respond until a vaccine is developed.

Case Fatality Rate: Case fatality rate consists of the percentage of cases that result in death due to the disease. In other words, CFR is the number of people who die due to a pandemic for every 100 people divided by the total number of confirmed positive cases diagnosed (Parikh, Desai & Parikh, 2020, p.46). It is an inadequate measure of the risk of death due to the disease, but it provide important information about underlying health conditions in a country, region, state or city, during an ongoing epidemic. A high CFR due to any pandemic in a country implies that a high fraction of the reported positive case patients succumbing to the disease. Fatality undercounting, underreporting and improper deaths registration could be confounding the data from all these countries.

While considering the case fatality rate, comparisons have been generally drawn between influenza and coronavirus as both are respiratory diseases. COVID-19 and influenza viruses have a similar disease pattern which presents as a wide range of illness from asymptomatic or mild to severe disease and death (WHO, 2020, p.2). Both the viruses are transmitted by contact, droplets and fomites. Available evidences suggest that COVID-19 spreads between people through direct, indirect-through contaminated objects or surfaces, or close contact with infected people through mouth and nose secretions. These include saliva, respiratory secretions or secretion droplets. The rapid spreading of the epidemic is a cause of concern for countries all over the world.

The data on CFRs of COVID-19 is subject to several limitations. When a pandemic is still ongoing, the resulting CFR called the naive CFR does not represent the true CFR (Kucharski and Edmunds, 2014, p.1260). An important dimension when comparing COVID-19's CFR is the population's age-structure. Data from many countries indicates that the CFR rises dramatically among older people, whereas the death due to earlier pandemics hit population of the age pyramid below 60 (Jorda, Singh & Taylor, 2020, p.13). Other characteristics of COVID-19's prevalence among people include those with pre-existing

disease conditions like hypertension, diabetes, cancer, heart failure and chronic obstructive pulmonary diseases. A country with a relatively younger population should have fewer deaths due to COVID-19. India has significantly young population than that of the most European, North American and South American countries and this could help explain India's lower CFR compared to Italy, Spain, the UK, Brazil and the US (Basu, 2020). Though spreads rapidly, the recovery rate of the virus infection is on a higher sider. As a result, the death rate due to COVID-19 relative to the total population is lower than that of some of the major pandemics of the past.

Graph 1: COVID-19: The Global Situation



Source: Our World in Data, https://ourworldindata.org/coronavirus-testing

Determine whether asymptomatic transmission is possible: The drawback of the highly infectious respiratory illness caused by coronavirus is that it have no signs or symptoms and may go unnoticed, especially during the initial stages when a person is exposed and infected by the virus. Though the cases of COVID-19 is on the rise globally, the available data suggest that 80 percent of infections are mild or asymptomatic, whereas only 15 percent are severe infection, requiring oxygen and only 5 percent fall under the category of critical infections, requiring ventilation. Whether asymptomatic or not, most countries rely on widespread and prolonged suppression strategy control measures in reducing the transmission level of the virus. However, it comes up with significant economic, political, social and security implications.

Economic Impact

The economic consequence of a pandemic, like a disaster, revolves around the integration of four factors: the pandemic or the hazard itself, its exposure, vulnerability, and

resilience (Birkkman, 2006, p.23). COVID-19 is the natural trigger that is the preliminary cause of the shock. The economic effects results not only out of the virus outbreak alone, but by the exposure to the virus, vulnerability to the virus, and the resilience of the economy that experiences due to the virus.

The effect of coronavirus is felt across economies all over the world and across regions mainly for two reasons: the infection is spreading widely and the trade and market integration propagating an economic shock across the globe (Jorda, Singh & Taylor, 2020, p.12). The economic consequences of the ongoing COVID-19 pandemic are two fold; short-term and long-term. The short-term impact is a result of individual countries efforts in bringing the situation under control by containment measures and quick recovery of national economic growth as well. Since the pandemic is ongoing, available data mostly focuses on the short-term impacts from mitigation and containment strategies. The short term impact shows that COVID-19 is affecting the global economy in three main ways: by directly affecting production, by creating supply chain and market disruption, and by its financial impact on firms and financial markets.

The global economy also suffered adverse impacts including rapid and unprecedented collapse of production, trade, and employment due to the coronavirus induced lock down. Global economic situation is reported to be worse than 6 months ago and also witnessed an equity collapse worst from the Great Depression as economic activities in many sectors including services, trade and finance come to a halt. The pandemic and the containment measures have disrupted global supply chains and international trade, and the analysis by the UN Department of Economic and Social Affairs substantiates this, when they states that the growing uncertainties due to the pandemic have affected financial markets worldwide, declined asset prices, equity markets and bond yields, and oil prices dropped down to multi-year lows (UNDESA, 2020, p.1). The considerable impact of the virus also resulted in the fall of oil prices in the Middle East and this could further deepen economic divisions within and between states.

Coronavirus outbreak also poses threats to the global financial markets. The majority institutions including the Organization for Economic Cooperation and Development (OECD) and banks have cut their forecasts for the global economy. The impact of COVID-19 substantially affected business and operational disruptions which include everything from

mitigating the effects of reduced supply, to managing disruptions to logistics suppliers, and hurdles in meeting contractual obligations to customers (Hedwall, 2020). Confinement and self-isolation methods adopted by countries around the world lead to disruption in supply and demand. The impact of the pandemic also include reductions in capacity and output, weakened supply and drop-offs in demand, stagnant supply chains, and delays and defaults affecting payments (Balwin & di Mauro, 2020, p.13). China has been the major centre of production and supplies to countries around the world. Many companies are hugely reliant on China, the Southeast Asian countries for raw material inventories and also for the sources of supply. Companies and businesses have been hit with supply chain shocks as the flow of materials from China was disrupted by the pandemic and the subsequent shutdown of Chinese economy. They are working through alternate sourcing supply scenarios by reorganizing themselves away from China to diversify supply chain and safeguard against shortages. The disruptions could potentially result in a significant realignment of supply chains, especially for products with longer cycles will get shortened substantially. The impact of supply chains shock increases the risk of trade wars, trends of nationalism and protectionism, issues of sustainability and human rights considerations.

Economic instability has substantially risen unemployment and underemployment compared to the pre-lockdown days in most of the countries and a significant number of people, both in the formal and informal sectors, either got terminated from their jobs or reduction in wages. The impact of the coronavirus pandemic has resulted in an income drop in households across nations. Stock markets have fallen significantly from their pre-pandemic highs. All major sectors are experiencing significant revenue loses apart from an increased expenditure from facility modifications and increased staffing.

The economic situation of fragile states are going to be the worst affected. Apart from human costs, the impact would be felt more on the economic front of all countries as capital markets fall and tourism and remittances decline. The pandemic and the consequent lockdown have hit other sectors including small and medium-sized businesses, civil aviation, agriculture and allied sectors, among others. Loss of employment and opportunities results in increased poverty levels and governance failures. The longer the COVID crisis goes on, the higher the probability of a significant financial crisis and political instability among nations globally. Overall, the economic risk and consequences due to COVID-19 will have a very different spatial variability than the spread of the virus itself. With supply chains disruptions, shortage of food supplies and prices rising, the situation is quite alarming. The situation will not only transform into rising unemployment and food insecurity, but could also escalate into political unrest, violence, and conflict.

Security and Political Implications

The pandemic is pushing the world into a volatile new phase. With closed borders, restrictions on international travel, and counter measures to deal with the virus, it is increasingly becoming clear that the virus is not only posing significant risks to the public health and economy of each country, but also poses substantial non-traditional security threats to the national security. If 9/11 terrorist attacks redefined the global security context, COVID-19 reevaluates the real composition of security threats and reflect upon strategic implications and critical effects of coronavirus on individuals, societies and nations. Individuals, societies, nations and international system have been exposed to the novel unknown and invisible threat that has put into lock down millions of people and caused over several deaths.

COVID-19 pandemic acts as a game changer in international affairs because of its broad reaching and global effects. The pandemic also acts as an eye-opener and is a transformative reflection point that guide policy makers in analyzing what was the normal security situation pre-COVID phase and what will be a 'new normal' post-COVID. The pandemic is also forcing states as well as individuals to adapt rapid changes and to explore different strategies and realities.

The post-pandemic new world will be different from the globalized world order. While globalization integrated world closely and made people's life more convenient, the pandemic changed the sense of global interdependence among nations and created an imbalance of power among nations of different economic strengths. COVID-19 challenged the opportunities that globalization had opened up including the standardization and unification of the world, the cordial relations that each country enjoyed as far as political, economic and cultural spheres are concerned. Another major challenge coronavirus posed is with regard to the concept intensification of global consciousness that infused the idea of integrity and unification that made people think there is only one world, and the world is unified (Robertson, 1992, p.8). The common idea that the world is more uniform and standardized through the cultural and technological development from the West received a major setback because of the pandemic.
The changed security scenario will urge nations to promote nationalist interests and give priority to sovereignty and territorial integrity by discarding ideals of economic globalization. The restrictions imposed by the global market, flow of global capital and multinational companies' activities on nation states will lose its grip when nations become more independent. States that were previously isolated and are forced to engage with one another will look for more options towards self-reliance. COVID-19 also brings hard security threats between nations back into the spotlight. The geopolitical rivalry between the great powers is likely to worsen as the major power economies become less interdependent. Economic growth of great powers will slow down that could reduce their level of ambition and military footprint in zones of their interest as well as reduce their power projection to zones of their influence. The next level of major powers poses risks as well.

Another impact the pandemic has created is that it strengthened surveillance and has in fact made authoritarian governments more authoritarian. It will have an impact on countries around the world including potential threats to democracy and federal structure of governments. The assertive nature of authoritarian governments in dealing with domestic challenges and exerting pressure in shaping international system and regional security shows different trends during the times of the pandemic. Some of the consequences are expected to last post-COVID phase which include consolidation of power at home, seeking geopolitical advantage during the crisis, and trying to weaken democracies from within (Lamond, 2020). The pandemic offered opportunities for authoritarian governments in consolidating power and increases their hold in the country, thereby extending control to advance their agendas in other countries. Media plays a dominant role in this as the mainstream media will be controlled and manipulated by the state. Social media platforms will be closely monitored and will be used as campaign tools.

The crisis of this magnitude provides a suitable target for exploitation for authoritarian governments. They exploit the pandemic by seizing opportunities to control power and influence when citizens look to their leaders and governments to bring calm and order through a comprehensive response strategy to effectively deal with the situation. When the dominant emotion is fear and the danger is everywhere, people may feel more willing to depend on the government. Authoritarian governments, on the contrary, exploit the situation and convert challenges to opportunities that benefit them. In this process, freedom of expression and the privacy of individuals will get challenged for the sake of security, especially when countries

collect personal details in their efforts to track the spread of coronavirus. Civil liberties will be at stake when personal information was collected by tracking mobile phones using specific mobile applications, and travel records. The restrictions on mass gatherings and protests enable autocratic governments to take actions in their favour that would have been otherwise condemned strongly by opposition parties and the general public. The intrusive surveillance systems used in response to the pandemic could also be used as a tool to establish power and crack down dissent and protest of any form by the authoritarian governments.

COVID-19 poses challenges to the notions of power taking into account the strategic implications and effects of the pandemic on international system. This, in turn, result in severe internal conflict and regional instability as traditional centres of power and influence are showing signs of weakness. Political instability can cause the movement of people across borders which, in turn, could create ungoverned territories where extremists can take root, and can potentially threaten the strategic interests of a state. The pandemic increases the risk of potential conflict among conflicting countries by increasing the danger of existing tensions and, potentially, violence. Failure in talks and dispute settlement mechanisms between states increases tensions that could heighten the risks of conflicts in the longer run. The pandemic forced cancellation and postponement of formal and informal meetings of all levels between nations. Virtual meetings and other forms of remote contact dealing with sensitive topics in the international security arena will not be as effective as one-to-one meetings.

International cooperation is gradually losing the grip and the lack of international support in tackling the global pandemic substantiates this. Though the UN Secretary-General had called for global ceasefires, reductions in sexual and domestic violence, and proposed plans to tackle consequences of many crises, there have been no discussions on COVID-19 even after more than four months of the pandemic. The UN also failed to come up with any meaningful way out to deal with the crisis situation created by the pandemic. Almost all major powers have been slow to rally in support of the crisis. The bilateral and multilateral platforms have not yet set out any comprehensive plan toward response and recovery. The new world order has emerged in the way the global governance has failed to contain the virus. The role of international organizations has failed time and again in mitigating crisis situations. The post-COVID world could be more divided, conflictual and nationalistic, as nations give priority to territories and self-reliance.

Conclusion

Pandemics and hazards always have a bearing on the social fabric of the society and it also leave behind a long lasting impact that would take years to erase. COVID-19 has come as a shock to the society as it not only challenged the health systems and global governance, but also the social, political, economic and security spheres of countries all around the world. The pandemic has created significant challenges to mankind as public health systems are ill equipped to deal with the large scale outbreak of the virus. With no vaccine to protect against the virus infection, control efforts worldwide were limited to non-pharmaceutical interventions by countries in an effort to bring down the number of infected people. Flattening the curve of the coronavirus pandemic is of primary priority to the states.

Evidences from the past pandemic incidents suggest that lives changed forever for those who are affected with it. The 1918 influenza pandemic, identified as one of the most severe epidemic in the history of the United States, is a case in point. No doubt that the lives post-COVID will show radical shifts in the social, economic, political and security setup because of the reach and devastating impact the virus had on the society. Social distancing is going to be the new normal; restrictions are going to remain the way people meet, interact, travel, work, and educate. COVID-19 has caused major ruptures in the world system. The pandemic has brought about changes of tremendous dimensions and it will be recorded as a potential game changer in world politics. The pandemic has slowed down the process of globalization, weakened democracies, curbed fundamental rights and freedoms of people, increased disinformation campaigns, cyber-attacks, and forced isolationism, contrary to multilateral cooperation among nations.

Coronavirus has spread faster and wider than previous epidemics. While it took years for diseases to spread from one region to another earlier, COVID-19 does not respect national boundaries and it spread within a matter of weeks or months. The virus spread and the subsequent crisis is a wakeup call for states and global powers and it reiterates the need for having better healthcare facilities that should be war-prepared to deal with pandemics whenever they breakout. The pandemic restates the need for more vigilance, for new narratives and reformed governance structures and institutions to handle threats.

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THE SILVER LINING OF COVID-19 (SARS-COV-2) LOCKDOWN: LOWER POLLUTION LEVELS AND HEALING ENVIRONMENT

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"I believe that there is a subtle magnetism in Nature, which, if we unconsciously yield to it, will direct us aright." Henry David Thoreau

One Earth, One Planet, One family; in one way or another we are all interconnected to the mother earth in a quite inseparable manner. As exemplified in the above quote, whenever the earthlings try to deviate from the nature's track or heedlessly move on in search of new realms of developments, it directs us *aright*. The world is on a process of metamorphosis, it changes restlessly and whenever it changes, the nature has given us the tools or chance to make our thoughts and actions towards a positive recuperation of planet. In the present scenario, the whole world is tied in a single knot of destiny, in a quite ineluctable nexus of mutuality as *Dr*. *Martin Luther King* has said once, whatever effects one directly, affects all indirectly! Yes, The pandemic COVID-19!

The whole world is doing their best to stop the spread of SARS-CoV-2 virus and are on a mission to flatten the curve of exponential spread of the virus. We are taking a blow as the virus spreads out, people are self-isolated from the public, and the drastic quarantine measures makes an unusual silence everywhere! A stark opposite of the daily mad rush in our cities in the name of economic development. As per reports of Agence France – Presse on 25th March 2020 around 2.6 billion people – one third of the human population are under some form of lockdown. Though situation seems pretty bleak, and many lives lost in the fight, there is a glimpse of silver lining; "The healing planet and unusually lower pollution levels!

European Space Agency has recently released the satellite images using the data gathered by agency's Copernicus Sentinel-5P satellite. The satellite tracks air pollution in the atmosphere

and it showed a sharp, dramatic decline in the nitrogen dioxide emission over Italy during the first two and a half months of 2020. The composite satellite images released shows the comparison of nitrogen dioxide concentration over Italy, Spain and France during March 14 - 25th to the monthly average concentration from previous year. The decline in nitrogen dioxide emissions over the Po Valley in northern Italy is particularly evident. According to Claus Zehner, ESA's Copernicus Sentinel-5P mission manager, though there could be slight variations in the data due to cloud cover and changing weather, it can be confidently say that the reduction in emissions coincides with the COVID-19 lockdown in Italy causing less traffic and industrial activities. Scientists have said that they will be continuing to track NO₂ emission even after the world recovers from COVID-19 pandemic in order to see whether the pollution returns or not.

European Environment Agency's data confirms that there is a sharp decline in air pollution over European cities especially due to reduced traffic. In city of Milan, NO₂ concentration for the past four weeks reduced by 24% than the records four weeks earlier this year. In Bergamo NO₂ concentration during 16 -22 March was 47% lower than for the same week in 2019. Similar trends were also reported in Barcelona, Madrid, Lisbon etc.

Air quality in Delhi, which is notorious for the worst Air Quality Index (AQI) is in a safe zone now and all the credits goes to the nationwide COVID-19 lock down to stop the SARS-CoV-2 virus spread. In a study conducted by IQ Air visual and Greenpeace last year, it is identified that India ranked first among the chart of worst polluted cities, as home to 14 out of 20 cities with the most hazardous air. Delhi is one among them. Since March 25th the world's largest lock down for 21 days, India has shut down factories, cinema halls, educational institutions, worship places and non-essential service providers. All modes of public transportation like metro trains, buses, inter-state trains halted and domestic and international flights are also have been stopped. Central Pollution Control Board (CPCB) states that the lock down in the country have led to the reduction in pollution levels and are fluctuating between satisfactory and moderate levels. According to the IQ Air Visual's 2019 World Air Quality Report, data shows that the average PM 2.5 concentration in New Delhi has dropped by 71% in one week: from 91 micrograms per cubic meter on March 20 to 26 micrograms on March 27 after the nationwide lock down began. As transportation and non-essential industries went on shut down, a significant reduction in PM as well as NO₂ were recorded. Nitrogen dioxide

dropped from 52 per cubic meter to 15 over the same period. Actually the virus is doing wonders that we couldn't able to do for years.

According to the CPCB report published on www.cpcb.nic.in, on March 21, 2020; the AQI in Delhi was moderate and gradually improved then. Compared to previous day 44% reduction in PM was observed in March 22 - 23. PM 2.5 was reduced to 8% during the initial days and later declined to 34%. Apart from that Indo - Gangetic cities showed notable improvement in AQI and out of that 17 cities are moving in satisfactory and 7 under good category. High AQI value was noted in Vapi, Ratlam, Satna, Singrauli and Chandrapur, where sulphur dioxide act as a major pollutant. Mumbai, Chennai, Kolkata, and Bengaluru have also seen a decrease in these air pollutants. Overall the lock down has resulted in significant improvement in the air quality but obviously at the same time we need to realize that this is not the ideal way to deal with pollution but proves that air pollution is manmade and perhaps the Earth's way of telling that check out the priorities and remind us to rethink!

In almost all predominant religions of the world, water is considered and treated with great reverence. Majority of the religious activities, rituals, and beliefs include at least some sort of ceremonial use of the so called "holy water". In Hinduism every river is considered as sacred but the river Ganga is greatly revered. It is holy to most Indians and holds unique position in the cultural spirit of the country. Originating as the most untouched water from western Himalayas it flows down to the Bay of Bengal. On its mission to reach the destiny, sea, it travels almost 2525 kilometres and touches the hectic cities, industrial clusters etc. and the result is most pristine, clear water will be converted into absolute unfit water ever! Ganges is said to purify the souls of negative karma, corporeal sins, impurities, even from the previous lives etc. But the so called karma pays back and in order to save the holy Ganges from the activities of present human society and a whopping amount of 4,800 crore has been spent for the rejuvenation of "Holy Ganga" and its tributaries from 1986 till June 30, 2017. Centre has allotted about 2000 crores under "Namami Ganga scheme and the observations of National Green Tribunal is pertinent in this context and worth revisiting, that the plan has seen two extensions and expenditure of thousands of crore, the Ganga has remained dirty and the status of the river has not improved yet and continues to be a serious issue.

With the shutdown of industries and people staying home, recent reports states that the river Ganga has subjected to a significant improvement around 40- 50%. Since the lock down

roads in Varanasi are almost vacant because people are staying home and air quality has improved too. CPCB has placed 36 water quality monitoring stations in various parts of the Ganga basin and according to the real-time water monitoring data of CPCB out of 36 stations, all found fit for bathing and propagation of wildlife and fisheries. There are almost 88 ghats in the city and out of that two are exclusively used as cremation sites. On an average of nearly 80-100 dead bodies are reached in these ghats for their last rites. But since the implementation of lock down, number of cremations reduced to 15-20 and hundreds of people used to take a holy dip here but they are all home now. (Ghats are the riverfront steps leading to the banks of river Ganga). Lockdown does what decades of mega funded schemes couldn't do!! The pandemic had an unexpected bright side in the city of Venice too. Water in the Venice canal looks crystal clear enough to see the small fishes while there were always fish living in the canal but could not be seen because of heavy traffic in the canals.

The lock down in the light of pandemic COVID-19 had an unintended advantage or quite unlikely benefit! "Blue skies, clean water, clean air, and the super cool planet! This invariably leads us to think that we may need to have this kind of home stay and lock down frequently (once in a six months or more frequently) so that we can help the planet take a breathe. We hope the virus induced isolation, the quarantine measures, home stay etc. will make the people to think and act much eco-friendly and this may help the people to evolve an environmentally sound behaviour. We are not saying that the COVID-19 pandemic attack is a boon to have a healthy environment but the silver lining should be treated as a sign to rethink and act accordingly. These changes could be very normal even without a crisis like this if we changed the mind-set towards the nature. All of us have equal responsibility to take care of our nature by cutting down the carbon emissions but they always like to go with the comfort side. They are making these compromises in their life only in the context of COVID-19 pandemic.

If we can live our lives just as now we are, if we can adjust with these lock down policy, then why don't we continue it even after the end of the acute phase of COVID-19? Just think and act accordingly! As Ms Sunita Narain, Editor, Down To Earth, a CSE publication has mentioned if we are getting such shocks again and again we may be forced to re think the very idea of globalisation and rather work on localisation. This time it is COVID-19, but we are definitely going to face another crisis of climate change soon if we are not learning anything from this lock down.

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THE EFFECT OF LOCKDOWN ON ACCOUNT OF COVID-19 ON THE LIVELIHOOD OF AUTO RICKSHAW DRIVERS

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Introduction:

The latest update on COVID-19 reported to World Health organization revealed an alarming statistics of over 24,00,000 confirmed cases of people infected with the virus, including more than 1,65,000 deaths worldwide with India being no exception to the increasing number of reported cases of over 17,000 with more than 500 deaths. The origin of this virus outbreak could be traced to the person who got the infection from an animal in Wuhan, China in late 2019. Thereafter COVID-19 as the coronavirus is referred to, started to spread far and wide in the world from the first cluster in Wuhan and thus became a pandemic that has killed over a lakh people.

While research is in full swing in trying to find the right medicine for treating the disease as well as inventing the vaccine for prevention of the virus, leaders all over the world have initiated action plans and programs to slow down the pace of spread of the virus. Based on the symptoms of the virus infection like dry cough, fever, pneumonia and that it spread by way of contact with the infected person or by way of touching the surface of the object that has virus on it and then touching one's own eyes or nose or mouth, each country has adopted its own approach and has faced unique challenges when it came to safeguarding their population from the contagious disease.

The practice of 'social distancing 'has proved to contain the spread of the virus as could be evidenced in the flattening of COVID-19 curve in especially countries like Singapore, Taiwan, Canada, South Korea, Georgia, Iceland. Many Governments through their jurisdictions have been implementing measures intended to move towards a flattened curve for their respective countries. Some of them have been

- Complete lockdown
- Quarantining and earmarking containment zones
- Recommendation for social distancing
- Placing restrictions on the size of people in streets
- Closure of academic institutions & places of large gatherings

- Recommendation of Stay home Stay safe policy
- Recommendation of work from home

Within India, the measure of complete lockdown was announced by the Prime Minister for the entire country for 21 days followed by the second lockdown period of 19 days. This was followed by the release of relief package of Rs.1.7 lakh crores for the poor and those displaced by the lockdown.

Need for the study

Lockdown in India implied shutting it's economy, closing all nonessential businesses and services, the issue of 'stay home 'direction of the Government, suspension of air, road & rail transport as well as banning of public gatherings. The immediate impact of lockdown hit the informal sector largely leaving millions stranded without food, billions banned from leaving their places. Blanket closure of state borders has caused disruption in the supply of essential goods leading to inflation and fear of shortages. It is predicted that the extended lockdown would severely impact the production and supply of goods and services and such a supply constraint could jeopardize the growth prospects as also the social and economic wellbeing of large number of people. With the entire country reeling in the social and economic lockdown, it has been a challenge for the vulnerable categories of people like the landless labourers, petty traders, tailors, barbers, construction workers, rickshaw/auto/ola/uber drivers who survive on daily labor and whose livelihood has been severely impaired due to the lockdown. In particular, the lockdown measure came as a hard blow to one such category of daily wage earners i.e. the auto rickshaw drivers whose earnings depended on their vehicles plying on roads 24/7. Lockdown implied auto rickshaws off the roads and completely stationed which not only affected their financial well being but also their emotional well being. Hence the present study focused on the auto rickshaw drivers and the effect of lockdown on their livelihood.

Objectives of the study

- To find out the apprehensions of the auto rickshaw drivers when the lockdown decision was announced in the country.
- To study the effect of lockdown on the livelihood of auto rickshaw drivers
- To identify whether the relief package of the Government are availed by and adequate for the affected category of auto rickshaw drivers.

Research Methodology

- The research design for the study is a descriptive research design with the survey method being adopted for collecting data from the sample respondents.
- The tool for data collection is the Interview schedule. The auto rickshaw drivers were contacted through mobile calls and they were interviewed.
- The size of the sample was restricted to 30.
- The data collected from the sample respondents was tabulated and analyzed using Percentages. The findings are summarized and the conclusions drawn.

Data analysis and interpretation

The following tables describe the demographic profile of the auto rickshaw drivers ,the initial reaction when the lockdown was announced, the subsequent effect of lockdown on their livelihood and their opinion on the availability and adequacy of the relief measures of the Government.

TABLE 1

S. No	Demographic Variables	Respo	Respondents grouped based on variables			
1	• Age	18-25	26-35	36-45	>45 years	
	_	Years	Years	Years		
	• Number of	3	7	7	13	30
	respondents					
	Percentage	10%	23.33%	23.33%	43.34%	100%
2	Educational	<8 th std	8 th std	10 th pass	12 th pass	
	qualification					
	• Number of	7	7	11	5	30
	respondents					
	Percentage	23.33%	23.33%	36.67%	16.67%	100%
3	Marital status	Si	ngle	Mar	ried	
	• Number of respondents		6	24	4	30
	Percentage	20	0%	80	%	100%
4	• Size of the	Three	Four	Five	>Five	
	family	members	members	members	members	
		7	18	5	-	30

DEMOGRAPHIC PROFILE OF THE AUTO RICKSHAW DRIVERS

	• Number of respondents					
	Percentage	23.3%	60%	16.67%	-	100%
5	 Employment status of the family Number of respondents 	Self o		Self & wif children/Sel 15	f & parent	30
	Percentage	50%	%	509	%	100%
6	 Total Monthly family income Number of respondents 	Rs 12000- Rs 15000 16	Rs 15000	– Rs 18000 4	>Rs 18000 10	30
	Percentage	53.33%	13	.33%	33.34%	100%
7	 Details of Auto drivers Ownership Number of respondents 	Ov			red 1	Total 30
	Percentage	30	%	70)%	100%
8	 Driving Experience Number of respondents 	1-3 Years 5	3-6 Years 2	6-10 Years 6	>12 Hours 17	30
	Percentage	16.67%	6.66%	20%	56.67%	100%
9	 Total driving time/day Number of 	8-10 hrs 9		12 hrs 10	>12 hrs 11	30
	respondents Percentage	30%	33.	33%	36.67%	100%

Source : Primary data

As can be seen in Table-1, the demographic profile of the auto rickshaw drivers comprised of majority of them (i.e. 43.34%) above 45 years old, about 36.67% of them qualified up to tenth grade, 80% married, the family size being four member for 60% of the drivers with exactly half of the total sample respondents, just them being employed while the remaining half are self and any other family members having a job. The total monthly income of the family ranged from Rs 12000/- and Rs 15000/- for most of the respondents (53.33%) while 33.34% of the drivers' family income for a month is more than Rs 18000/-. A maximum of 70% of the auto rickshaw drivers were using hired vehicles for driving while 30% of them

were driving their own vehicles, the total driving experience being more than ten years for a majority of the respondents (56.67%) and the total number of hours driven in a day was more than 12 hours for 36.67% of the drivers closely followed by 33.33% of them driving for 10 hours to 12 hours in a day.

TABLE 2

APPREHENSIONS OF THE AUTO RICKSHAW DRIVERS WHEN LOCKDOWN WAS ANNOUNCED IN INDIA

S.	Apprehensions of drivers	Number of Respondents	Percentage
NO			
1	Fear of loss of income	21	70%
2	Fear of not being allowed to drive	2	6.67%
3	Mental stress of being at home	3	10%
4	Fear of extension of lockdown	4	13.33%
	Total	30	100%

Source : Primary data

From Table 2, it can be observed that the intensity of the spread of COVID-19 in India was realized by the auto rickshaw drivers when a complete lockdown was announced and their apprehensions about the outcome of lockdown was increasingly felt. About 70% of the drivers feared that there would be loss of income while 13.33% of them anticipated the extension of lockdown and 10% of the drivers feared that the lockdown would result in mental stress of being at home. Hence it can be observed that a majority of the auto rickshaw drivers feared the lockdown.

TABLE 3

EFFECT OF LOCKDOWN ON THE LIVELIHOOD OF AUTO RICKSHAW DRIVERS

		Number of respondents				
S.	Factors that has affected livelihood of	Ca	Category of respondents			
NO	drivers	Highly	Moderately	Least Affected		
		Affected	Affected			
1	Loss of income	22	5	3	30	
	Percentage	73.33%	16.67%	10%	100%	
2	Food not enough for	13	11	6	30	
	family					
	Percentage	43.33%	36.67%	20%	100%	

3	Unable to pay	9	14	7	30
	EMI/Rental for auto			Not applicable	
	Percentage	30%	46.67%	23.33%	100%
4	Unable to pay	17	12	1	30
	house rent			Not applicable	
		56.67%	40%	3.33%	100%
	Percentage				
5	Unable to pay school	7	11	12	30
	fees for children			Not applicable	
	Percentage	23.33%	36.67%	40%	100%
6	Mental stress due to	18	9	3	30
	above				
	Percentage	60%	30%	10%	100%
		С	ategories of resp	oonses	Total
		Yes	No		
7	Had to borrow for	30	-		30
	meeting daily expenses				
	Percentage	100%	-		100%
8	Unable to go to	5	25		30
	hospital/ pharmacy for				
	normal illness				
	Percentage	16.67%	83.33%		100%

Source : Primary data

Table 3 reveals the various factors that has affected the livelihood of auto rickshaw drivers on account of the lockdown. Of all the above mentioned factors, it's evident that the lockdown has affected the daily income of the auto rickshaw drivers the most as reported by 73% of the sample respondents. This was followed by 56% of them who were unable to pay the house rent while about 43% of the drivers were unable to feed sufficiently for their family. Most of the days, they had to suffice with one or two meals in a day. Those drivers who expressed the extreme difficulty in paying the EMIs/ rentals for their auto rickshaws as well as in paying the school fees for their children were 30% and 23% respectively.

The factors that have moderately affected the livelihood of the auto rickshaw drivers are the inability to pay the EMIs/ Rentals for their autos with 46.67%, the inability to pay the house rent with 40% and the inability to pay the school fees for their children with 36.67% respectively.

The above table also reveals that 40% of the auto rickshaw drivers were least affected by the factor of payment of school fees, about 23.33% of them did not find payment of EMIs/Rentals for autos as affecting their livelihood, the reason being that there were no school going children in the family or some of the children were grown up and employed as well as the fact that vehicles were owned by the drivers with no EMI dues.

There was a prevalence of a high rate of mental stress in the auto drivers (70%) due to the reasons mentioned above while about 30% of them had moderate stress and a minimum 10% of them had the least stress.

The above table also reflects the hard fact that all the sample respondents (100%) had to borrow to meet their daily expenses. But, a majority of them (83%) did not find it difficult to visit the hospital/ the pharmacy to seek treatment for their normal illness during the lockdown period. This may be attributed to the fact that there was no specific restriction of movement of people outside their house if it was considered as a necessity.

TABLE 4

AVAILABILITY OF THE VARIOUS RELIEF MEASURES OF THE GOVERNMENTS TO THE PEOPLE AFFECTED BY LOCKDOWN

]	Number of respo	ondents	
S.NO	Central Government	(Category of resp	ondents	Total
	relief Schemes	Availed	Not Availed	Not Applicable	
1	Cash transfer to Jan	5	-	25	30
	Dhan account holders				
	Percentage	16.67%	-	83.33%	100%
2	Free gas cylinder	-	-	30	30
	under Ujjwala scheme				
	Percentage	-	-	100%	100%
	State Government				
	Relief scheme				
3	Cash of Rs.1000/- to	30	-	-	30
	Ration card holders				
	and free provisions				
	like				
	Rice, Oil, Pulse, Sugar	100%	-	-	100%
	Percentage				•
4	Extra cash of	7	23	-	30
	Rs.1000/- and extra				
	provision to auto				1000/
	rickshaw drivers	23.33%	76.67%	-	100%
	Percentage		4	2	20
5	Postponement of	23	4	3	30
	EMIs/ Rentals for auto				
	rickshaws by 3 months	76 670/	12 220/	100/	1000/
6	Percentage	76.67%	13.33%	10%	100%
6	Postponement of	26	3	1	30
	house rent by 3 months	86.67%	10%	2 2 2 0/	1000/
		ð0.0/%	10%	3.33%	100%
7	Percentage	3		27	30
/	Free food packets for senior citizens	3	-	21	30
	senior citizens				

	Percentage	10%	-	90%	100%
8	Food at subsidized	23	7	-	30
	rates at Amma				
	canteens	76.67%	23.33%	-	100%
	Percentage				
9	Postponement of	4	-	26	30
	License renewal/ FC				
	by 3 months				
	Percentage	13.33%	-	86.67%	100%

Source : Primary data

As per table 4, it is observed that both the Central government and the State government released a slew of relief measures to people whose livelihood was affected because of the lockdown. Of the relief measures of the central government, cash transfer to Jan Dhan account holders was not applicable to a majority of the ladies in the auto drivers' families (83.33%) as they did not have a Jan Dhan account. Similarly, none of the auto drivers could avail of free gas cylinder under the Ujjwala scheme because they had got the LPG connection earlier than the introduction of the scheme. As a result the Ujjwala scheme was not applicable to any of them.

As regards the state government relief measures, as is evident from table 4, all the auto rickshaw drivers have availed of the distribution of cash and provisions from the Public distribution system. However the additional cash payment of Rs.1000/- and the extra provisions particularly for auto rickshaw drivers could be availed by hardly 23.33% of the sample respondents. This was due to the reason that they were members of the auto rickshaw drivers association who could avail of these relief measures instantly. The remaining 76% are yet to receive these measures.

The landlords have agreed to postpone the house rent payments by three months as per the government's advice. This facility was availed by 86.67% of the drivers while 10% of them felt that rent payment though postponed would have to be paid in lump sum after three months which would again be a burden. Hence they chose not to avail the facility and pay the house rent as and when it was due. This condition did not arise for one of the respondents as his house was his own. Similar situation prevailed for the facility offered to the auto rickshaw drivers for postponement of EMIs/Rentals for their autos while a majority (76.67%) availed the facility while 13.33% of the drivers preferred to pay the EMIs/Rentals for the same reason as the previous case and for 10% of them, it was not applicable as they had paid all EMI dues earlier. As for the facility of postponement of license renewal/FC by three months, most of the

auto rickshaw drivers (86.67%) had their license renewal/FC date outside the period of 3 months and only 13.33% of them availed the facility.

The food packets available for free for senior citizens were received by only a minority of the auto rickshaw drivers (13.33%) while for the remaining 86.67% of them, it was not applicable as they were no senior citizens in the family. But the food sold at subsidized rates in Amma canteens has been consumed by 76.67% of the respondents while 23.33% of them did not avail it.

From an overall perspective of the relief measures of the government, the cash distribution and the provision of essentials supplies free of cost through the public distribution system have been found to be effective and fully availed by the auto rickshaw drivers.

TABLE 5

OVERALL OPINION OF THE AUTO RICKSHAW DRIVERS ON THE ADEQUECY OF THE RELIEF MEASURES OF THE GOVERNMENT

S.NO	Overall opinion	Number of respondents	Percentage
1	Adequate	0	-
2	Inadequate	26	86.67%
3	Fairly ok	4	13.33%
	Total	30	100%

Source : Primary data

As is revealed in table 5, it is evident that none of the auto rickshaw drivers felt that the relief measures of both the central government and the state government to ease the burden of the people during the lockdown, was adequate although about 13.33% of them felt that something was better than nothing. The remaining 86.67% of the drivers felt that the relief measures were not only inadequate but could have been streamlined in an appropriate manner.

Suggestions of the auto rickshaw drivers:

- Apart from the free supply of Rice, Sugar, Oil, Pulse etc, the auto rickshaw drivers felt that the other essentials groceries could be supplied at subsidized rates through the Public Distribution system.
- The amount of cash distribution to the affected categories of people like the roadside hawkers and the auto rickshaw drivers could be increased as it was too meager to meet the daily expenses.

- The auto rickshaw drivers suggested that they should be permitted to transport people and things in the event of contingencies. This could be a source of earning some money during the lockdown period.
- For the proposed mobile delivery of goods and services to the people by the government, the auto drivers felt that their vehicles could also be hired which would be a source of income for them.
- The relief disbursed by the government need to be streamlined in a manner that would reach the grass root level with ease.

CONCLUSION

The lockdown measure taken in India to contain the spread of COVID-19 has not only disrupted the economy but has also adversely affected those in the informal sector especially the daily wage earners due to loss of livelihood as is evident from the findings of the present study. Though the Central and the State governments have responded to the affected categories of people who are in dire need of the government support to survive the crisis, the relief measures were by and large found to the short of easing the burden of daily wage earners like the auto rickshaw drivers and the others. The authorities and the administrative machinery need to streamline the resources in such a way as to ensure the delivery of relief to the daily wage earners by not just by cash transfers but also by putting in check the cost of goods and services amidst the restrictions.

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IMPACT OF CHINESE CORONAVIRUS ON INDIAN ECONOMY

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Abstract

Coronavirus (CoV) is a huge group of infections that causes illness. It ranges from the regular virus to progressively extreme illnesses like Middle East Respiratory Syndrome (MERS-CoV) and Severe Acute Respiratory Syndrome (SARS-CoV). The epic coronavirus is another strain of infection that has not been recognized in human up until now. WHO is working intimately with worldwide specialists, governments, and other wellbeing associations to give exhortation to the nations about prudent and preventive measures. China represents around 19.71per cent of worldwide GDP at purchasing power parity and clearly it will affect the economy internationally. In this manner, it is evaluated that the worldwide GDP will endure an effect of around - 0.5per cent. In terms of trade, China is the world's biggest exporter and second-biggest importer. It represents 13per cent of world fares and 11per cent of world imports. It assumes a significant role in the worldwide worth chain as a center point of both demand and supply. It is additionally India's biggest trading partner, representing the greatest share (14per cent) of imports. This article discusses how this impact will influences the Indian economy in near future.

Introduction

Coronavirus has so far contaminated in excess of 8 lac individuals worldwide and killed more than 2,500 in China—outperforming the cost from the SARS episode of 2002-03. The World Health Organization (WHO) has formally proclaimed it a worldwide wellbeing crisis. The infection, which has now contaminated individuals in excess of 150 nations, has sent alerts ringing across worldwide economy. As exchange gets upset and demand for products in China turns delicate, Indian organizations are probably going to feel the warmth too. In imports, the reliance of India on China is gigantic. Of the main 20 products (at the two-digit of HS Code) that India imports from the world, China represents a huge offer in the vast majority of them. India's absolute electronic imports represent 45per cent of China. For automotive parts and fertilizers China's offer in India's import is over 25per cent. Around 65 to 70per cent of dynamic pharmaceutical fixings and around 90per cent of certain cell phones originate from China to India.

China is India's Greatest Exchange Accomplice

India has the biggest exchange deficiency with China with imports from China far outperforming fares to the nation (Table 1). Regarding trade, China is India's third biggest fare accomplice and records for around 5per cent share (Table 2). The effect may bring about the different divisions like natural synthetic concoctions, plastics, fish items, cotton, metals, and so on. We likewise can't disregard that a large portion of the Indian organizations are situated in the eastern piece of China. In China, about 72per cent of organizations in India are situated in urban communities like Shanghai, Beijing, areas of Guangdong, Jiangsu, and Shandong. In different segments, these organizations work including Industrial assembling, producing administrations, IT and BPO, Logistics, Chemicals, Airlines, and the travel industry. It has been seen that a few parts of India have been affected by the flare-up of coronavirus in China including shipping, pharmaceuticals, cars, mobiles, gadgets, materials, and so forth. Additionally, a supply chain management may influence a few disturbances partners with businesses and markets. Generally, the effect of coronavirus in the business is moderate. As indicated by CLSA report, pharmaceutical, synthetic substances, and hardware organizations may confront production network issues and costs will go up by 10 percent. The report additionally says that India could likewise be a recipient of positive streams since it gives off an impression of being the least-affected market. A few items like metals, upstream and downstream oil organizations, could observer the effect of lower worldwide interest affecting ware costs. As per CII, GDP could fall underneath 5per cent in FY 2021 if approach move cannot earnestly. It is said that the legislature should take some solid monetary boost to the degree of 1per cent of GDP to poor people, which would help them monetarily and furthermore oversee shopper request. In the second from last quarter (October-December) development is eased back down to 4.7per cent and the effect of COVID-19 will additionally be found in the final quarter. FICCI study demonstrated 53per cent of Indian organizations have shown a stamped effect of COVID-19 on business activities.

Table 1				
Chinese Exports	to Different	Countries		
Countries	Last	Previous		
European Union	45278100	40132200		
United States	42971900	34409500		
Hong Kong	29141200	27353000		
Japan	17035800	12378100		
Vietnam	11235000	9999500		
Germany	9624200	7532500		

Countries	Last	Previous
India	9616000	6923300
Netherlands	8635300	7270300
Taiwan	7562700	5270000
Singapore	7476500	6401700

Notes: 1. Top ten countries data listed in the table 2. Figures in USD THO Source: World Trade Organization, February 2020

Table 2				
India's Exports to Different Countries				
Countries	Last	Previous		
United States	317.31	334.32		
United Arab Emirates	154.63	177.24		
China	108	105.98		
Germany	52.87	53.15		
Hong Kong	50.45	54.43		
Saudi Arabia	47.88	36.08		
Singapore	46.66	36.16		
Netherlands	46.54	53.72		
Nepal	44.03	44.75		
Malaysia	35.91	48.86		

Notes: 1. Top ten countries data listed in the table 2. Figures in INR Billion Source: World Trade Organization, February 2020

Effect on Auto Industry

Its effect on Indian organizations will fluctuate and rely on the degree of the business with China. China's business no uncertainty is influenced. Be that as it may, current degrees of the stock appear to be adequate for the Indian business. On the off chance that the shutdown in China proceeds, at that point it is required to bring about an 8-10 per cent compression of Indian automobile fabricating in 2020. The Indian auto area is now battling because of low deals in the midst of the stoppage. The change to the new Bharat Stage VI emanation standards is likewise on the cards. On the off chance that parts are hard to come by, it will disturb the smooth change to new standards. Chinese firms supply 10-30per cent of car segments, some of which are basic to encourage the gathering of completed items. In the event that the stock of even one segment is disturbed, it will stop the whole sequential construction system. Fitch Solutions forecasts 8.3per cent withdrawal in vehicle production in India this year. Tata Motors, M&M, Eicher Motors, Hero Motocorp, TVS Motors and Bajaj Auto may feel the hiccups.

Worldwide Indexes Will in General Bounce Back After Impermanent Decrease

However, analysts say the stock markets will not see any long-term damage. The flareups of SARS, swine influenza, Ebola and others saw an underlying auction in the business sectors, yet they immediately bounced back and balance the misfortunes. With the concerned specialists taking a shot at isolate measures, news reports propose the plague could level in the following not many weeks. A half year after the episode of past pestilences, markets were up once more.



In fact, there is a silver coating for the Indian economy. The ensuing contraction in economic activity in China, the world's biggest customer of crude oil, has sent costs of crude colliding with levels unheard of since 2018. Oil costs have slid 25per cent from the January top, offering relief to the battling Indian economy, which relies upon imports for almost 80per cent of its oil and gas needs. When domestic inflation is climbing, this chill off in oil costs will give the economy breathing room.

Effect on Tourism Sector

Due to the coronavirus flare-up, the inflow of tourists from China and from other East Asian areas to India will lose that will affect the travel industry segment and income. In this way, presently you may have come to think about coronavirus. A flare-up of COVID-19 affected the entire world and has been felt across ventures. World's second-biggest economy China became stop. Its episode is announced as a national crisis by the World Health Organization. In India, the effect may felt through supply chain disturbances from China and furthermore as provincial players, who imports from China. The tourism industry is another territory that will come down with a bug. As indicated by the Ministry of Tourism, remote traveler appearances from China represented around 3per cent of 10.9 million of every 2019. In spite of the fact that the offer is little, the pace of vacationer appearances from China has been expanding at an annualized pace of 11.4per cent since 2011. With movement controls on Chinese nationals, the transition of its travelers will be incidentally ended.

Effect on Pharmaceutical and Electronic segment

India's reliance on China for securing mass drugs and intermediates has developed complex throughout the years. India imports around 67per cent of its prerequisites of Active Pharmaceutical Ingredients (API) and intermediates from China. Regularly, pharma creators keep up a support load of elements for 2-3 months, so there is no quick concern. Yet, in the event that the disturbance keeps going longer, the organizations subject to Chinese APIs will be uncovered. Creation will be shortened while an uptick in input costs will affect edges in the close to term. The costs of key APIs, including paracetamol, azithromycin and ibuprofen, have shot up by 30-80per cent since the episode. "The organizations that have gone into a prescheduled conveyance contract with different worldwide and local customers at foreordained costs would be compelled to execute them while securing the crude materials at a greater expense," points out the CARE report.

In contrast to pharma, electronics and machine creators do not keep up a huge stock of key information sources. If there should arise an occurrence of delayed conclusion, they should source parts from different nations. Says Sachin Shah, Fund Manager, Emkay Investment Managers: "Numerous Indian creators of shopper durables like TV sets, washing machines and air conditioners depend on basic parts from China to convey the final result." China represents 75per cent of complete estimation of segments utilized in TVs and practically 85per cent for cell phones. The progression of segments for all room air conditioner (RAC) producers has just been affected. Choices should be considered rapidly. "Given the administration position of Voltas, it is better set contrasted with peers for interchange acquisition," a Motilal Oswal investigator brings up. Indeed, even agreement makers like Dixon Technologies and Amber Enterprises may need to rejig supply chains.



Effect on Construction Activity

The slowdown in construction activity and consumption in China may save the interest for base metals like steel, aluminum and copper quieted. This will squeeze worldwide metal costs, which will overflow into the local market. Metals costs have just dove in the worldwide markets. "Chinese stock demand factors and assumptions about its monetary development are currently a lot more grounded effects on the metals segment," noted Moody's. "Lower ingestion by China will keep worldwide inventories of metal items high, which is probably going to burden costs of steel, aluminum and copper," expresses the CARE Ratings report.



Effect on Chemical Industry

Some chemical plants have been closed down in China. So there will be limitations on shipments/ logistics. It was discovered that 20per cent of the creation has been affected because of the interruption in crude material stock. China is a significant provider of Indigo that is

required for denim. Business in India is probably going to get influenced so individuals making sure about their provisions.. "On the off chance that coronavirus keeps on spreading, it could affect creation and we could see dyestuff costs rally," as per to JM Financial. Aarti Industries could be a circuitous recipient, while huge players like UPL and PI Industries may consider it to be a chance to hold onto the piece of the overall industry and snatch the space being abandoned by Chinese firms.

Conclusion

An outbreak of COVID-19 affected the entire world and has been felt across ventures. World's second-biggest economy China became halt. Its episode is proclaimed as a national crisis by the World Health Organization. In India, the effect may felt through supply chain interruptions from China and furthermore as territorial players, who imports from China. A few sections may get the advantage for example falling raw petroleum costs (Brent crude price per barrel reached at 54.03\$ from 66.42\$ in February) will advantage producers of paints and plastics, with portions of Asian Paints, Berger Paints, Kansai Nerolac and Supreme Industries likely to benefit. Domestic chemical producers could likewise pick up. However, the advantage may not stretch out to higher exports.

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COVID-19 IN INDIA: UNORGANISED WORKERS PERSPECTIVE

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INTRODUCTION

The Indian economy is characterised by the existence of a vast majority of informal or unorganised labour employment. The Ministry of Labour, Government of India, has categorized the unorganized labour force under four groups in terms of Occupation, nature of employment, especially distressed categories and service categories. The unorganised sector in India accounts for 93 per cent workforce, as per the latest India 2020 publication, which gives ministry-wise information about various programmes. The pandemic comes at a time of an economic slowdown in India. Standard and Poor's has cut its 2020 growth projection from 5.7 per cent to 5.2 per cent as it fears the Asia-Pacific region may slide into a recession as countries implement strict lockdowns. Weighed down by a decline in the manufacturing sector, factory output contracted in December, while retail inflation accelerated for the sixth month in January, raising doubts about the recovery of the fledgling economy. So, in essence, we do not have adequate data on the details of labour and the workforce in the unorganised sector (Business Today, 2020). In India's population of 130 crore Indians, these 130 million+ are one of the most affected in the current Corona (COVID19) crisis. These are the people, who will play a key role in national reconstruction required after the pandemic, and attending to them at this hour is the key.

COVID19 IN INDIA

We have passed more than 20 days since the curfew was announced. Yet workers in many parts of India are unable to return home and struggle on the streets for their basic needs. The International Labour Organization report states that it is only in the context of these demonstrations that 40 million workers working in informal industries in India are in danger of falling into the worst poverty line. Many political leaders insist that the central government should act in a swift action, not just a statement, but a warning bell to India. But, as the coronation of the corona affair has been, the federal government is silent on this warning. The government, which has imposed a lockdown to prevent people affected by corona, has failed to see the suffering of another side of the curfew. Just giving away Rs 1000 and their duty is

over? Is this enough for the existing price tag? Isn't it fair? What does this state have to say to the poor people?.

NATIONAL LOCKDOWN AND UNORGANIZED SECTOR

The nationwide lockdown dealt a death blow to the livelihoods of lakhs of already beleaguered workers in the unorganised sector. Even as an exodus of migrant workers overwhelmed bus terminals in Delhi, State governments did little to reach out to the worst affected (Frontline, 2020). The national lockdown came into effect on March 26, backed by health experts as a necessary step for containing the rapid spread of the virus. There are, however, consequences of the contagion that go beyond the health-related challenges, and raise, possibly, more long-term humanitarian concerns. The huge number – over 40 crore of unorganised and migrant workers on the fringes or outside the socio-economic security umbrella, are the most vulnerable. This makes them the easiest target for the organised crime network of human trafficking. Deprivation and hunger await them before and after they reach their villages across several states. They will be forced into debt and predatory interest rates even for their daily subsistence. This will trigger decades of inter-generational bondage and wage-less labour. Hundreds of thousands of children will be enslaved. Once the lockdown is lifted and normal manufacturing activity resumes, factory owners will look to cover their financial losses by employing cheap labour. Increasingly, desperate and vulnerable populations of unorganised workers, who are in no position to negotiate wages or their rights, will be a massive pool for cheap labour. (Outlook, 2020).

CHALLENGES FACED BY UNORGANISED WORKERS

Around 90 percent of the people in India are engaged in unorganized/informal sector. The government is not concerned about the plight of them the workers could not bear a day after the lockdown was announced. Take, for example, workers who were working on buildings in big cities. The emergency curfew has forced them to leave for their hometowns. It is in this context that the World Trade Organization (WTO) estimates that 90 percent of workers will be forced into poverty. Shouldn't the government have foreseen this when so many are claiming such dangers? But the government failed. The government's action is justified because the corona virus is an infectious disease. But the government must also look at the plight of the daily wage labourers who rely on the city. They all live on a day's income as road florists, fruit vendors, auto drivers and street vendors. They have not yet recovered from the crisis of lack of liquidity due to the government's deflationary action. This applies to

all unorganised sectors. Their situation is made worse by this lockdown. For the unorganised sector workers for whom demonetisation and then the economic slowdown had dealt a severe blow, the lockdown dealt a further assault on their livelihoods. The mass exodus of migrants gave a glimpse of the crisis in the sector. It is clear that efforts to mitigate the situation in a piecemeal manner are not working. Neither is the forceful confining of the workers and their families in quarantine camps a sustainable option.

LIVELIHOOD PROBLEMS OF UNORGANISED WORKERS

Prime Minister of India apologizes to the people for the curfew. But to this day the government has not corrected its mistake. There are many challenges before the government. But their funding for this is only 0.1 percent. Paying Rs 6,000 to farmers is already in the scheme. That amount is not fully paid. There are a total of 14 crore farmers in India. Of these, only 7 million have been identified. The government said it could not be identified because it had no Aadhaar or government-based document. The government has not yet fully funded state-identified farmers. In this backdrop, farmers have been given Rs 2,000 in advance. That's it. Five hundred rupees and 5 kg rice provided by the central government is not sufficient for them. The government's expenditure this year is Rs 30 lakh crore. The total GDP of India is 220 trillion crores. The government has not even announced half a percentage of its funding compared to this amount. In USA, their GDP is ten times more than India's GDP. They spend 10 percent of it. Malaysia spends 16 per cent of their GDP and assure people that we're ready to spend more on this. But the Indian government has not taken enough action. In the context of state governments collecting victims' details, the central government has not taken any initiative.

Nearly half the Indian population is displaced. The Government of India has no information about them. How to find them and meet their needs. How can India face such problems? Economists stated that, India will be facing deepening economic repression after the lockdown. Because this fiscal year is over with March. According to government data, the current growth rate is only 4 per cent. But economists say the reality is only 2 per cent. China's economy is currently down 35 per cent (GDP). In doing so, India's economy is at great risk. Indian economy does not have a strong economy. India's economy is already in a downturn. In that case, the growth rate is likely to fall further from 2 per cent; doing so will affect all workers.

A WAY FORWARD

In India, there is a government initiative called Pradhan Mantri Shram-Yogi Maandhan (PMSYM) for workers with a monthly income up to Rs 15,000 and belonging to the age group of 18-40 years provide social security to the unorganised labour. They were assured a monthly pension of Rs 3,000 per month after attaining the age of 60. Most of them are likely to be without jobs now. During this crisis, the government should pay Rs 3,000 per month to those who have enrolled for this social security, and whose details are available with the government until they are absorbed back into the economic production cycle.

According to recent Centre For Monitoring Indian Economy (CMIE) data, the unemployment rate for the first week of April spiked to 23 per cent. This scale of joblessness is the largest ever recorded, including even during the great depression. Can government initiate specific measures such as providing large-scale unemployment allowance for sustaining them through the crisis, until they are gainfully employed again? "The government of India doesn't have enough resources to build good quarantine facilities. Educational institutions are closed these days so they can be used for putting people in isolation" (Daily Sabah, 2020).

Several public healthcare professionals acknowledge that there is an unmistakable class and caste bias to India's response to the corona virus threat, particularly with respect to social distancing. Economically and socially disadvantaged groups, whether urban or rural, have never been in a position to practice social isolation or distancing, even before the Covid-19 outbreak. But it has not been given as much attention before because it is not practical for the poor and marginalised, who navigate their lives by working and living close to other people. The concept of social distancing is not just impractical but also discriminatory if it is not accompanied by reciprocal welfare measures.

The livelihoods of domestic workers, street vendors, auto or rickshaw drivers, construction and utility workers is at risk. We need to plan better to accommodate the needs of those who cannot fend for themselves in a situation of reduced or no demand in some cases. Even among the informal sector, unorganized workers are the most vulnerable. (Livemint, 2020). The Union government could look at having an emergency fund to provide assistance for at least two months. The states too need financial support to tackle this pandemic

CONCLUSION

In India, with a share of almost 93 per cent of people working in the informal economy, about 400 million workers in the informal economy are at risk of falling deeper into poverty during the crisis. International Labour Organisation (ILO) report said that The COVID-19 crisis has the potential to push around 40 crore informal sector workers in India deeper into poverty, with the lockdown and other containment measures affecting jobs and earnings. (Economic Times, 2020). During this lockdown India is facing humanitarian crisis of hunger and joblessness especially Indian workforce consist of workers from unorganized sectors. Unless government does not pitch in with ground workers, volunteers, and health workers, Indian economy will collapse and will see anarchy because of hunger and helplessness. Government of India is taking all necessary steps to ensure that prepared well to face the challenge and threat posed by the growing pandemic of COVID-19 the Corona Virus. There has been a growing demand for financial assistance to workers from the informal sector. India needs a common minimum relief plan. Protecting workers in Unorganized sector, Farmers, Middle Class and Micro, Small and Medium Enterprise is key to securing India's future.

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LEADERSHIP DURING THE TIME OF COVID-19

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Introduction

What does Covid -19 indicate to mankind? Humans after the joyful existence of several thousands of centuries are facing one of its worst crisis. The fight against Covid-19 poses a situation that amounts to one of listless despair and hopelessness. The war against the invisible enemy is a different kind, hitherto unknown to many of the incumbents of human tribe. It is not that humankind hasn't witnessed an epidemic like Covid 19. In fact, human history has always been one of struggles for the survival and fight against epidemics was very much an important part of this intense struggle. Evolutionary scientists have often related the cause for extinction of some of the human like species to the eventualities of epidemics. One of the reasons why we survived was, the emergence of human leadership that could envisage solutions to many of its problems including a pandemic like this.

There have been several calamities in the history humankind. Some were hand work of humans and some were natural. The humanmade calamities were often the result of disputes that culminated into wars, where the most modern weaponry of world's powerful nations was on use. Covid 19 undoubtedly poses the greatest threat to human life in the recent times of our history. Unfortunately, those ultramodern weaponry that we have in stock has nothing to do in this long war for survival. On the other hand, the weapons required for this struggle are medicines, oxygen cylinders, ventilators, PPE kits, masks and gloves which need to be used not with ferocity, but with compassion. The feasible safety system is comprised not of trenches, but of use of masks, intermittent hand wash and social distancing. If you ask, whether there is a single factor that would be detrimental in human survival, I would say that, it is the leadership which would find not only possible solutions to the threat of Covid, but also strive to unite humans to stand together to fight for the survival. Leadership is the key player not only in coordinating viable systems that are aimed at mitigating the severity of the pandemic and its spread and prevention, but also in determining the course of lives of many millions who lost their livelihood in the midst of pandemic.

It is, therefore, indeed a testing time for the leaders of the world. Covid 19 has created an opportunity that would measure up the mettle of our leaders who are responsible for taking crucial decisions. Their styles of leadership, the fundamental philosophies they uphold and the ensemble of all that required to be a leader are going to be crucial for us to come out of this impasse. The paper will review the changes in leadership principles of some of our renowned leaders and how they used those principles to handle the crisis.

The Paradigm shift in leadership style: There are generally four different types of leadership styles. They are democratic, autocratic, laissez faire, and eclectic styles. They represent not only leadership styles but, forms of governance that prevail around the world. Out of these, democracy is often considered the most preferred form of leadership and governance style as it ensures the involvement and representation individuals from all walks of life making it a phenomenal participatory process. The major leaders and governments around the world are democratic in nature as they, at least in theory, give ears to the concerns of all individuals involved. Though democracy represents all individuals concerned, it is not without its fragility as it takes longer for decision making and implementing as it involves prolonging deliberations. On the other hand, autocracy is bestowed with quick decision making, but the decision may not be representative of all individuals concerned. It may very well be an enforcement of the leader's idea not after a thorough discussion. Laissez faire is a sort of leadership that believes decentralised authority bestowed with unlimited degree of freedom. This in a way motivates individual to implement their ideas in the most earnest of ways and results in productive leadership. The malady that enervates Laissez faire is lack of supervision over the decisions made and the work carried out, which can at times lead to misdeeds and corruption. The eclectic style represents a viable one that generate a combination of the all the aforesaid styles of leadership according to situation. This, probably, is more pragmatic in nature giving freedom to be flexible in style according to the demands of the situations. Since eclectic represents the best out of everything, this provides a degree of freedom to bring out the best possible response in a given situation without the restrictions of a particular style.

The above discussion might incite a thought in you that all leaderships are not strictly confined to a particular style. They, often are a combination of all those styles restoring to eclecticism. But, in any case there would be predominant presence of one of those three modi of operandi. The two styles that predominate in this moderns times are democracy and laissez fare. The age of Covid has exposed the limitations of these styles. That's mainly because of the nature of the crisis. For example; one of the important preventive methods implemented against Covid 19 was social distancing based on lock down. Though it was capable of preventing the spread of pandemic, it effectively cut people off their livelihood. A true democratic leader may

find it really hard to make a decision on this. Though the decision is not a popular one, it is one essential for preventing the spread of epidemic. Probably a leader had to don the gown of an autocrat in order to take such a decision and to implement it. Some of the European countries and the United States, even though having a democratic system of governance, stressed on individual freedom in line with laissez faire administration. They had doubts on curbing the freedom of movement and activities of their citizens and this dilemma ultimately turned out to be a crucial one resulting in a huge number of infections and deaths. Some of the leaders of these countries later had to restore to some iron fist decisions to flatten the death curves resulting from the epidemic. Covid 19 exhibited several such examples where the leaders had to resort to styles demanded by the situation.

The relevance of communication: Another important aspect of leadership was their communication with the public. Some instilled confidence in the public by raising to occasion making the public believe that they are there to protect them. Jacinda Ardern of New Zealand, Angela Merkel of Germany, Mette Frederiksen of Denmark, Tsai Ing-wen of Taiwan, Miguel Díaz-Canel of Cuba, Nguyen Phu Trong of Vietnam, Moon Jae-in of South Korea, Shinzo Abe of Japan, Jacinda Ardern of New Zealand, and Sanna Marin of Finland, were some of the leaders who had better communication with the public and managed not only to contain the fury of the virus, but also to provided people with necessary confidence and means for survival. Communication is one process that can make the whole leadership work in a transparent way helping to gain the confidence of the people.

Though the social distancing meant to keep people apart to prevent the contagion, this didn't force people to be socially isolated. Luckily for humans they had developed a well-knit communication network which kept them together even when they had to keep a social distance to shield the virus spread. The successful leaders kept communicating with the masses through popular media as well as social media to keep them informed of the developments and the precautions to be taken.

Finding the right kind of workforce: Some of these leaders were successful not because of their individual brilliance, but because they could build a team that they could trust in, in order to come up with designs that could provide possible quick solutions to problems popped up often without a warning. Almost all of them were not medical experts, but almost all of them had good academic records. For example, Nguyen Phu Trong of Vietnam is a double Ph.D. Angela Merkel, the German chancellor has a Ph.D. in quantum Chemistry. Jacinda Ardern is a

graduate of communication studies in politics and public relations. Tsai Ing-wen, president of Taiwan holds a PhD in law from London School of economics and was a professor of law Soochow University School Of Law. Mette Frederiksen, Prime Minister of Denmark is a graduate in administration and social science and award-winning author. Miguel Díaz-Canel of Cuba is an electronics engineer from central university of Las Villas. Moon Jae-in of South Korea is a renowned human rights lawyer. Shinzo Abe, the Japanese Prime Minister studied public policy at the university of Southern California. The accounts proclaim that some of the most successful leaders who fought Covid 19 effectively are academically well qualified as well. May be because of their academic standing, what all of them realised was, that they had to find the right people for many different kinds of exigencies.

The Covid 19 fight consisted of a two-tier struggle; one for life and the other for living. People in several developed countries wanted to resume business as they were afraid of their diminishing profits and markets. And they realised that the most important component of that profiteering structure, the consumers, have lost their capacity to purchase commodities due to several reasons, most importantly loss of livelihood. It is here that the leadership had to play a major role in balancing their act, trying to save lives from the grip of pandemic and providing people a reasonably, safe opportunity to involve in activities to meet the livelihood and not to suffice the profit hungry business men, but of the common consumers who found it really very tough to make both ends meet reasonably well. It is this scenario that altered some of the major leadership principles that was driven by basic profiteering ideologies.

The new found canons: The new shift in the leadership paradigm envisaged by the successful leaders emphasised more on principles based on compassion, inclusion and consideration rather than profit making, exclusion and exploitation. This, probably, was the result of a startling revelation that money alone cannot fight this war by humans against their invisible enemy. Some of the new leadership derivations of successful world leadership included the following cannons.

Compassion. The above stated successful leaders without any doubt framed their strategies based on one of the most basic principles of humanity, compassion. A world that excelled in profiteering using the fundamental principles of capitalism, freedom and extreme individualism had almost done away with this basic cannon that created human civilisation. The intentional neglect of the fact by world leadership that life is a product of mutual dependency of several factors of environment, had almost ruined the humanity, turning the

world in to a large dustbin of both pollutants and dispensable ethics of life. But, the contingency created by pandemic made some of the leaders to think and regain the lost element of compassion for fellow beings. It made them to realise the mutual dependency of life as a system. If these leaders have been more successful than some of the so-called high-profile leaders, it's because they created new operational policies and strategies that went back to find its roots in human compassion.

Hope. Another important canon of leadership that strengthened human defensive system was hope instilled by these leaders into the minds of the people. Their words and deeds incited a sense of hopefulness that enhanced confidence of people around them. It made the feel that there is new dawn in the making after the pandemic. This, as an element, has led humanity through out its existence. The belief that a better tomorrow is there in the horizon is a kind of factor that worked wonders helping man to survive millions of years through their struggle for existence. And, it is no different in the time of this pandemic

Open to change. Another basic principle, that made these leaders standouts, is their positive attitude towards changing scenarios. These leaders were flexible and more innovative in nature. They were ready to hear what the experts had to say and accept their inferences based on their knowledge in the field of specialisation. Based on the available information they framed strategies to work through the emerging scenarios keeping in mind that human life is the most valuable thing.

Tough and fast. Though these leaders were flexible towards accepting the changing scenario, they were tough decision makers and fast executors. The world, over these few months of pandemic, witnessed some of the toughest decisions made by humanity. This included implementing lockdowns, closing the ports, initiating scientific endeavours to find vaccine, building new health facilities, closing down industries, closing down schools and sport venues etc. They executed their decisions faster than ever before sensing that their actions could save thousands of lives. This was made possible because these leaders were able to move into a virtual scenario as quickly as possible. They arranged virtual meetings, webinars, used other electronic platforms not only to interact with the experts and world leaders, but also to communicate with people regularly.

Purpose oriented rather than plan oriented. Planning is a major leadership function. All good leaders are good planners as well. The Covid scenario has changed the way the leaders went about their task. The contingency nature of the task made the best leadership to
work purpose oriented rather than plan oriented. The nature of work demanded quick decision making which required to work with clarity of purpose and goal. As mentioned earlier the ultimate goal of the task is to save human lives which often required goal oriented contingency actions rather time taking plans.

The real-life learning situations. One of the factors that made these leaders highly successful is that they learned from real-life situations rather than from volumes of text books. The successful leaders always followed lives of their people. They learned not only from their life experiences, but also from the experiences of others. This would have its impact in the decisions that leaders make. A leader who learns from real-life situations would be more practical and successful than others.

Ability to foresee situations. It's true that the pandemic did spring a surprise or two every now and then. Some of the leaders who were successful preventing the onslaught of pandemic were good at foreseeing some of the future scenarios. They implemented special rules that banned crowds, compensation measures to the employees who lost their jobs, ensuring financial resources to keep the fight going, making wearing masks mandatory etc. These leaders were successful because they could foresee some of the situations based big dada analysis with the help of experts and implemented decisions faster than others.

Conclusions

It's pretty evident from the fact that these leaders were successful because they acted with a lot of common sense, rationality and practical wisdom. They were not ruled by the principles of crony capitalism that stressed on active business even in the expense few lives. The attitude of some of those high-profile leaders who advocated the necessity of running business without interruption for the sake of world economy failed drastically in saving lives of their people and in preventing the spread of pandemic. On the other-hand all those successful leaders made it a principle to see that life is the most valuable thing in this world and put off all other consideration which otherwise might have found top places in their list of priorities. They also possibly realised the politics of new order lies not in individualistic freedom but in the mutual dependency of the life and living. The pandemic, without any shadow of doubt, has provided new insights to world leadership which shall make possible, the emergence of new policies and strategies that would be more humane than in the past making the world a better place to live in.

RBI INITIATIVES IN THE WAKE OF COVID 19

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Abstract

The COVID -19 has created both demand and supply shocks reverberating across the global economy. Major European economies experience dislocations as the virus spreads. The viruses were first discovered in the late 1960s. The earliest ones discovered were an infectious bronchitis virus in chickens and two in human patients with the common cold. The study covered the various initiatives made by RBI to enhance liquidity, to prevent financial stress on economy and various measures offered to financial system. The various liquidity measures adopted by RBI to make the liquidity constraints simple are Targeted Long term Repo operations, cash Reserve Ratio, Marginal standing Facility and widening of the policy rate corridor. The operational and community measures undertaken by RBI were also studied. The steps taken to prevent the transmission of financial stress on the real economy include Moratorium on Term Loans, Deferment of Interest on working capital facilities and easing of working capital financing.

Introduction

The Reserve Bank of India is India's Central Bank. It controls monetary and other banking policies of Indian government. This is fully owned and operated by Government of India. The main objective of RBI is to supervise and undertake initiatives for the financial sector consisting of commercial banks, financial and non-banking financial companies. The statement sets various developmental and regulatory policies that address the stress in financial conditions caused by COVID 19. The national governments have announced largely uncoordinated country specific response to virus. In China officials announced specific purpose loans to companies facing liquidity concerns as well as provide financial support to specific sectors such as aviation. The policy rate was reduced in US in coordination with other US bank regulators. The RBI has come to rescue of state governments and exporters. It has increased the state governments short term liquidity needs. It also relaxed export repatriation limits from 9 months to 15 months.

Statement of the Problem

There has been a downward growth revision in many countries. There has been a decrease in Foreign Direct Investment flow to 5-15 percent. At the sectoral level, tourism and travel related industries will be among the hardest hit as authorities encourage social distancing and consumers stay indoors. According to International Air Transport Association, there will be decline in revenue of global carriers between \$63 billion and\$ 113 billion in 2020. The share of major hotel companies have plummeted in the last weeks and entertainment giants also face a significant blow to revenues. Restaurants and other services will also face significant disruption. Industries less reliant on high social interaction such as agriculture will be less vulnerable but still face challenges. The government of India in co-ordination with state machineries has been taking steps to prevent and control the local transmission of disease .The banks and financial institutions are also required to take steps as a part of their existing operational and business community plans. In the light of these RBI has launched certain initiatives to help ordinary persons and businessman to overcome from the pandemic spread of Covid 19.

Key words - Corona Virus, RBI Initiatives

Objectives of the Study

- To study the operational and business community measures taken by RBI
- To understand the steps taken by RBI to mitigate the impact of Covid 19 on business and industry.
- To know the steps taken by RBI for preventing the transmission of financial stress
- To understand the initiatives of RBI on financial markets

Significance of the Study

The government and Reserve bank of India has to come up with a package to help the common man and small and medium enterprises to tide over the crisis created by Covid 19. Although the virus is likely to end in the next three to six months, the industries will take longer time to recover. These initiatives should help the industries and common man to quickly come back from the attack of Covid 19. The disease spread through person to person contact and it is not possible to predict the extend of spread. There is a need of a coordinated strategy for handling the situation. Thus, it is essential to understand the various Initiatives opened by RBI in order to enforce liquidity in the country.

Research Methodology

Research type: Descriptive Research

Data Base: The present study is based on secondary data. Information has been derived from various secondary sources such as Southern Economist, Hindu, Business line and RBI website

Scope of the study

The study covers the RBI initiatives from March 15, 2020 to April 2, 2020

Operational and business community measures

The following were the operational and business community measures of RBI to prevent the widespread of the disease

- There should be a strategy and monitoring mechanism within the organisation concerning the spread of the disease.
- Timely intervention should be made to reduce the spread of the disease
- Steps should be taken by the banks to avoid the travelling of employees.
- Spreading of panic among the staff and members of the public should be prohibited
- Take stock of critical processes
- Revisit Business Continuity Plan in emerging situation to prevent disruption of services
- Share instructions with staff at all levels and sensitize them about the preventive steps to be taken as per instructions from health authorities
- Customers should be encouraged to use digital banking facility to the maximum
- To ensure business process resilience, the entities should study the impact of Covid 19 on the balance sheet, asset values etc. and contingency measures should be taken to minimize the risk.
- Quick response teams should be appointed for providing the relevant updates to top management

Steps taken by RBI to mitigate the impact of Covid 19 on business and industry.

A big global recession was predicted by RBI Governor, Shakthikantha Das. The main reasons of this move of RBI are reduction in lending rates, encourage banks to divert their funds for productive purpose, injection of liquidity, ensure financial stability, bring down the cost of capital and address the financial stress in the system. The major steps taken by RBI were as follows:

- > EMI payments were put on hold on all term loans for three months
- Steepest cutting of interest rate
- ▶ Repo rate was reduced to 4.4 percent, the lowest rate for the past 15 years
- CRR reduced by 100 basis points to 3 percent to release Rs 1.37 lakh crore
- Reverse repo rate was reduced from 90 bps to 4 percent
- The government unveiled Rs 1.7 lakh crore package of free food grains and cash to poor
- Offer Rs 1 lakh crore to banks via repo operations in two equal tranches on March 23rd and 24th
- > Calibrate its operations for meeting any additional liquidity support if needed
- The banks were allowed to borrow additional 1 percent from their investment of statutory Liquidity securities
- Banks were given an option to borrow three-year funds up to Rs 1 lakh crore
- Liquidity availed by the banks should be invested in investment grade corporate bonds, commercial paper, and non-convertible debentures over and above the outstanding level of their investments in these bonds as on March 27, 2020
- The banks should raise 50 percent of their funds from primary market and balance 50 percent has to be raised from secondary market including from mutual funds and non-banking institutions.
- Investment made by the banks shall be classified as Held to Maturity in excess of 25 percent of amount invested.
- The overnight call money rate traded at 4.40 percent with weighted average rate fall up to 5.23 percent
- > The weighted average rate was at 5.50 percent on Thursday
- After the RBI measure, Short term bank certificate of deposits (CDs) of less than a year eased by up to 150 basis points
- Minimum daily CRR balance was reduced from 90 percent to 80 percent from March 28, 2020.
- ➤ Loans to MSME's were extended
- Relaxation was given for real estate projects

Steps taken by RBI to prevent transmission of financial stress Along with the liquidity measures it is also important that steps should be taken to mitigate the burden of debt servicing brought about by disruptions of Covid 19.Such steps help to prevent the transmission of financial stress to the real economy, to ensure the continuity of business and to provide relief to borrowers.

1. Moratorium on term loans

The following institutions are being permitted to allow a moratorium of three payments on payment of instalments in respect of all term loans outstanding as on March 1 2020.

- Commercial banks
- Regional Rural Banks
- Small finance banks
- Local area banks
- Co-operative banks
- All India Financial Institutions
- Housing finance companies
- Micro finance institutions

2. Deferment of Interest on Working capital facilities

A deferment of three months on payment of interest is allowed in respect of working capital facilities sanctioned in the form of cash credit and overdraft outstanding as on March 1 2020. The accumulated interest will be paid after the expiry of the deferment period. The moratorium and deferring of interest payments on working capital will not result in asset classification downgrade.

3. Easing of working capital financing

In respect of working capital facilities in the form of cash credit and overdraft, lenders are allowed to recalculate drawing power. This is done by reducing margins or by reassessing the working capital cycle of borrowers. This also does not involve any change in the asset structure.

4. Deferment of implementation of Net Stable Funding ratio

The Net stable funding ratio reduced funding risk. Under this banks are required to fund their activities with sufficiently stable sources of funding over a time horizon of one year .This was introduced with effect from April 1, 2020.Decision was made regarding the deferment of implementation of NSFR by six months to October 1,2020.

5. Deferment of Last Tranche of Capital Conservation Buffer

The Capital Conservation Buffer is designed to ensure that banks maintain capital buffers during normal times. It helps to minimize the losses that occur during the stress period. Considering the potential stress on account of Covid 19, decision was made to defer the implementation of last tranche of 0.625 percent of CCB from March 31, 2020 to September 30, 2020.

Initiatives of RBI on financial markets

The measure for financial markets assumes importance in the context of increased volatility of the rupee caused by the impact of Covid 19 on currency markets.

- Banks in India which operate International Financial Service Centre are being allowed to participate in Non-Deliverable Rupee derivative market
- RBI injected liquidity of Rs 2.8 lakh crore through various instruments which reaches up to 3.2 percent of GDP

Effects of RBI Initiatives

- It will ease the burden on liquidity concerns in the financial system
- It will reduce the burden on middle class borrowers
- The rate cut helps to boost the demand
- It provides advantages to exporters
- FDI can be encouraged
- Overall, it will help to rescue the entire nation from the attack of Covid 19 epidemic

Conclusion

Covid 19 is upon every person. This too shall pass. All persons should remain careful and take precautionary measures. The government and Reserve bank of India has come up with several innovative initiatives to help the common man and small and medium enterprises to tide over the crisis created by Covid 19 According to some banks, the present circumstances may call for regulatory forbearance as many borrowers could find it difficult to service loans in time, "The banks in various parts of the country are taking various steps to withstand the present situation. These steps include waiver of transfer fees for donations or remittances, providing 24X7 services through e-platforms, rescheduling repayment plans for affected lenders etc. besides providing regular updates

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COVID-19: CRISIS OF HOUSEHOLDS

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Stay home and stay safe- a sounding manthra during these days in the nook and corner of the world, especially in India. In the wake of Covid -19 spread, everybody is obligated to stay at home in the midst of uncertainties. As a coin has two sides, one group of people are enjoying the situation. Corona virus has given time for them to play with their children, recalling the golden days of childhood, challenging the cooking capacity of the men, testing new dishes and they are enjoying their family life with their savings in the past. But on the other side, a group of people undertone that they have no job, no money and no food. The daily works across different avenues are badly hit by the spread of Covid-19 and followed by the lock down. On March 28th The Hindu reported that livelihood of around five lakh domestic helpers are in jeopardy and future is uncertain for women work force in Kochi. No one is allowing outsiders to enter their homes for fear of contracting the virus. If it is five lakhs in Kerala, we can guess the situation of India and all over the world. Farmers are worried after the announcement of the national lockdown and demand for milk and milk products are diminished. Online supplier Milk Basket had stopped delivery services and reported that the shutdown is resulting dumping of 15,000 liters of milk and throwing over 10,000 kg of fruits and vegetables.

In this extraordinary and unprecedented situation, Covid-19 has effectively brought normal life to a halt of families and it will affect the economic wellbeing of a large number of people. Lottery workers, private security guards and BSNL contract employees are also facing loss of wages. Micro, Medium and small enterprises (MSMEs) in the state of Kerala have sought a helping hand from the Employees State Insurance Corporation in the wake of the nearly a month-long lockdown across India to fight the Covid-19 pandemic. The deep financial trouble of MSMEs will lead to a financial crisis in lakhs of families in India. Migrant workers are the other subject of thought for the Governments. Within twenty four hours they lost their jobs and income. Since there is no guarantee for their wages and shelter, they also want to move to their home town. Business Today estimated that about 300 million informal workers could be vulnerable and seeking help. According to the most recent labour statistics, 25 percent of rural households and 12 percent of urban households rely on casual labour as their main source of income and they have no fixed flow of income for running their daily life. Fall in employment causes large losses for workers. The Covid-19 outbreak has caused a mass travel ban and strict tourist restrictions as governments across the globe are trying to combat the spread of novel corona virus. Because of this, many airlines were forced to cancel their flights, resulting in mounting losses.5.5 crs. people are working in tourism and hospitality fields. Corona virus may leave 70 percent of them jobless. The strain on income resulting from the decline in economic activity will devastate workers close to below the poverty line and the shocks of pandemic can easily push them into poverty. The following diagram figures out the percentage share of all workers in India.



(Source: Periodic Labour Force Survey 2017-18)

It is clear from the figure that more than 75 percent of rural and 44 percent of urban people must be in trouble in this Covid period. More than 90 percent of the country's workforce is estimated to be in the informal sector and they are outside the social security needs. Covid-19 has created not just a health emergency but a financial crisis. ILO Director General GUY Ryder says that "there is no longer only a global health crisis, it is also a major labour market and economic crisis that is having a huge impact on people".

The agonies in the each and every field of the country are the signboard to the economic crisis of the families. The effects will be far-reaching, pushing millions of people into unemployment, underemployment and working poverty. As revenue streams of firms get impacted, employment, particularly of daily wagers and temporary workers, will be in the firing line. The economic and psychological consequences for families have been severe. As family is the basic unit of the society and social culture, the economic well-being of the members of the households has a very important role to increase the human productivity, investment and the development of nation. The economic crunch will eradicate the safety and security of the people. It was read that a mother had thrown her five children in to river because of lockdown. Indian households had the reputation of being one of the biggest savers on the

planet. Fall in household savings leads decline in net financial savings. Lower financial savings by households also find reflection in their shrinking share of gross national savings. Corona virus will severely influence India's economic growth as the lockdown is causing significant disruption across all the sectors of the economy. As per the report lockdowns and restrictions on commercial activities and people gatherings are likely to strongly impact global and domestic growth from March 2020 onwards. With India coming to a standstill and its citizens cooped indoors to prevent the spread of Covid-19 cases, the informal and gig economy has ground to a halt. Most workers live on uncertain earnings and emergency measures need to include compensation for them. Although employer provided supports helped some families maintain income, their efforts reach fewer than half of families and the broad set of public policies that were immediately enacted have reached even fewer. Vulnerable families' circumstances will only worsen unless efforts to reach them greatly intensify immediately.

Corona the great leveler levels all the people in same level without any discernment of rich and poor. So it is the need of hour that to protect the industries as well as the workers. Chadrajit Banarjee, Director General,CII (Confederation of Indian Industry) says that, "The poor need help. Now the government must take some measures to help industry. Companies must not be allowed to go bankrupt. They are the ones who provide jobs." The International Labour Organization recommends for extending social protection and supporting employment retention to protect against job losses and worker adversity during the pandemic. It is good to continue for a period of time the distribution of free rations and welfare pension for creating the feeling of social security among the working class. Our Prime Minister, Narendra Modi in his speech pointed that try and help out the poor and indigent, be sympathetic to colleagues and avoid retrenchment in this challenging time. This is the time to join hand in hand with the government in this battle against Covid-19 and it would be a phase for caring and sharing. Corona epoch is an opening for unite for a better and sustainable tomorrow.

COVID 19 AND NEW SCHEME OF EMPLOYEES' PROVIDENT FUND ORGANISATION (EPFO) ---A THEORETICAL PERSPECTIVE

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Abstract

Most people infected with COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. India's economic growth rate is decreasing due to COVID -19 viruses. We can ignore the fact that the outbreak of COVID - 19 in china is expected to have a significant impact on the economy globally. World and India are attempting to fight against the risk of COVID-19 and take necessary step need will be taken to improve it. The EPFO is allowing withdrawals from the Provident Fund if subscribers are facing financial difficulties due to the lockdown. It is one of the step of the Indian government against the financial crisis arise from COVID -19.

Key words: Corona Virus, EPFO

Introduction

Employees' Provident Fund Organisation is one of the largest social security oraganisations in terms of clientele and the volume of financial transactions undertaken. There are various schemes under the EPFO. It provides futuristic services meeting the growing requirements of all categories of its stakeholders. It provides services like provident fund, pension and life insurance for all workers of the country and also provides online services to the subscribers. Due to COVID-19 India Government introduced new scheme of EPF for protecting member from financial crisis. The EPFO is allowing withdrawals from the Provident Fund if subscribers are facing financial difficulties due to the lockdown. An EPF member can withdraw up to three months' basic and dearness allowance or 75% of the balance in the account, whichever is lower. These are nonrefundable withdrawals so members are not required to replenish their accounts.

COVID -19 AND ITS EFFECTS ON EPFO

COVID -19 has been declared a pandemic by appropriate Government for the entire country and the employees working various establishments across entire India.they are affected due to COVID – 19. From this reason Government has declared new scheme for those who are affected by COVID -19. This scheme is benefited only to members of EPF Scheme, 1952. The Employee Provident Fund (EPF) is one of the most widely-used investment schemes by the salaried class in the country. The benefits of EPF are extended to all establishments with 20 or more employees. The members are eligible for the benefits of non-refundable advance. That means any member of EPF Scheme, 1952 with UAN (Universal account number) employed in any establishment or factory covered under EPF & MP Act, 1952. No certificate or documents are to be submitted by member or his/her employer for availing the benefit.

year	Rate
2019-2020	8.50%
2018-2019	8.65%
2017-2018	8.55%
2016-2017	8.65%
2015-2016	8.80%

EPF interest rate is varying from year to year.

New EPF interest rate announced by the Union Labour Minister Santosh Gangwar on 3rd March 2020. The interest rate for the scheme has been revised and lowered by 0.15% for the current financial year. For 2019-20, the interest rate is 8.50% which is reduced from the earlier 8.65 per cent.

The EPFO has decided to provide 8.5 per cent interest rate on EPF deposits for 2019-20 in the Central Board of Trustees (CBT) due to the effect of COVID -19.

Due to the constant demands from workers about hike in EPF interest rates, the directors released the new percentage which will give lower interest on the fund deposits by salaried employees. The economic slowdown and its negative impact on debt market instruments including government securities and FDs can be a major reason for the drop in EPF interest rates for the financial year 2019-20. The retirement body of India invests 15% in equity and 85% in debt instruments implying that the fall in debt investments would have hampered its income in 2019-20.

Withdrawal rule:

EPFO has changed withdrawal rules to accommodate corona virus as one of the reasons to withdraw funds. To help the salaried class tide over the economic crisis during the shutdown, the Employees' Provident Fund Organisation (EPFO) has now made the highly-contagious pandemic another reason to allow subscribers withdraw funds.

New EPF withdrawal Scheme:

The labour ministry issued a notification amending the EPF withdrawal rules in which all its 6 crore subscribers are allowed a non-refundable advance during the corona virus pandemic. The withdrawal amount cannot be more than your basic salary and dearness allowance (DA) for three months or upto 75% of your PF account balance, whichever is lower.

For an example, If the balance in member's EPF account as on date is Rs.50,000/- and monthly basic wage and dearness allowance is Rs.15,000/- 75% of balance of Rs.50000/- is Rs.37,500/- & amount of three months wage is Rs.45000/-. So member is eligible to get Rs.37,500/- the least of two amounts.

Withdrawals add a new dimension to the problem of accounting. If the EPF has earned around 7% in 2019-20, but gives out 8.5%, people who withdraw during the year may be taking out more than their money has earned. There may also be non-Covid related withdrawals and retirements during the year. EPFO clarified that since this is an advance, the withdrawals will have no tax implications for subscribers. Employees' Provident Fund Organization (EPFO) provides it members, pensioners and employers to avail various online services offered from the comfort of their homes, and to avoid visiting EPFO offices. In order to prevent the community spread of Corona Virus.

Online withdrawal process:

The withdrawal can also be done online. For this, one must have an activated Universal Account Number (UAN), the Aadhaar should be verified and linked with the UAN and the bank account with IFSC Code should be seeded with UAN. No other documents are required. EPFO will accept online its subscribers' Aadhaar card as valid proof to rectify their date of birth to ensure that the account is KYC compliant.

This has been done to extend the availability and reach of online services in the wake of the COVID-19 pandemic. The date of birth recorded in Aadhaar will now be accepted as valid proof of date of birth for the purpose of rectification, provided that the difference in the two dates is less than three years. The PF subscribers can submit the correction requests online. EPFO subscribers who have applied for any other claim, which is not yet settled so far, can still file online for online EPF withdrawal under the corona virus scheme for faster disbursal, the retirement fund body has said. Applications for EPF (employee provident fund) claims under the special corona virus withdrawal scheme are being processed on priority.

Conclusion:

We can say that though it has become easy to withdraw the EPFO new scheme by the members, one must do so only if there is a pressing need. Since the EPF contribution is a long-term saving, withdrawing it will deprive your retirement kitty the power of compounding. Also, at 8.5% tax free, the EPF is a far better option than other fixed income investments. During the lock down period, it is a better choice for the members to subscribe this scheme.

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CORONA – THE FALL OF SHARE MARKET IN INDIA

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Corona virus hit China in December, 2019 when the markets viewed it as a China problem. Even when it spread to a few other countries, the markets remained complacent and discounted the containment of the virus. But with the spreading of virus to the developed nations and the declaration of the same by World Health Organization (WHO) as a global pandemic, the markets reacted rapidly and sharply. It is clear that global growth will suffer in first half year of 2020 and it is also probable that the global economy may step into recession. Various agencies have already revised their projections for FY 2020-21. As per the IMF, the global economy has already entered the phase of recession. The National Bureau of Economic Research (NBER) defines recession as "a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in real GDP, real income, employment, industrial production, and wholesale-retail sales". It could be seen that almost all the components mentioned in the definition are in the downturn not only on Indian economy but on world economy too on account of impact of Corona Virus Disease (COVID-19).

While earmarking the epidemic in the name of China, it is important to note that even in outside China, the measures to identify and contain the virus were not very stringent, which led to increased cases in Europe, Gulf countries, Iran, South Korea and USA, as the worst affected. Now this spread has led to unprecedented actions being taken, following the Chinese model of containing the virus, leading to a complete/partial lockdown in many countries. This is having a ripple effect on the stock market with varied sector wise implications.

It is always said that the stock market movement is one of leading driving factor of economic growth of any country. When it comes to the Indian Stock Market, the impact of the Covid 19 could see from 20^{th} February, 2020 since then negative trend was observed continuously. Shares of majority of companies decreased by 30-50 % on account of wide spread impact of Covid – 19 on all industry. The impact, thus, can be analyzed in terms of the Stock Market Index which is considered as economic Barometer of the country and as the representative of the entire securities.

While analyzing the Stock market index of National Stock Exchange (NSE), being Nifty, which is calculated on weighted average basis of 50 selected stocks, it is important to note that the decrease by 4 % or more has been observed on the 7 days as shown below in the Table No. 1

Date	Closing Index Point of last day	Closing Index Point of current day	Decrease in Points	% of Decrease	
09.03.2020	10,989.45	10,451.45	538.00	4.90	
12.03.2020	10,458.40	9,590.15	868.25	8.30	
16.03.2020	9,955.20	9,197.40	757.80	7.61	
18.03.2020	8,967.05	8,468.80	498.25	5.56	
23.03.2020	8,745.45	7,610.25	1,135.20	12.98	
30.03.2020	8,660.25	8,281.10	379.15	4.38	
01.04.2020	8,597.75	8,253.80	343.95	4.00	

While analyzing the Stock market index of Bombay Stock Exchange (BSE), being SENSEX, which is calculated on weighted average basis of 30 selected stocks, it is important to note that the decrease by 4 % or more has been observed on the 7 days as shown below in the Table No. 2

Table No. 2 - Details of decrease by 4 % or more in SENSEX from 20 th February,2020 to 10 th April, 2020							
Closing Index Point of last day	Closing Index Point of current day	Decrease in Points	% of Decrease				
37,576.62	35,634.95	1,941.67	5.17				
35,697.40	32,778.14	2,919.26	8.18				
34,103.48	31,390.07	2,713.41	7.96				
30,579.09	28,869.51	1,709.58	5.59				
29,915.96	25,981.24	3,934.72	13.15				
29,815.59	28,440.32	1,375.27	4.61				
29,468.49	28,265.31	1,203.18	4.08				
	202 Closing Index Point of last day 37,576.62 35,697.40 34,103.48 30,579.09 29,915.96 29,815.59	2020 to 10 th April, 2020 Closing Index Point of last day Closing Index Point of current day 37,576.62 35,634.95 35,697.40 32,778.14 34,103.48 31,390.07 30,579.09 28,869.51 29,915.96 25,981.24 29,815.59 28,440.32	2020 to 10 th April, 2020Closing Index Point of last dayClosing Index Point of current dayDecrease in Points37,576.6235,634.951,941.6735,697.4032,778.142,919.2634,103.4831,390.072,713.4130,579.0928,869.511,709.5829,915.9625,981.243,934.7229,815.5928,440.321,375.27				

Covid -19 was enough capable to over influence and to take the control of normal market. To reduce the sudden effect of Covid – 19, on stock market, which may cause quick, immediate and large market movements (upward or downward), SEBI applied Market Wide Circuit Breakers (MWCB) couple of times in March, 2020. This is the first time in nearly 12 years that Indian stock markets have halted for couple of times after triggering the 10% threshold. Application of MWCB protects the genuine and innocent investors from a major blow. Circuit Breakers are usually applied at three stages as shown below. If Sensex and Nifty breaches these levels, immediately the software program for circuit breakers is executed.

Table No. 3 – Application System of Market Wide Circuit Breakers (MWCB)					
Trigger limit	Trigger time	Market halt duration			
	Before 1:00 pm.	45 Minutes			
10%	At or after 1:00 pm upto 2.30 pm	15 Minutes			
	At or after 2.30 pm	No halt			
15%	Before 1 pm	1 hour and 45 minutes			
	At or after 1:00 pm before 2:00 pm	45 Minutes			
	On or after 2:00 pm	Remainder of the day			
20%	Any time during market hours	Remainder of the day			
ource: www.sebi.	com	1			

Trigger limit, on any time of trading day, means upward or downward movement and is computed on a live basis based on the previous day's closing of index value. For Example, If the index was closed at 24,000 on a particular day and index moves to 21,360 at any time of on the next day, then the percentage of decrease is by 11 % (((24000-21360)/24000) *100). So, the halting will be carried out as per table 3.

The fall of stock market can be traced to the following industry and economy-based factors

- 1. Trade tensions between the two leading nation being US and China created impact on both sides of the global economy, i.e. supply side and demand side.
- 2. The sudden decline in demand of consumer durable products

- 3. Facing of heat by major industries in the Export sector due to the unavailability of raw materials on account of shipment and travel restrictions
- 4. Negative bearing on the profitability of Industries like chemical industry which sources raw material from China
- Reversal of positive expectation in the minds of investors on account of difficult for the economy to achieve the growth rate forecasted by the Economic Survey at 6% - 6.5% for F.Y 2020-21
- 6. Reduction in the income levels of stakeholders in almost all sectors together with expectation of higher unemployment rate with chances of lower consumption rate, and consequently likelihood of lower investments levels.
- 7. Fall of international bond yields indicating high increase in global financial & economic risk, which could be the highest concern for Indian banks in the short run. Further the structural change with the planned mergers paves ambiguity in the banking sector. Recent Yes Bank issue has highlighted operational risk of small private banks.
- 8. Volatility in the currency market, with the Indian rupee being one of the worst performers, increases the purchase cost of importing materials and loses foreign attraction.
- 9. Fear and uncertainty aggravated by complete lockdown
- 10. Oil explorers companies see revenues negatively impacted on account of lower oil prices
- 11. The real estate and construction industry get impacted due to coming of fluctuating income level of related customers and rush in necessary projects that arise on account of lack of material and sharp demand leading to escalation in the prices.
- 12. The closure of borders and restrictions on travel impacts on Tourism, Travelling, Entertainment, Media business and its allied sectors, Movie Box Office collections, Movie Distribution Income, Advertisement Income for Movie houses and also impact sectors like Amusement Parks etc. Travel restrictions are likely to have material impact in near term due to flight cancelations leading to lower utilizations and other associated costs offsetting any gains in fuel input costs.

We started with the Janata Curfew on 21st March, followed by a 21-day complete lockdown from midnight of 24th March. Importantly, we went for a complete lockdown much before many other countries ravaged by the pandemic did.

Comprehensive massive fiscal package of package of Central Government worth Rs 174000 crores on 26 th March, 2020 can only be considered as humanitarian effort to mitigate the sufferings caused by the lockdown than a stimulus package to revive the economy.

However, the monetary policy released by Reserve Bank of India (RBI) on 27 th March, 2020 to ease the credit markets, boost the economy and to bring relief to borrowers included cut in repo and reverse repo rates, by 75 and 90 basis points respectively will bring down the cost of credit to borrowers and the 1 percent Cash Reserve Ratio (CRR) cut will release Rs 1.37 lakh crores into the banking system. Long Term Refinancing Operations (LTRO) of Rs 1 lakh crores enabling banks to buy corporate bonds and Commercial Papers (CPs) will facilitate easy credit to corporates and ease the pressure on lending. The moratorium of three months on term loans is a big relief to borrowers in this time of stress. These measures aimed at augmenting liquidity, improving monetary transmission and relaxing repayment pressures will have some benign effects on the economy in the coming days.

In addition to the above, benefits will emerge from the drop in oil prices and mixed benefits from the spurt in chemical prices. The sharp decline in crude will benefit the industry with reduction in packaging and transportation costs and also help the refineries companies to lower the costs of raw materials. \$1 reduction in the price of crude translates into a saving of Rs 10000 crores for India. On a positive note, India has forex reserves worth \$476 billion, giving adequate space for the Central Bank to intervene in the currency market indicating the current depreciation in the Indian Rupee will be reversed. Therefore, trade and current account deficits will be low, rupee will be reasonably stable, inflation will be low and macroeconomic stability will not be impaired. The gold is deemed as safety investment due to long run benefit, present interest cut in global level and on account of active market for gold. Gold rate has been moved in positive way throughout the month of March, 2020. Considering the hike of gold prices, NBFCs with gold as collateral are much better placed than their peers. The recovery by around +9 % and +4.5 % on 07.04.2020 and 09.04.2020 respectively in Nifty and Sensex gives ray of hope.

Thousands of precious lives have been lost and lakhs are suffering from the global pandemic. The hit to the global economy is severe with most parts of the world in lockdown. Since the element of uncertainty is very high, it would be better to wait before taking a mass investment decision till clarity emerges. However, as the quality stocks are now trading at cheaper rates, the considerable buying will help in long-term investment horizon. So, investors

can buy in installments called as calibrated buying strategy which provides the benefit of rupee cost averaging. As the mutual fund provides diversified approach and mixed impact, it is better to continue with Systematic Investment Plan (SIP).

In our stock market history, which took the Sensex from 100 in 1979 to above 41000 in 2020, we had gone through many crises – assassinations of prime ministers, serious political instability, BoP crisis, natural calamities, the Kargil war, communal violence, health disasters like HIV/Aids, SAARS, Avian Flu, MERS, Ebola and Zika the markets initially crashed but within a year, with the exception of HIV/Aids, the markets recovered smartly. For instance, one year after the outbreak of the diseases, it was up by 20.76 percent (SAARS), 18.36 percent (Avian Flu), 17.96 percent (MERS), 10.44 percent (Ebola) and 17.45 percent (Zika). There is a high probability of history repeating. Market recovery will be fast as the decline. This scare too will pass. So remain calm and it is expected to get back shortly on track where we all will be well again.

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IMPACT OF COVID 19 LOCKDOWN ON COLLEGE STUDENTS

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ABTRACT

COVID 19 is a dangers disease that causes death to many peoples all over the world. The main problem of this disease is there is no vaccine for this. As prevention for this the government of India adopted a 21 days lockdown. It has caused many problems for the public. This study mainly shows the impact of Covid 19 lockdown on college students of both science and arts stream. Here the students of Thrissur and Ernakulam are analyzed. This study reveals that it has affected the lifestyle of the students.

INTRODUCTION

Coronaviruses are a group of virus that cause diseases in mammals and birds .In human beings it causes respiratory infections that cause common cold to severe death. Many of the corona viruses were first discovered in 1930 in the domesticated chickens. Human coronavirus have their origin from bats and was discovered in 1960s.In 2019; severe acute respiratory syndrome coronavirus was emerged from the city of Wuhan, China and spread over more than 70 countries of the world. There was no evidence how this virus was made from either laboratory or natural. The main symptoms of the coronavirus are fever, cold, dry cough and breathing trouble.

On February 2020, the disease caused by the novel coronavirus was officially named as COVID 19 by world health organization. It spreads from person to person through close communication. Virus also spread through the droplets released someone when they cough, talk etc. It makes many countries in the world to shut down their commercial establishment, educational institutions and people were asked be stay where they are, a complete lockdown.

In India first case was reported in January 2020. There was a one-day curfew on march 22 and On march 24, the prime minister ordered a nationwide lockdown for 21 days, for preventing the spread of Covid 19. It has a major effect on students, farmers, daily wage people, industries and all most all people on the nation.

OBJECTIVES

- 1. To analyse the effectiveness of lockdown on college students.
- 2. To find how they spend their time.
- 3. To analyse the challenges faced by the students during lockdown.

RESEARCH DESIGN

Sampling area: This study is conducted among the college students of Thrissur and Ernakulam district.

Sampling size: The sample size is 100 college students

Sampling unit: the sampling unit is college students

Sampling method: The sampling method used is convince sampling.

RESEARCH METHODOLOGY

Both primary and secondary sources have been used for the study. Primary data has been collected using questionnaire, secondary data has been collected from internet, journals. The tools used for primary data are crossed tabulation, percentage analysis and linear scale.

LIMITATIONS OF THE STUDY

- This study is only relevant to college students.
- The respondents were reluctant to give answer.
- The time of the study is limited.

DATA ANALYSIS AND INTERPRETION

CROSS TABULATION

It allows you to compare the relation between two variables .it is a function that combines data from one or more sources into a concise format for analysis .

Table showing the opportunities of Covid 19							
GENDER		Total					
GLIADER	To know about family	t To know about Increased ability nature					
Male	15	13	7	35			
Female	35	21	9	65			
total	50	34	16	100			

Table 1 Table showing the opportunities of Covid



Interpretation

From the table and figure it is clear that the 50 percentage of male and female students came to know about their family and 16 percentage of students increased their ability.

Students spending their time in lockdown									
Particular	Weight	5	4	3	2	1	Total	Mean score	Rank
sleeping	F	26	38	16	14	6	100	3.64	II
	FX	130	152	48	28	6	364		
cooking	F	22	34	22	12	10	100	3.46	III
_	FX	110	136	66	24	10	346		
Making	F	34	40	6	18	2	100	3.86	Ι
creative	FX	170	160	18	36	2	386		
things									
Reading	F	12	34	28	16	10	100	3.22	IV
	FX	60	136	84	32	10	322		
Gardening	F	22	16	20	22	20	100	2.98	V
	FX	110	64	60	44	20	298		

Table 2 Students spending their time in lockdown

INTERPRETATION

Table reveals that most of the students find time for making creative things and only very few were interested in gardening .

Table showing the challenges of Covid 19									
challenges	weight	5	4	3	2	1	total	Mean	Rank
								score	
anxiety	F	22	26	44	4	4	100	3.58	v
	FX	110	104	132	8	4	358		
Cyber	F	38	36	18	6	2	100	4.02	Ι
addiction	FX	190	144	54	12	2	402		
Boredom	F	26	34	32	6	2	100	3.76	II
	FX	130	136	96	12	2	376		
Cannot	F	32	28	20	14	6	100	3.66	IV
play with	FX	160	112	60	28	6	366		
friends									
Financial	F	38	20	24	12	6	100	3.72	III
problem	FX	190	80	72	24	6	372		

Table 3 ble showing the challenges of Covid 1

INTERPRETATION

FROM the above table it shows that majority of students are cyber addicted and also they have boared life.

FINDINGS

- ➤ Majority of the respondents are female.
- > Most of the respondents are not happy with lockdown and only few were happy
- > Majority of the students semester were not finished.
- > Most of the teachers teach the students using online platform.
- Majority of the students strongly disagree that online teaching is better than traditional teaching.
- > Cyber addiction and boredom were the major challenge among the students.
- Major opportunity of lockdown was the students came to know more about their family
- > The effectiveness of the online tests was least.
- > More than half of the students were sad for postponing the exams.
- Majority of the students spend their time by making creative things and least spend by gardening.

SUGGESTIONS

- Parents should ask the students to help them more .so that they will not be addicted to internet.
- More online competitions should be conducted for the students
- All student participation should be included in online tests.
- There should be new apps for creative things making.

CONCLUSION

From this study we can conclude that the Covid 19 lockdown have a major impact on college students. Most of the students spend their time making creative things so the institutions should encourage the students by making a online platform for them. The online teaching methods should be more livelily, so that may be very effective for the students to learn. The students are not happy with the lockdown because they can't play with their friends and also they can't see this as a relaxed vaccation. The lockdown also helped some students to find out their abilities and work on it. Majority of the student came to know about their family members. Some of the students find environment as their friend.

HOME FITNESS BREAK THE CHAIN, STAY HOME & SELF-IMMUNIZE

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For human rays, the 'corona days' are very tough and challenging. People are locked down in their own places for months. An unprecedented lockdown process has been enforced to stay at home, work from home; businesses have been shut on over the country. All these to help minimize human-to-human contact and break the COVID-19 contagion's chain. These things can, in fact, causes many other physical and psychological discomforts in human daily life. If time shortage was a problem before the corona days, then the biggest problem now is free time. It can be effectively used to carry out some physical activities to develop physical fitness and enhance our immunity in a natural way.

While it may seem as though exercising is just for losing weight or increasing muscle mass, working out directly impacts our body's ability to fight against diseases and illness. Fitness offers a wide range of benefits for your immune system. In fact, fitness and the immune system go hand-in-hand. When the immune system is working at peak efficiency, we're able to get more out of our workouts by working out smarter, not harder. Both are directly intertwined, so knowing how to maximize each will ensure that we work out smarter, not harder for the best results.

Platform setting

Most of us are doubtful among the implementations of physical fitness programme in a home atmosphere. The reason behind that doubt maybe we are not used to it ever in our life. Actually, we don't need a specified place or equipment for the execution of our exercise programme. We can construct it on basis our availabilities under the instruction of an expert.

The effects of exercise on the immune system

Fitness offers a wide range of benefits on the immune system and your body as a whole. With a moderate exercise plan, we can minimize the number of infections that we experience in our life. Studies conducted by the British Journal of Sports Medicine have found that working out for 1-2 hours a day can reduce our risk of upper respiratory tract infections by 33%. Other studies and theories have shown that the sudden rise in body temperature during a workout can prevent bacteria from growing. Exercise also reduces our stress hormone response levels. This is extremely important, as stress can be very dangerous to the immune system. Stress causes our immune systems to overwork, sending an immediate response to the endocrine system that it has to go into emergency mode. This severely depresses our immunity, leaving us open to being infected far more easily.

The body's immune system fights all that it perceives as a foreign body. The immune system is separated in two functional divisions: the innate immunity, referred to as the first line of defense, and acquired immunity, which produces a specific reaction and immunological memory to each infectious agent. As a result of physical exercise, the reactive oxygen species formation takes place in the body, while the antioxidant defense is on duty for collecting and neutralizing the excess production of oxygen radicals. Physical exercise causes to increase the metabolic rate of an individual and it is also beneficial for the repair and rebuild of the body systems as well as the production of ROS. An antioxidant is a chemical compound or a substance such as vitamin E, vitamin C, or beta carotene, thought to defend body cells from the destructive effects of oxidation. Antioxidants are important in the context of organic chemistry and biology: all living cells contain a complex systems of antioxidant compounds and enzymes, which prevent the cells death by chemical damages due to oxidation. The antioxidant regulation mechanisms can be controlled by physical activity in the human body. The theory's describes that moderate exercise loads enhance immune function above sedentary levels, while excessive amounts of prolonged high intensity exercise may impair immune function. Exercise has anti-inflammatory effects, which means that moderate amounts of exercise may enhance immune function above sedentary levels. Heavy physical activity produces a rapid, transient increases in cytokine production and entails increases in both proinflammatory and anti-inflammatory cytokines. Physical exercise affects the generation of reactive oxygen species (ROS) in leukocytes, which may induce muscle damage and muscular fatigue therefore in the lockdown days, moderate physical activity is recommended.

Physical activity and stress management

Management of stress is another important factor in one's life in the lock own stage. People can reduce their mental stress by doing physical activity, there are many scientific studies have been done on it. Physical activity improves ones body's ability to use oxygen and also improves blood flow within the body. Both of these changes have a direct effect on the brain. Exercise also increases brain's production of endorphins. Endorphins are the "feel-good" neurotransmitters that are responsible for the coveted "runner's high." This is the sense of wellbeing and euphoria that many people experience after exercise.

Physical activity can also help take the mind off all worries. The repetitive motions involved in exercise promote a focus on body, rather than mind. By concentrating on the rhythm of bodily movements, people experience many of the same benefits of meditation while working out. Focusing on a single physical task can produce a sense of energy and optimism. This focus can help provide calmness and clarity.

Some people may noticed an improvement in their mood immediately after a workout. Those feelings don't end there, but generally become cumulative over time. One can notice increased feelings of well-being as you stay committed to a consistent exercise routine. In addition to having a direct effect on your stress levels, regular exercise also promotes optimum health in other ways. Improvements to your overall health may help indirectly moderate your stress levels. By improving your physical wellness and heart health, you'll have less to feel stressed about.

Other benefits of physical activities

- 1. Increase in physical abilities like strength, endurance, mobility...
- 2. Enhance the functionality of heart and lungs
- 3. Fat reduction
- 4. Lean body mass gain
- 5. Good sleep
- 6. Prevent hypokinetic deceases
- 7. Enhance joint stability and bone density
- 8. Increase the amount of blood and hemoglobin
- 9. Psychological wellness
- 10. Happy life

INITIATIVES OF KERALA GOVERNMENT TOWARDS THE PREVENTION OF COVID-19: AN OVERVIEW

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Health is considered as a fundamental human right and a worldwide social goal. WHO has defined health as "a complete state of physical, mental and social wellbeing and not merely the absence of illness or disease". Kerala has made amazing achievements in health care sector. It is also characterised by astonishing achievements through various indicators such as high literacy rate, low infant mortality rate, high life expectancy and low death rate. The state also ensured the nutrition programmes through the eradication of poverty.

From the formation of the state, health care provision was one of the governments' top priorities, and the system was developed in a way that incorporated both western and traditional medicine. Since the 1970s, the Indian state of Kerala has been internationally praised for its health achievements despite its economic backwardness. The 'Kerala Model for Development' is often referred to as an example for other countries to follow. These achievements are said to be based on the good performance of its health sector as well as its non-health sector. The health care system is considered to be the principal factor for attaining the high level of health status in Kerala. Most analysts have seen Kerala's achievements in health sector in spite of its economic backwardness. There are many socio-economic conditions unique to Kerala, which have been postulated to make this health model possible. Kerala has a highly literate population compared to other Indian states. This especially the high female literacy, has to be given due credit when we look for explanatory factors.

Kerala's much acclaimed outcomes in health care were to a large extent based on its vast network of public health institutions with the sub-centre and Primary Health Centers, Community Health Centers, Taluk / District Hospitals and Medical College Hospitals at the primary, secondary and tertiary levels, the hallmark of which was universal accessibility and availability of medical care to the poor sections of society. Apart from Modern Medicine, Ayurveda, Homeopathy, and other alternative systems are also very popular in Kerala. According to National Family Health Survey of 2007, the incidence of anemia among women is the least in Kerala among the states in the country. Apart from the remarkable improvements

in basic health indicators, it is also marked by the absence of any sharp bias against the girl child and women (K.P. Kannan: 2012). There are many socio-economic conditions unique to Kerala, which have been postulated to make this health model possible. One of the reasons for the better health status of Kerala is its better living conditions.

Kerala is always a role model of public health. It has a long history of medicine and it faced many hurdles and public health problems like Malaria, TB, Leprosy, HIV, Polio, Nipha virus etc ,the Government took proper measures to address these issues from time to time . Now also Kerala took the proper measures to prevent COVID 19.

The name "coronavirus" is derived from Latin corona meaning "crown. It is a group of viruses with single stranded RNA that have a lipid envelop studded with club shaped projection which may cause illness in animals or humans. It acts as the causative agents of SARS, MERS and COVID 19. It causes a variety of illness in animals but in humans it primarily showed as common cold, cough, throat pain and subsequently it affects the respiratory organs in human body.

COVID-19 is an infectious disease caused by Corona virus. It will cause to mild to moderate respiratory illness in human beings and sometimes it becomes serious illness in older people with some chronic diseases like cardiovascular disease, cancer, chronic respiratory diseases, diabetics etc. It is primarily spread through droplets of saliva or discharge from the nose when an infected person coughs or sneezes. There are no vaccines or special treatments for COVID 19. The only way to prevent the spread of this disease is by covering of mouth, frequent hand washing with soap and water and isolate from family and society ie, social distancing.

China was the first country to report this COVID 19 on 31 December, 2019(WHO reports). Kerala is the first state in India to report COVID 19 case on January 2020in Thrissur district, when three medical students who had been returned from wuhan, China. In less than a month she is treated successfully and discharged from hospital. The second cases of COVID 19 reported from Pathamthitta District. The patients interact so many people when they reached home. Up to 24 march there were 109 confirmed cases and more than 75000 people are under surveillance. The cases were reported from travellers China and Italy and their contacts. From this time onwards Kerala took all preventive measures to identify the patients. It includes airport screening, local intervention, awareness drives double check, rumor busting, boarder check etc. Kerala's attempt to tackle the corona disease have praised and adopted by other

states and countries. Kerala's efforts to address the pandemic had started as early as January. A severe lockdown was implemented before the national one: schools were shut, gatherings were banned, a stricter and longer quarantine than the national norm was deployed. To minimize the spread of the virus, all borders in the state will also remain closed. Operations of all public transport will cease with immediate effect. All places of worship to also remain closed. Here are the various steps that Kerala has taken to combat the spread of coronavirus in the state.

1. Setting up of district Covid control cell

This is the hub of all COVID control activities for the concerned district chaired by the District Collector. All inter sectoral co-ordination and communication activities for the district happen in the District. The cell monitors the emergency health situation and trace down people who have returned from affected regions and also from outside India and outside Kerala.

2. Isolation wards

Isolation wards have set up in hospitals. It has three phases

• COVID care centres (ccc)

A COVID care centre is a facility meant for quarantining persons who have recently arrived from other countries and other states. The objective of a COVID care centre is to enable successful isolation and management of asymptomatic cases. The COVID care centres should have the following facilities 1. Independent single rooms with attached toilets 2. Proper electricity, water and internet connectivity 3. Proper food and drinking water facility 4. Security to ensure safety of isolated people

• COVID first line treatment centres

The CFLTCs should treat all mild and moderate symptomatic persons under surveillance and should be utilised for treating positive cases when need arises. They are the primary level health care centres for providing care to less serious cases and referral of serious cases to the COVID hospitals to avoid crowding directly in the COVID Hospital. These are dedicated centres exclusively for treatment of COVID patients.

COVID hospitals

COVID Hospitals those dedicated hospitals that cater to severe or critical COVID patients. These hospitals are generally tertiary care centres or where critical care facilities are available. All measures need to be taken to postpone elective surgeries and reduce general OP. Super specialty and emergency wings of concerned departments should function and

ensure that there is no contact or mixing of COVID and Non-COVID (general) patients in these hospitals. COVID suspects or COVID confirmed patients with other emergencies like trauma, acute abdomen, obstetric emergencies should be managed with full transmission-based precautions and infection control practices in consultation with the COVID cell in the hospital.

COVID Cell

Every Covid care centres and hospitals constituted a dedicated COVID cell to plan, implement and deliver outcomes. The COVID cell is the hub of all the activities in the institution and led by persons with decision making and implementing capacities (Superintendents, Directors etc). The COVID cell members should have similar capacity and should be selected from all relevant departments in the institution like (Medicine, Paediatrics, Emergency & Critical care, Anaesthesia, Infectious diseases, Prevention of Epidemic and Infectious Diseases Cell (PEID cell), Forensic Medicine, Infection control officer and nurse, Nursing Officer/superintendent, PRO, store Superintendent, heads of Laboratory, Engineering, Electrical, Housekeeping, Security and Transportation etc). Identify and entrust a nodal officer for each domain like Infrastructure, Processes, Inventory Management, Human Resources Management, Communication plans (including messages to public, Signages, etc.), Training and sensitisation to hospital staff, etc.

3. Airport Screening:

Kerala took steps to screen people at airports and if they have any symptoms of Covid, they were shifted to Covid hospitals for quarantine.

4. Quarantine comfort

The quarantine of persons is the restriction of activities of or the separation of persons who are not ill but who may be exposed to an infectious agent or disease, with the objective of monitoring their symptoms and ensuring the early detection of cases. Quarantine is different from isolation, which is the separation of ill or infected persons from others to prevent the spread of infection or contamination. WHO recommends that contacts of patients with laboratory-confirmed COVID-19 be quarantined for 14 days from the last time they were exposed to the patient.

Appropriate quarantine arrangements include the following measures.

• Those who are in quarantine must be placed in adequately ventilated, spacious single rooms with suite facilities (that is, hand hygiene and toilet facilities). If single rooms are not available, beds should be placed at least 1 meter apart.

• Suitable environmental infection controls must be used, such as ensuring are adequate air ventilation, air filtration systems, and waste-management protocols.

• Social distance must be maintained (that is, distance of at least 1 meter) between all persons who are quarantined.

• Accommodation must provide an appropriate level of comfort, including: – provision of food, water, and hygiene facilities;

The authorities ensure that all persons in quarantine are practicing respiratory hygiene and are aware of the importance of covering their nose and mouth with a bent elbow or paper tissue when coughing or sneezing and then immediately disposing of the tissue in a wastebasket with a lid and then performing hand hygiene. Refrain from touching the eyes, nose and mouth. The **home quarantined** person should: Stay in a well-ventilated singleroom preferably with an attached/separate toilet. If another family member needs to stay in the same room, it's advisable to maintain a distance of at least 1 meter between the two. They needs to stay away from elderly people, pregnant women, children and persons with co-morbidities within the household and restrict his/her movement within the house. They were adviced not to attend attend any social/religious gathering e.g. wedding, condolences etc.

5. Contact tracing

With previous experience of virus containment at hand, the state health department initiated a massive tracking exercise to trace a person who came in contact with newly infected people. At the panchayat level, Asha and 'kudumbashree' workers have been asked to track if any people in their respective areas have come from abroad. The officials traced those who returned to Kerala from infected areas and isolated them even if they had minor symptoms. Some others were home quarantined. Trained health workers were deployed to assist them.

6. Route maps

District authorities prepare route maps of the infected people, which involves tracking every point from when the patient landed in India or came in contact with an infected person, up to when they were admitted to a hospital. The information gathered includes place and time. By using these information they prepare an detailed flowchart, so that people can voluntarily inform authorities if they had come in contact with them. For a family of three that tested positive in Pathanamthitta, around 16 squads led by the District Collector and the District Medical Officer (DMO) travelled across the district to identify the places visited by the family. A flow chart was prepared with all the places visited by the family upon their return and have been mentioned in a map.

7. Focus on mental health

The state opened multiple call centres to keep check on the mental health of those who are home quarantined. The mental health division is in constant contact with patients and giving them good psychological support. That itself plays a big part in the recovery process. Kerala's first coronavirus patient, who has completed treatment and been discharged told In her 25 days in isolation, there were times when she would feel depressed, then the health inspector call and comfort her. she was in touch with the hospital officials from the time she had returned from Wuhan and the both of us got very close.

8. Visits from government officials

A team consisting of a health worker, police official and health volunteer visited every home where persons are quarantined and verify their status and to to ensure that they remain under isolation. The health minister herself has been visiting patients. She said that she took up this as a responsibility.

9. Daily press conferences

The Kerala government holds press conference in every evening to tell about the details of new cases reported that day and they gave answers for any questions one may have about the outbreak. This meeting led by chief minister Shri. Pinarayi Vijayan and health minister Smt. Shailaja teacher. The press conference is held in a calm and measured manner, with assurances to people that there is no need to panic but exhorting them to remain vigilant and follow advisories. The CM often uses the opportunity to caution people against spreading fake news or unverified information on COVID-19, being kind to tourists who may be stranded in the state, and advocating for the centre to take steps to ensure the safe return of Indians stranded in the worst-affected countries.

10. Increasing internet connectivity

The state government announced that it was working with internet service providers to increase connectivity by 30-40% in the state to meet the surge in demand, likely to be of relief to people who are quarantined or need to work from home. This measure was widely praised on social media.

11. Sanitizer production

Sanitisers are not available in many medical shops around the country after people began panicking and hoarding them. The Kerala State Drugs and Pharmaceuticals Ltd, a public sector undertaking, has assured the state government to produce enough sanitisers for the state. The Kerala state drugs and pharmaceuticals limited has informed the government that they had started manufacturing sanitisers for distribution in the state.

12. App to combat fake news

While the state's police has been directed to take stringent action against those spreading fake news and the Kerala government launched its app GOK Direct to disseminate information and updates on the outbreak. The app is available for Android and iOS users and sends SMS alerts to phones that don't have internet.

13. GoK Direct'

The state has earlier launched a mobile application 'GoK Direct' which provides information and updates on COVID-19. News related to Covid-19, Government Orders and notices, helpline numbers and other details were available on this app.

14. Checking rail and road entry points

Kerala government launched intensified medical check-ups at 24 spots bordering Tamil Nadu and Karnataka for people entering the state by rail and road. A special team will monitor all the passengers of inter-state trains at the first station inside Kerala borders. The team will comprise one paramedical staff, a policeman and a local volunteer and they can examine two bogies at a time. The train passengers would also get an SMS alert, saying they would be checked at the first station the train touches after entering Kerala. The state government has also identified 24 points in the border road areas of Kerala from north to south and a separate team, headed by a Deputy Superintendent of Police will monitor those who travel by vehicles.

15. Batting and prepping for foreign arrivals

The state government has opposed the Centre's circular barring the return of Indians from coronavirus-hit countries such as Italy unless they produce a certificate that proves they have tested negative for the infection. The state government has also sought the assistance of the Centre to help the expatriates, using diplomatic intervention, to extend the Visa and leave of those who are in the country.

16. Polymerase chain reaction (PCR)

Kerala became the first state in India to receive rapid-polymerase chain reaction (rapid-PCR) testing kits from Pune-based Mylab, which can reduce the testing time for coronavirus considerably and prevent community spread of coronavirus.

17. Kiosks to collect samples

Kerala has developed its own inexpensive kiosks for mass collection of samples from people with symptoms for Covid-19. A healthcare staff sitting behind a glass wall collects the throat

swab from the person on the other side with the help of thick gloves attached to the glass panel, and drops it inside a container. The person hands the container back to a healthcare staffer before making way for the next person. Before each person is called it, the place is disinfected.

18. Awareness Programmes

A lot of awareness programmes were conducted to give information regarding spreading of corona viruses and take necessary precautions to prevent the spreading of the disease.

a. Robots in Kerala distribute masks and sanitisers, share information to spread awareness:

Robots developed by start-up firm Asimov Robotics with face masks and sanitizers. they were launched to spread awareness about coronavirus in Kochi. The robots (Nightingale-19) are also informing people about the pandemic, how to prevent and how to take care of oneself during this phase

b. Coronavirus awareness video:

The Kerala Government's General Education Department screened a nine-and-a-halfminute-long video on the Coronavirus in all the government and government-aided schools in Kerala to create awareness and avoid panic among the students. The video was broadcast via VICTERS, a TV channel run by the Kerala Infrastructure and Technology for Education (KITE) initiative. The video, explains the symptoms, precautions and the way the virus spreads from one person to another.

c. Corona Literacy Mission:

In order to spread authenticated and correct information that is empowering and does not create panic in the minds of people, the first step of Corona Safe Network is to develop and spread awareness on the way the virus spreads, precautions to be taken and to bust fake news and myths. They achieved this by translating to Malayalam (language spoken in Kerala) content given in the website of The World Health Organisation on Corona Virus. A team of volunteers were involved in this activity which was reviewed by a team of teachers working under the Principal Secretary (Higher Education), Dr Usha Titus IAS.

d. Shake a leg in awareness video

A video of a group of police personnel in Kerala dancing to the tune of a hit title track of a Malayalam film for highlighting the importance of washing hands to keep off the deadly coronavirus. In this video six policemen, wearing masks, are seen matching their steps to the song from the hit film "Ayyappan Koshiyum" starring Prithviraj and Biju Menon and sung by 60-year-old tribal woman Nanjamma in her earthy voice.

e. SMS alert for creating awareness

An SMS alert facility for creating awareness among people about Covid-19 was launched by the Kerala Government. People can register their mobile numbers by giving a missed call to receive relevant information and updates on the outbreak.

f. Multilingual pamphlets, SMS alerts

Kerala Government issues Multi-lingual pamphlets and SMS alerts to give awareness on coronavirus in Kerala. As a part of creating awareness and safeguarding against the disease, the district administration in Wayanad, a major tourist centre released pamphlets on the dos and don'ts on the virus in different languages including foreign languages. Pamphlets are ready in three foreign languages-- French, Spanish and German and six Indian languages including Bengali, Assamese, Telugu, Hindi, Tamil and Malayalam, official sources said.

g. Break the chain

Kerala government has launched a mass hand washing campaign named "break the chain" to educate people about the importance of public and personal hygiene. This was taken up by social media, where many people including celebrities, urged people to wash their hands with soap or sanitize them regularly. Under this campaign government has installed water taps at public spots such as at the entry and exit gates of the railway stations with hand wash bottles. It is also urging people to use hand sanitizers when they are outdoors. Sanitisers have also been made available in all offices.

h. Awareness among migrant workers

The officials to visit migrant labour camps in the state and create awareness among them by using those who can speak their language and given instructions to keep their localities clean.

Conclusion: Kerala has a history of survival and it learned valuable lessons from managing the Nipah outbreak and flood 2018. It attained the confidence to handle future epidemics from unfamiliar pathogens. That is standing the state in good stead in managing Covid-19. Kerala did not underestimate the threat and mounted a response commensurate with the threat perception, from the time the first reports came in. Kerala has been relatively successful in containing the spread of the novel coronavirus, which has become a global pandemic with its presence recorded in more than 180 countries. At the center of attention is Kerala's health and police departments. By adopting a highly proactive approach in fighting the disease, Kerala is indeed setting an example for other regions – not only in India but across the world.
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CORONA AND ITS EFFECT OF TOURISM INDUSTRY

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The tourism industry is in trouble. In the wake of the corona virus pandemic, few industries have fallen as fast as tourism. The technological revolution that brought us closer together by making travel and tourism easy and affordable – a revolution that fueled one billion trips in a year – is helpless in halting a virus that demands we shelter in place.

Taking a snapshot of tourism losses is difficult, as the data changes as quickly as the virus spreads. According to the Mobility Outlook on COVID-19, the global revenue for the travel and tourism industry will be an estimated 568.6 billion U.S. dollars in 2020 – a decrease of around 17% from the previous year. If the pandemic continues to several more months, the World Travel and Tourism Council, the trade group representing major global travel companies, projects a global loss of 75.2 million jobs and \$ 2.1 trillion in revenue losses come daily, as of April 2, 2020 British Airways is reportedly poised to suspend 36000 staffers. As a result, GDP generated by travel and tourism is predicted to decrease worldwide. The Asia Pacific region has the highest number of jobs at risk and therefore the highest potential loss of GDP at 800 billion dollars.

Region	Jobs at risk	GDP Loss
Asia Pacific	48.7	800
Europe	10.1	552
America	10.2	552
Middle East	1.8	65

Predicted loss in GDP from Jobs at risk in the travel and tourism industry due to corona virus (COVID-19) pandemic worldwide in 2020, by region (in billion U.S. dollars)

Impact of corona virus on Indian Tourism

The corona virus pandemic could deal crippling blow to the Indian travel and tourism industry, especially with the Government suspending all visas, with the economic impact being assessed to run into thousands of crores of rupees. According to the Industry Chamber CII, this is the one of the worst crisis over to hit the Indian tourism industry impacting all its geographical segments – inbound, outbound and domestic, almost all tourism verticals – leisure, adventure, heritage, MICE, cruise, corporate and rich segments.

The whole tourism value chain across hotels, travel agents, tour operators, destinations, restaurants, family entertainment venues, air, land, and sea transportation have been hit. In the impact assessment of the corona pandemic, CII Tourism Committee said inbound foreign tourism of over USD 28 billion in value terms accounts for an average 60 - 65 % between October to March.

As per CII assessment report "As the news of the virus started picking up from November, the percentage of cancellations started going up in this segment exponentially and is reaching a peak of almost 80 % now in March in many Indian locations. The value of risk from this segment will be in multiples of tens of thousands of crores".

With India cancelling all visas the Chamber said that the impact "will be worse". It further said, "The forward booking for the inbound season of October, 2020 to March, 2021 which should have started picking are all muted. These are showing highly discharging signs with cancellations of important global travel marts which are market places for contracting for the next season ". There are reports of large-scale forward cancellations from NRI segments from developed markets, which account for over 60 % during April to September inbound visits.

"Unless the progression of virus stops, almost the entire value for the remainder of 2020 season at risk". India's hospitality sector will definitely be impacted by the announcement of a global pandemic, and the mounting numbers of confirmed corona virus cases in the country. The cancellation of visas for foreigners as well as the strong advice issued to Indians to refrain from unnecessary travel will have marked effect. This is the most unsettling health-care crisis in recent times. As per the CII report almost 28 million plus Indians are estimated to have travelled outside in 2019 and there were almost 1.8 billion domestic tourist footfalls. Most of the Multinational Corporations (MNCs) are advising work from home, stifling travel, etc.

The holiday season of Indians – those travelling within the country and outside – is heavy in April to July, and October to December. The December holiday season of 2019 took an estimated hit of almost 40 - 50 %. The holiday season of April to July, 2020 is likely to take a humongous hit which could as high as 80 - 100%, unless there is positive news of the progression of virus decreasing.

Impact of corona virus on Foreign Tourism

America's travel industry is among the hardest hit. The U.S. Travel Association projects a loss of 4.6 million jobs through May, a figure likely to increase. U.S. weekly Jobless Claims skyrocketed to a stunning 6.6 million doubling in a week and by far the biggest spike in half a century. Tourism decline is a driving reason for job losses in states and hotels have gone dark.

On March 29, 2020, in an attempt to contain the virus in America, President Donald Trump extended national limits on travel, work and gathering of more than 10 people for at least another month – and perhaps into June summer vacations could be on hold. "This is the worst time of the year for this to happen", says Isabel Hill, Director of the Commerce department's National Tourism Office. This is the season – Spring and Summer – when the travel and tourism Industry makes a significant amount of revenue.

Much of the tourism industry built its financial strategy around a trouble – free future, planning for eternal blue skies, open borders, high tourism demand an \$8 trillion industry that defies the ups and downs of the market. Based on travel restrictions and an expected global recession, International Air Transport Association (IATA) estimates that global air transport industry revenues could fall \$252 billion 44 % below 2019's numbers.

Percentage change in revenue (per passenger and kilometers) for 2019 to 2020 and estimated losses in billions of U.S. Dollars

REGION	CHANGE IN REVENUE	ESTIMATED LOSS
Europe	- 46 %	- 76
Latin America	- 41 %	- 15
Middle East	- 39 %	- 19
Asia Pacific	- 37 %	- 88
Africa	- 32 %	- 04
North America	- 27 %	- 50

COVID -19 and Airlines

On average, international carriers had less than 2 months of cash on hand to cover expenses before the corona virus hit, according to IATA. In contrast Apple has enough cash to cover 6 years of expenses. The airlines projected revenue losses could climb to more than \$250 billion. That is at least twice the \$113 billion in losses the IATI (International Aid Transparency Initiative) predicted before countries started shutting down borders. Airlines for America

(A4A), the trade group and Jet Blue among others, as well as UPS and FedEx, say its member companies will lose \$87 billion in revenue this year and have already begun borrowing.

COVID -19 and Hotels

Hotels most affected by COVID–19. Larger upscale hotels, which tend to held conventions were severely hit. Hotels in big cities and resorts have also seen a larger drop. The lodging sector – which has suffered as much as transport – is also a big recipient of the bailout. Several hotels in India are offering some of their rooms for free or at heavily subsidized rates to healthcare professionals to prepare meals for the needy. As for the future, this is definitely going to be a very challenging year for the hotels. They need Government support in helping to mitigate the impact and business losses that the industry will occur.

COVID -19 and Cruise Industry at sea

In times when the cruise industry is struggling to survive the corona virus pandemic, a total of 114 cruise ships, carrying 93,000 crew members, are currently in or near ports and waters. Some ships have been docked at their homeports for weeks but many of them remain anchored far away from ports, in the open seas. There are still operating cruise ships with passengers onboard, struggling to find open ports to disembark. Those vessels that succeeded in bringing passengers home can now struggle in finding safe anchorage due to shortage of berthing locations.

The effect on the cruise business has been swift. Companies have lost \$750 million in revenue since January. The cruising industry faces more hurdles in the future.

Aid packages to the rescue

But there is a glimmer of hope. The aid package is important and we want the recovery to speed up. With small business loans we can help keep their doors open. The emergency small business loans will be available through June and would be forgiven if companies have to keep their employees on the payroll.

"A complete GST holiday for tourism travel and hospitality industry for the next 12 months till the time of recovery happens" – TAAI President Jyoti Moyal told PTI, detailing the suggestions submitted to the minister. The association urged the minister to provide funds from the MGNREGA Scheme to support the salaries of employees in the industry.

The Association also demanded 6 to 9 months moratorium on all principal and interest payments on loans and overdrafts, besides deferment of GST and advance tax payments. They also asked for removal of fees for any upcoming licenses, permits renewal, excise exemption for liquor for the hospitality and travel industry across the country. The association also sought interest reduction or subvention on term loans and working capital loans.

Roger Dow, President and CEO of the U.S. Travel Association, remains optimistic. He said, "Over the long term we will return and come back to business as usual. People have short memories and there will be pent up desire to travel".

Now that the pandemic is reportedly under control and restrictions are being lifted, there are early signs of recovery.

COVID 19 LOCK DOWN: A STUDY ON MARKETING PROFESSIONALS

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Abstract

The corona virus pandemic is expected to fundamentally change the way many organizations operate for the foreseeable future. The COVID-19 outbreak has caused almost all firms to deploy the work from home practice for employees. As governments and businesses around the world tell those with symptoms to self-quarantine and everyone else to practice social distancing, remote work the new reality. While some may be used to this, others may feel lost in the exercise.

Marketing representatives are the driving force behind every successful organisation, whether profit or non-profit. Jobs that let you work from home, an arrangement known as telecommuting is not that practical for all marketing professionals. If one is suddenly working from home, there can be some potential advantages and pitfalls. Working from home affords flexibility, but it also demands a lot in return. This paper focuses on the unprecedented disruption caused by novel corona virus outbreak on marketing professionals

Keywords: Telecommuting, COVID19, Corona virus outbreak

INTRODUCTION

The Novel Corona virus (COVID-19) has affected almost every country in the world and India is no exception. To control the spread, the Indian government has imposed a mandatory countrywide lockdown from March 24, 2020 until April 14, 2020.Only establishments and workplaces that provide essential services can continue operations, subject to adopting necessary measures to contain COVID-19.

Telecommuting has become a workplace reality as the corona virus pandemic has forced all non-essential workers to work from home, disrupting their schedules, routines and mental and physical health. Working from home might mean working in a more casual environment than the traditional workplace. It's important that an employee has the proper facilities suited for his or her needs. Employees have to create a workspace at their house, get organized, to be learnt to use technology efficiently, plan the workflow on a day, bringing up effective communication in online meetings etc.

For brand marketers, there are two significant questions: how to respond, if at all during the crisis. And, looking ahead, what changes in consumer behavior to anticipate as a result of a prolonged lock down.

But the crisis provided an unexpected turning point for faster e-commerce adoption. Some recognizes this as an opportunity to pivot the business. With so many views out there, a study is carried out to obtain the opinion and know the difficulties of marketing professionals in executing their job from home.

REVIEW OF LITERATURE

Ans de Vos et al. (2009) tried to examine the association of working hours and fulfilment of expectations related to work-home balance, with two groups recently graduated Belgian employees based on their change in work between graduation and current employment, i.e. employees with increasing work and employees with decreasing work. Data was collected from a sample of 135 Graduate students at three Belgian universities. They concluded that,(i) working longer hours leads to more work-home interference, (ii) respondents whose expectations regarding work home balance have been fulfilled experience less work-home interference than those whose expectations have not been fulfilled. This association is, however, only found for respondents with decreasing work centrality, (iii) self-management as a coping mechanism only moderates the effect of expectation fulfillment.

Doble and Supriya (2010) found that in IT companies in India, both men and women preferred flexible working hours and home working as options to improve their work – life balance. In fact women were more inclined to adopt facilities such as child care, part time working or flexible working to enhance their work – life balance and to take care of emergency situations at home. Both men and women 24 employees experienced negative spillover of professional life in their family life and were unable to spend quality time with their family because of work pressure. The study therefore revealed that both men and women were being impacted from the negative effects of work – life imbalance. It was also found out that both men and women employees considered a supportive work environment to be helpful in reducing their work – life balance woes. Indian companies like organizations in the developed countries have started providing family – friendly policies, however still there is a long way to

go in making work – life policies in application across all industries. With the rise of dual career couples in recent times the various work – life policies like flexi timing and child care support would become the need of the hour. Therefore, Indian companies need to be more sensitive to the need to resolve work – life conflict and should improve their work – life balance practices.

Morganson et al (2010) found that home-based teleworkers experienced higher level of work life balance support and job satisfaction than client-based workers. However home-based teleworkers experienced similar levels of work life balance support and job satisfaction like the main office workers. The home-based teleworkers had autonomy and flexibility in their work but have the disadvantage of social isolation. This leads them to have the similar job satisfaction like the main office workers and this hampers the job satisfaction of employees, however if workplace inclusion was practiced then it would create a positive impact on the job satisfaction by meeting teleworkers and distant employees at regular intervals to keep them updated about recent issues or by contacting them regularly over the telephone or through emails. The teleworkers who belong to the team should often meet face to face to discuss their issues. In other cases the management can also rotate the job location of the teleworkers and get them to work from the office in situations where they report of low work place inclusion.

STATEMENT OF PROBLEM

Marketing professionals identify the strategies and techniques used to attract customers to a business. They determine pricing based on product demand and supply, help maximize a firm's profits, and grow market share for a business. They also aid in new product development and critique market trends. The world of work is being profoundly affected by the global virus pandemic. In addition to the threat to public health, the economic and social disruption threatens the long-term livelihoods and wellbeing of millions. Working from home was much less common than now. Taking this into consideration, a study was conducted to understand the opinion and difficulties of marketing professionals with special reference to Central Kerala as a result of lock down all over a sudden.

OBJECTIVES OF THE STUDY

- To know the opinion of marketing professionals regarding work from home as a consequence of COVID 19.
- To know the difficulties faced by marketing professionals in telecommuting.
- To determine the reasons for such difficulties encountered.

SIGNIFICANCE OF THE STUDY

The present study tries to identify the change in the work situation from the existing one to new paradigm shift of work from home. In the present scenario the study has got huge relevance because it actually reflects the opinion of employees upon pattern of work as a result of COVID 19.

SCOPE OF THE STUDY

The study focused on the work from home experience of marketing professionals in Central Kerala.

RESEARCH METHODOLOGY

Research Method

Descriptive research method is used for the study.

• Source of Data

This research is containing both primary and secondary data. Primary data for this study is generated through questionnaire. Source of secondary data to make the study more effective was possible with the help of data available on web sites.

• Data Collection Tool

Well-structured questionnaire with ordinal scale.

• Sampling Techniques

This study is carried out by adopting convenience sampling.

• Sample unit and size

The sample size for the study is 50 marketing professionals of Central Kerala.

Sl. No.	Category	Sub group	No. of Respon dents	Percentage
51. 190.	Category	20-29	30	60
1 A		30-39		40
	Age		20	
		40-49	-	-
		50-60	-	-
2	Marital status	Married	27	54
		Unmarried	23	46
		SSLC	-	-
		Plus two	-	-
3	Educational Qualification	Degree	20	40
		PG	25	50
		PG and above	5	10
		Marketing	2	4
		Advertising	4	8
4	Nature of Work	Public	-	-
4	Nature of work	Sales	38	76
		Client service	2	4
		Others	4	8
	Experience of the respondents	Less than 5		
		years	23	46
5		5-10 years	14	28
5		11-5 years	13	26
		More than 15		
		years	-	-
-		Yes	34	68
6	Work from home is very much a reality now	No	5	11
		May be	11	21
7	Devotes more time to work since the travelling	Yes	34	68
	time is saved	No	16	32
8		Yes	29	57
Ũ	Managing time and work balance	No	21	43
-	Work from home helps to be self-dependent and	Yes	20	40
9.	confident without proper supervision	No	21	42
		May be	9	18
		Yes	21	42
10	Work from home affected client base in negative	No	9	18
-	manner	May be	20	40
		Yes	10	20
11.	Achievement of monthly target is possible	No	40	80

DATA ANALYSIS AND INTERPRETATION

12. Difficulties in getting the client through cell		Yes	43	86
12.	Difficulties in getting the client through cell	No	7	14
		Yes	41	82
13.	Salary credited to the account by the company in spite of Lock down	No	9	18
14.	Overall happiness with work from home option	Yes	38	76
	Overall happiness with work from home option	No	12	24

15. Most advantageous thing in work from home:



16. Biggest challenge while attending meeting online:



FINDINGS

- All the respondents are males.
- Majority of the respondents belongs to the age group of 20 -29.
- Most of the respondents possess PG as their educational qualification.
- Majority of the respondents' nature of marketing job is sales.

- No respondents have a work experience of more than 15 years. Majority are below 10 years.
- Most the respondents accept that work from home is a reality in the present scenario.
- Since the travelling time is saved, they devote more time to work.
- Flexible schedule, custom environment and reduction of office distractions are the advantageous factors found by them.
- Majority of them opine that time management and work –life balance becomes easy.
- Only very less agrees that work from home helps to be self-dependent and build up confidence without proper supervision.
- Most of the respondent says that it has affected the client base in the negative manner.
- Most of the respondent says that they could not achieve the monthly target.
- Almost all employees face difficulty of connecting to client.
- Internet instability is the main issue what they face while attending meetings online.
- Even during lock down, most of them earned their salary from their employer.
- Many of the respondents are happy with the work from home opportunity.

SUGGESTIONS

- In this difficult time, marketers have to come up with innovative ideas to ensure that momentum is not affected.
- Managers have to very quickly ensure that every employee has full access to technology and a right infrastructure.
- It would be good enough if the professionals are trained/ guided to manage the dispersed teams and consumers which build up their confidence.
- Company leaders will need to continue keeping an eye on workplace trends and listening to their employees in order to maintain important things like job satisfaction and productivity.

CONCLUSION

The year 2020 beginning has created a bad history to every people around the world; the attack of the corona virus. Lock down period made the life of employees into a new change. Much organization has implemented work from home strategy. Since it is a new method adopted and followed, the study aims to understand the opinion of employees related to work from home and also try to identify the difficulties faced by the employees during this time period to complete the task. The study focused on the marketing professionals since their job deals with face to face interaction with the client.

In a world of social distancing and enforced remote working, brands are finding new opportunities to let creativity flourish. The current situation is a source of concern for some. Many thinkers point out that human interaction for a lot of marketers is the lifeblood of how they get good ideas and extract information. And it is revealed from the study that employees got affected with building up their confidence, attainment of target levels, connecting to the clients etc. Even though these issues exist, marketing professionals seems to be satisfied with the working from home approach which ensures them many other advantages.

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THE EFFECT OF COVID-19 IN INDIAN STOCK MARKET

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Mark Twain once divided the world into two kinds of people: those who have seen the famous Indian monument, the Taj Mahal, and those who haven't. The same could be said about investors. There are two kinds of investors: those who know about the investment opportunities in India and those who don't. India may look like a small dot to someone in the U.S., but upon closer inspection, you will find the same things you would expect from any promising market. Here we'll provide an overview of the Indian stock market and how interested investors can gain exposure.

OPPORTUNITY IN CRISIS

The Indian Stock Markets fell by almost 40% in a matter a month's time and many front line and blue chip stocks fell by over 50%, on the fear of Covid-19 pandemic. The broader markets were already down sharply from the peak of January 2018, the Nifty and Sensex being held up by a few heavy weight stocks. The recent sharp fall has taken a further toll on the already weak mid and small cap stocks which had shown signs of recovery in the recent past, as well as the overvalued large cap stocks. Though we have previously seen bear markets in the years 1992, 2000 and 2008, the fall this time is the sharpest ever.

The brutal fall took everyone by surprise. Many stocks are now quoting at multi year lows, with dividend yields higher than savings bank account's interest rates. Algo trading, ETF selling and the panic created by the spread of negative news through social media are some reasons for such sharp fall. Foreign investors have sold more than \$16 Bn (\$8 Bn in Equity, \$8 Bn in Debt) in the Indian markets in the current month of March alone, which is highest ever in a single month. The pandemic is a global phenomenon and has affected the entire world economies and in turn the stock markets.

Why the markets are falling so fiercely? As always, the market discounts everything in advance. Markets have the tendency of extrapolating the present event and discounting the best/worst outcome whether it is good or bad. In the past we have seen that during good time's stock prices goes up sharply to unrealistic valuations on expectation that the boom in the economy will last forever. And now, we are seeing the other side, that this pandemic will last forever and damage the economy for a long period.

We accept that in the near term, economy will be affected, due to the complete lock downs in most countries, but seeing the China experience and steps taken by our Government we expect Covid-19 will be brought into control within two months. Economy will get into normalcy latest by the second quarter of FY21, i.e., the quarter ending September 2020. Based on this, we feel that the markets may not remain weak beyond a few more months, and there is no reason to sell one's shares at current throwaway prices, as the worst news may have already been priced in, at the current valuations.

Right now, the sellers are fear mongers and foreign investors, the majority of whose decisions nowadays are being taken by computers based on algo program. But if you see who the buyers are...they are the company promoters and the long-term investors. Promoters who have multi decade experience in business and having seen many economic cycles in past like Tata's and Bajaj group are now buying their company shares indicating there is now deep value in the markets. History has taught us that though investing in bear market is painful (especially in a panic situation as the present one), it will always end in high profitability which is the reverse of what happens at height of a bull market.

Crisis gives immense opportunities for intelligent investors to grab high quality stocks at throwaway prices. Stocks will never be available cheap when atmosphere is good and there is a general feel good factor. Only when there is a panic in the markets, stocks will quote at desperately low valuation. History has taught us that many great investors have seized the opportunity of low valuations and panic conditions. Inflation, Crude oil, commodities, interest rates are all down which on macroeconomic basis is very good for India. No one in the world can identify the bottom of the market so if we wait for good news to come we may miss the golden opportunity as stock market is always ahead of the curve and it might have discounted the good news by that time. If you are a long term investor and don't worry about short term news, seize this opportunity and buy stocks with decent financials in a systematic manner over next two months, so that you may not regret in the future for this lost opportunity.

It is time to remind the immortal statement of the successful investor Warren Buffett "Be Fearful when others are Greedy and Be Greedy when others are Fearful".

IMPACT OF CORONA ON STOCK MARKET

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Abstract

We have walked into a year of inconsistency and instability, where we face the difficulty of plotting the chance of any business. The outbreak of the deadly virus Corona have hit every nuke and corner of every sector that support in the running of a country, so badly. The tension building in the minds of individuals, or business whether small or large is the same -Recovery. There is no point in pretending business as normal. The pandemic not only just caused illness, but made its impact of mass shut down by putting much business into difficult situation. Taking a peep into the trends of business in each sector from the starting month of outbreak we see a decline or downward trend. The case is same in every part of the world. Considering our country India, we were already facing a slow paced growth in GDP but there was a hope of rise. The threat of Corona has shaken the working conditions of economy and business firms to fall. The recent finance reports now point to definite financial crisis. The effects of the pandemic on economic and business activities are being felt far and wide, there is a deep cut intensifying the slowdown in consumption and activity being witnessed in the Indian Economy. It is very likely that there will be a continuous negative impact of the virus in the business and economic sector and it will continue its deteriorating impact on FDI and global value chains. The stock market reflects the economic conditions of a country. All the economic and business conditions of a country directly impact the stock market, so it can be said that stock market is an indicator of economic health. This paper focuses on the Impact of Corona virus on Stock Market.

Keywords: Corona, Business and economy, Global value chain

Introduction

Corona virus disease (COVID-19) is an infectious disease caused by a new virus. The name originates from Latin language meaning 'crown'. It is also known as Severe Acute Respiratory Syndrome Corona Virus 2 (SARS-CoV-2) as announced by ICTV (International Committee on Taxonomy of Viruses) and was previously known as 2019 Novel Corona virus. The outbreak has been declared as an epidemic in more than a dozen states and union

territories. The alarming death rate due to this pandemic has increased the tension and fear of not only in the minds of individuals but also of business sectors and Government. This scenario is faced by all nations across the world. The outbreak has declared provisions of the Epidemic Diseases Act, 1897 has been invoked and educational institutions and many commercial establishments have been shut down, closure of international borders, travel and entry restrictions were imposed. All restaurants, malls, and retail shops are all a part of it except essentials shops like medical and provision stores. At this particular stage business is left to inescapably be impacted, with both near term effects and long run consequences. Whether big or small business or company, everyone prefers to stays at home due to the fear of the pandemic, causing business to go under major loss. The work and mobility disruptions have lead to marked decline by squeezing any organizations working in aviation, tourism, infrastructure, entertainment, electronics, leaving a major part of the population to severe unemployment, panic buying or purchase by the people causing genuine shortage of essential products, another thing to be pointed is about the small scale sectors engaged in the production of surgical masks, though they run at a 100% capacity they are not able to produce the product according to the demand or availability.

The secondary market is the organized market where investors buy and sell securities they already own. It is what most people typically think of as "stock market", though stocks are also sold on the primary market when they are issued for the first time. Stock market is also called as share market or equity market, is the market for buyers and sellers for economic transactions of stocks or shares, which represent ownership claims on businesses; which include securities listed on a public stock exchange, stock that is only traded privately. Investment in the share market is most often done through stockbrokerages and electronic trading platforms. Investors are the persons or institutions who employ funds with expectation of some positive rate of return in the future, which maybe in the form of dividend, interest, or capital gains. There are possibilities of variations in the actual return, called investment risk. Every potential investor has to bear with this risk. There are 3 types of investors namely, Individual investors, Joint stock companies and Institutional investors. When buying of securities takes place with the expectation that price will increase or selling with the expectation that price will fall, in the future, is called as speculation. Buyers and sellers of securities in a stock market are either genuine investors or speculators, speculators are of 4 kinds: (a) Bull: anticipates rise in the price of securities

(b) Bear: anticipates fall in the price of securities

(c) Stag: bullish in nature, applies for shares of new companies and expects to sell at a premium

(d) Lame duck: struggling, it's the condition of a bear that is not able to meet his commitments

Stock market index is a statistical compilation of the share prices of a number of representative stocks. It can also be said as the measure of a stock market that helps investors compare current price levels with past prices to calculate market performance. The movement of stock indices shows the overall movement in the price of scrips included in the index. In India, the stock market indices are SENSEX and NIFTY. When there is any extraordinary activity taking place in stock market, all trades will be terminated; this is called as secret breaker. This occurs to stop uncertain conditions as and when the indices of the secondary market fall down or rise up over a certain circuit limit. This is applied in 3 levels that is when the indices falls by or rises up by 10%, 15%, 20%. In India, when SENSEX or NIFTY faces this situation the whole trade of the nation comes to a halt.

In recent sequence of events we see that Government as well as society is concerned about the health problems faced by, and its impact on business and economy. Corona virus is having a wider impact than anticipated impact on the global business, which in turn proportionally affects nations business and economic sectors. It is warned by the UN body that there will be a continuous negative impact of the virus that is likely to spread and increase further and it will continue to monitor the outbreak and its potential impact on FDI and global value chains. The crash in market has led to heavy loss in net asset worth of investors by Lakhs and Crores. Though markets in all developing countries face heavy crisis, Indian markets face the extreme situation. The revival of financial condition in the country mainly depends on the extend of lockdown period and the new action strategies introduced by the Government to support the financial situation of business and economy.

Objectives of the study

The purpose of the study is to analyse the impact of Corona virus on Stock Market.

Research methodology

- The study is descriptive and analytical in nature.
- The study is based on secondary data sources.

Importance

The study intends to provide a detailed analysis on the impact of corona virus on stock market, and the relative impact of factors on stock market. The movements in the stock market seem to be quite volatile and sometimes movements in share prices seem influenced by economic factors. However, there are certain underlying factors that have a strong influence on the movement of share prices and the stock market in general. The study will provide guidance to general public by highlighting some of the major effects and reasons.

Analysis

The worldwide spread of Covid-19 has affected the financial sectors globally, bringing in anxiety. The global share trades' falls have shockingly impacted on domestic share trade. The virus has been escalating from being an epidemic affecting an area or country to pandemic by affecting the whole world into chain; this in turn has inflicted the global market into constriction. The Assistant Manager of Goldman Sachs said that the impossibility to predict the extent and spread of the virus affects these financial sectors badly. This rigidity in the global market is influencing the Indian Market too, which have strong domestic or internal reasons. It is not possible to say as to when this downfall trend will stop in the economy; until the base remains to be fragile the chance of fall is likely. Stock analysts say that the stock market is facing confrontation and pressure of sale as the virus steers up the fear of instability in the financial sector.

With the advent of recent activities after the outspread of the pandemic the stock market has been volatile. The indices have confronted with bull, bear kind of speculators in a short span of time. Even the slightest rise in share market is not supportive in the current scenario. Due to high market loss investors have been facing heavy reduction in their total net worth. This situation is not only faced by those investing directly but also by those invested in mutual funds and other investing platforms. All investors whether domestic investors or foreign investors are now focusing on investing in less risky areas of investments like dollar, gold etc, this is a major challenge faced by all developing countries like India. Value of many sectors has gone down rapidly like metal, pharma, realty, oil and gas, metal, IT, telecom, automobile. Some of the major shares which got hit with major loss are Ongc, Maruthi, Hdfcbank, Reliance and so on. The most effectively performing blue chip shares of prestigious companies have also lost its glamour in the market and is now facing high loss in value than that was expected.

It cannot be said that all investments are not profitable at all times as they are prone to risks, at some point of time some investments may prove to be profitable providing return. In this current situation it can be said that investing in shares shall be considered as a wise decision. The secret of success in share market is to sell out when there are more buyers to purchase. It can also be said that the best time to invest in share market is at the time of fall. The reason is we can acquire shares at a much lower rate than expected. The trend of fall will gradually subside and then this economy will rise up and strengthen itself, that point of time will be the harvest as a larger portion of benefit could be reaped by selling those shares at a higher price or rate which were acquired at a lower rate. But the tension of spread of the virus has created more fear and chance of risk in the minds of investors that led them to withdraw from the market or retain themselves from the market, which has caused to affect the value of currency. The change in value of currency have a direct relation with the stock market, that is when the Rupee falls foreign investors get lesser realization for their stock investments in India and hence they will be facing a shrinkage in their asset value. So, foreign financial firms rush their exit when rupee falls, by releasing their investments resulting in falling stock indices. It can also be said that the withdrawal of foreign investors from the market is the reason for fall in value of money.

The world's fight against corona virus has led to competition between nations around for oil, which caused burden in share market. The indices in share market around the world have faced the consequences of the same. This trend of fall in price of oil has led to detainment of investors from high risk investing platforms. Investors started concentrating on highly safe and secure investments like debentures. It should be counted that the economy of all developing countries like India will be widely affected due to this.

Another factor which influences stock market at this point of time is the country's export business that faces restrictions during this lockdown. Economy, tourism, production, trade (supply chain) have been replenished. Starting from plastic toy to i-phone, production of hightech tech machines has been affected. It's not possible to find an alternative for all these very soon. This gives a clear picture of firms and industries with no production or supply or working.

The weaknesses in global markets have reflected on the Indian indices. Now it is not possible to maintain the momentum capacity after WHO's declaration of corona virus a global pandemic. If we look into the performance of sector wise indices for 3 months we can see a collapse of more than 50% except for FMCG, footwear, healthcare, and retailing.

All the corresponding effects of the pandemic on different sectors have contributed to this slump. Central bank is now focusing on bringing forward many fostering financial packages to bring up the share market and economy of the country. The upcoming tread is similar to those situations faced in 2008. For weeks the share market continues to tumble.. During 2008, it was the biggest economic downturn causing global financial crisis and now in 2020 its corona virus attack. To face these financial threats and falls, the Reserve Bank and Government are attempting to implement new schemes and plans, all other foreign investors are keenly waiting over these to cover their assets.

Conclusion

After every storm there is blue sky, after every winter there is a spring; likewise this crisis too shall pass and the market will see harvest season too. The gain will supersede all the losses borne by so it is advisable for every investor not to sell out all their investments at this point of time and wait for the good time to come. Certain authorized agencies have even guaranteed against the herd mentality of investors to purchase those shares which were at lower rates. It is informed by IMF that this epidemic can cause delay in recovery from the financial deficit situation that our country is now facing. The US Central bank have announced to provide loan to Government and companies to face and deal with crisis. These have influenced the market positively. India is trying to develop and build a strong financial aid package to support the business and economy of our country.

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IMPACT OF COVID-19 PANDEMIC ON INDIAN STOCK MARKET

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Abstract:

Corona virus disease 2019 (COVID-19) is an infectious disease caused by severe acute respiratory syndrome corona virus 2. This is the biggest economic crisis in the world since 2008. Since the Covid-19 outbreak was first diagnosed, it has spread to over all countries in the world. The pandemic is having a noticeable impact on global economic growth. The proposed study is designed to know the impact of Covid – 19 on Indian stock market indices (BSE Sensex and NSE Nifty). Data for the study is collected from the official websites of BSE and NSE. Study reveals that the corona virus has had a significant impact on Indian stock markets.

Key Words: Covid – 19, BSE SENSEX, NSE NIFTY

Introduction

Corona pandemic was first identified in December 2019 in Wuhan, the capital of China's Hubei province, and has since spread globally. Covid -19 pandemic is the biggest economic crisis in the world since 2008. The COVID-19 pandemic has pushed the world into a recession. Experts estimate that the virus could trim global economic growth by at least 0.5% to 1.5%. The adverse effects on several sectors are already visible as most companies have shut their plants and allowing employees to work from home. Quarantines and lock down of India have disrupted the supply chain access the world and industry. The full impact of corona will not be known until the effects peak.

Currently the immediate result of this pandemic disease is reflected in stock markets. In many emerging market and developing economies, the epidemic appears to be just beginning. A national index depicts the performance of the stock market of a given nation and helps to recognize broad trends in the market. The values of the grouped stocks are used to calculate the value of the index (weighted average). A small change in the price of the stocks leads to a change in the index value. So, Index is an indicative of the changes in the market and used by investors and financial managers to describe the market and to compare the return on specific investments. The most regularly quoted market indices in India are BSE Sensex and NSE Nifty.

The BSE SENSEX represents the stock performances of 30 well established and financially sound companies listed on Bombay Stock Exchange. The NSE NIFTY 50 index is India's benchmark stock market index for Indian equity market. The NIFTY 50 covers 50 stocks from13 sectors of the Indian economy and offers investment managers exposure to the Indian market in one portfolio. The economic impact of Covid-19 becomes clearer in stock market performance of different countries. So the study focused to identify the impact of Covid -19 on Indian Capital market. Stock market indices facilitate the investors in identifying the general pattern of the market.

Statement of the Problem

Global stock markets crashed in March 2020, with falls of several percent in the world's major indices due to Covid -19 outbreaks. The value of the stock market index depends on values of the underlying stocks. Any change taking place in the underlying stock prices impact the overall value of the stock market index. Overall market sentiment and direction of price movements of products in the financial, commodities or any other markets are reflected in stock market index. So, it is relevant to study the impact of Covid -19 on the stock market performances of India.

Scope of the Study

The study covers only one-month stock market indices of two major stock markets of India. Pandemic is still continuing. Thus, the overall impact of Covid -19 on stock markets of India is out of the preview of the research.

Objectives of the Study

- To study the impact of Covid 19 pandemic on Indian capital market.
- To analyse and compare the volatility of daily indices in Indian stock markets (BSE Sensex and NSE Nifty).

Research Methodology

It is a type of descriptive research paper. The study mainly depends on secondary data. Daily closing points of Sensex and Nifty has been collected from BSE and NSE websites for the month of March 2020. Data Collected are analysed with the help of percentage analysis and trend lines.

Day	SENSEV	% of	NIETV	% of
Day	SENSEX	Changes	NIFTY	Changes
2-Mar-20	38,144.02	100	11,132.75	100
3-Mar-20	38,623.70	101.26	11,303.30	101.53
4-Mar-20	38,409.48	100.70	11,251.00	101.06
5-Mar-20	38,470.61	100.86	11,269.00	101.22
6-Mar-20	37,576.62	98.51	10,989.45	98.71
9-Mar-20	35,634.95	93.42	10,451.45	93.88
11-Mar-20	35,697.40	93.59	10,458.40	93.94
12-Mar-20	32,778.14	85.93	9,590.15	86.14
13-Mar-20	34,103.48	89.41	9,955.20	89.42
16-Mar-20	31,390.07	82.29	9,197.40	82.62
17-Mar-20	30,579.09	80.17	8,967.05	80.55
18-Mar-20	28,869.51	75.69	8,468.80	76.07
19-Mar-20	28,288.23	74.16	8,263.45	74.23
20-Mar-20	29,915.96	78.43	8,745.45	78.56
23-Mar-20	25,981.24	68.11	7,610.25	68.36
24-Mar-20	26,674.03	69.93	7,801.05	70.07
25-Mar-20	28,535.78	74.81	8,317.85	74.72
26-Mar-20	29,946.77	78.51	8,641.45	77.62
27-Mar-20	29,815.59	78.17	8,660.25	77.79
30-Mar-20	28,440.32	74.56	8,281.10	74.39
31-Mar-20 Source: Secor	29,468.49	77.26	8,597.75	77.23

Data Analysis: Table 1:

Source: Secondary data

It is clear from the above table that both BSE Sensex and NSE Nifty shows an declining trend from 1st march to 23rd march and then it shows a slight improvement. Sensex declined from 29915.96 to 25,981.24 point. Nifty shows an average 10% decline in single day on 23rd march, the day just before Covid- 19 lock down.

Table:	2
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Day	Sensex % of Changes	Nifty% of Changes
2-Mar-20	-0.62	-0.4
3-Mar-20	1.53	1.26
4-Mar-20	-0.46	-0.55
5-Mar-20	0.16	0.16
6-Mar-20	-2.48	-2.32
9-Mar-20	-4.9	-5.17
11-Mar-20	0.07	0.18
12-Mar-20	-8.3	-8.18
13-Mar-20	3.81	4.04
16-Mar-20	-7.61	-7.96
17-Mar-20	-2.5	-2.58
18-Mar-20	-5.56	-5.59
19-Mar-20	-2.42	-2.01
20-Mar-20	5.83	5.75
23-Mar-20	-12.98	-13.15
24-Mar-20	2.51	2.67
25-Mar-20	6.62	6.98
26-Mar-20	3.89	4.94
27-Mar-20	0.22	-0.44
30-Mar-20	-4.38	-4.61
31-Mar-20	3.82	3.62

Chart - 1





Source: Secondary data

Above table shows the daily % changes of sensex and nifty point for the month of March 2020. Both the Indian stock indices (Sensex & Nifty) are showing a fluctuating trend. The day just before the Covid- 19 lockdown in India sensex point shows a single day decline of 12.98% and nifty shows the change of -13.15%. Sensex and Nifty trend lines are highly volatile in the month of March 2020.

Findings and Conclusion

- A high single day decline in the points of sensex and nifty has started from 12th march 2020 onwards. During that period Covid -19 pandemic reported in India for the Ist time.
- On 23rd March 2020, the Sensex closed below 26,000-mark. It recorded the biggest ever single day fall of sensex 3,934.72 points closing at 25,981.
- Nifty lost 1135.2 points to end at 7,610.25 on 23rd March, just the day before Covid-19 lock down.
- Charts related to the daily changes of indices indicate that both indices are very volatile and very sensitive to economic conditions of the nation.
- India Sensex &Nifty indices are already beginning to feel the impact. Impact of corona will continue for at least two to four months, the growth will be affected.

This study identifies the impact of Covid -19 on stock market in India. The data used in this study were collected from the period of March 2020. The results indicate that Covid-19 pandemic have significant negative impact on performance of stock market in India. The COVID-19 pandemic has pushed the world into a recessio

IS FOURTH ESTATE IN THE ILL STATE?

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Mr. Corona (C): "We should travel fast and enter the border."

Mrs. C: "Which border?"

Mr. C: India

Mrs. C: No need. Indians are scattered all parts of the world. As we have spread it in China, Spain, Italy, Iran, and Middle East, Indians will act as the carriers of us.

This insight of plague gave birth to Corona in India also. Coronavirus disease or COVID-19 outbreak has changed the human life all over the world.

While plagues planned to travel extensively, they forgot about the strong carriers of information - MEDIA and the power of NEWS.

Several sectors are being lauded by the nation for the services imparted by them to the society. As majority of the public are at home due to lock down and self-quarantine, it can be undoubtedly mention that most of them depends on media than any other services. With the timely information provided by media around the world, India was able to take necessary measures to control the ubiquitous presence of this virus. As no country is in a position to help another, the people themselves sort out the things for their survival. But for this, they need information and the role of media will begin here.

These are the children in media family – Print (Newspaper), Broadcast (Radio and Television) and Social media (social networking sites). Right from the birth, their forefathers taught them to be with society to disseminate right and timely information as the press or journalists are regarded as the Fourth Estate or Fourth Pillar of Democracy who empowers all members of the society. Some have done it promptly in spite of grudges from their sponsors. In the epoch of the pandemicity, broadcast media is in the safer side due to its basic characteristics. It is the discretion of the public to stick on to the visuals on television or news on radio and to decide the right and wrong where as in case of newspaper or forwarded messages in social networking sites, the recipient experiencing more the writer's point of view.

Social media is the dangerous child as the control of transmission of information is with the citizens and media should be there for enhancing democratic values rather than rumours.

Among them, Print media might have been caught with Corona as it followed the traditional way of imparting information. For every Keralites, a cup of coffee with newspaper was an inevitable routine in olden days but now due to crisis of untouchable, some have started ignoring first child of media - print media. As far as broadcast and social media are concerned, most of the public depends on them for real time information, so it may be least affected.

Technically speaking, the revenue of this sector might go down due to lack of advertisements as the sponsoring companies are striving hard to meet even their monthly average balance in banks during this unfortunate time.

"Media always starving for news that have a scoop, But now people starving for media to update information to get rid of hazardous disease." People always view the work of media as diligent and brave. So, it is the responsibility of media to ensure that no information should be unrecorded and misleaded. With the emergence of social media, netizen journalists are also sharing their views in the light of their first-hand information. As the whole world, to a great extent, is under home quarantine, the tendency to believe whatever reported through any source is high. So, it is prudent to censor the information as dependency during this time on information is high amongst the public. In spite of the difficulty to identify the credibility of news, it is natural that public will swallow each and everything being feed especially during this period of hard-to-detect deadly virus. This makes the job of responsible media more complex as it has to sort out the information from the reliable sources. A bulk of information is disseminated from different parts of the world and it is their hectic task to make sure twice or thrice the reliability of the information they get during this outbreak.

In the global scenario, the US has put forth restrictions for Chinese journalists specifying the reason that Chinese communist party has crack down all forms of independent journalism and citizen journalists after the chronicling of Wuhan virus pandemic and newspaper and magazine publisher Jimmy Lai was arrested in Hong Kong.

China's leader Xi Jinping called "virus" as "people's war" and it is alleged that they tried to unreal the situation. It has been noticed by a Chinese journalist of a state-run newspaper,

Mr. Jacob Wang - in spite of worse situation, the Chinese Government was enthusiastically striving to make the world believe that everything is under control in China.

The state-run organisations in China has been put restrictions on Xinhua China Global Television, China Radio International, China Daily Distribution and the Hai Tian Development regarding the number of employees. They encouraged the media run by the Government and the party to uphold the positive news. Beijing tried to redirect the public that the nasty situation happened due to foreigners rather than the Government through media. Likewise, while in China and the US putting restriction on media, the Government of India and officials are considering it as an inevitable service to impart information.

In India, media freedom is at its peak in all-time. As tight competition prevails among various channels both nation-wide and state-wide, no information can be manipulated for long and a battle ground is even evident among the media itself. To avoid manipulations that have been created to increase the popularity of any sort of media especially social media, India has launched WhatsApp chatbot "MyGov Corona Helpdesk" to create awareness about the outbreak and to avoid rumours about it.

This is the time the media become the best player and journalists become the heroes as they also have to make sure that abundance of news should not make the people in chaos. They might have caused a stir in many cases earlier but now they have to be careful while leaking news out.

The information of other inevitable services viz., doctors, nurses, policemen and employees of public utility services are able to be known through media. Media being the sole player to link the Government and the general public to disseminate the information about the disastrous virus and the happenings around the world, it is appropriate to call the reporters as "Heroes" as they have regular connection with the team who are striving to protect the health of the human capital of the nation. Let it be an individual, a disease, a system or a service... It is difficult for them to change the track of its travel. I am drawing your attention to the awkward behaviors of individuals, authorities or services during this epidemic situation viz., roaming around of some individuals, the inappropriate orders such as salary challenge for a particular class of people and even biased way of reporting.

Party based channels are still playing in between and that might be the reason to assimilate about a political satire aired. Certain biased discussion mode is always open in channels even

during this Corona period. There are more than enough public to support this entertainment also.

One fine morning, when I opened my WhatsApp, I noticed that in some groups, admins have disabled the right of the members to comment!!! Then I remembered about the forwards regarding restriction on spreading messages via social media. The news was as follows: In India, Ministry of Home Affairs has restricted social media in the context of the predominance of social media to spread erroneous details of the pestilence that the world has confronted. I realised the authenticity of this restriction just half an hour before writing this article and came to know that the official Press Information Bureau has denied it. Likewise, many unauthorized bits of information are travelling daily and people used to forward it without at least thinking whether such a rule could be passed and is it pragmatic.

Let it be any profession, if a person doesn't know to handle it properly, its professional values will be distorted. Same thing happened to media with the emergence of Facebook, Twitter, WhatsApp and Tiktok. Anyone can post anything and the right to expression is at its peak.

Macbeth quoted that "Fair is foul and foul is fair" indicating the reality may be different from the information gathered. This makes the task of media really tough as information hygiene is highly required. If they are not able to maintain their health through proper filtering of information, the public will be misled with a new variety of disease namely, Infovirus-19. People have short sightedness to absorb the issues from all aspects. So, the aftermath of this might catch the general public at large unless the media follow health department protocol.

Corona seems to be the nature's osmosis to make people being human. Nature not only means flora and fauna but also the tenderness of mankind. Corona seems to be a reason for every mankind to be a revenant after his ill behaviours towards nature. Let Media, the Fourth Estate, be able to disseminate information with integrity and every carriers of information are able to proudly quote that "I had fought bravely for Corona Information Reliability War." Otherwise, the fourth pillar of democracy may fall ill due to the unhygienic information virus.

CORONA'S EFFECT ON BANKING

MEERA DAVI CHALISSERY Ph.D. Scholar, IIM Kozhikode

Something that started in November in China now controls the entire world- a minute virus has stunned the whole of the mankind, today every conversation, be it the great ministers, the world councils or the layman, starts and ends with Corona ... mostly WhatsApp chats are filled with the same question what are you doing during this lockdown, hope everything is fine at your end, don't go out unnecessarily. Irrespective of the gender, race, caste and creed ...all are nervous about the outbreak and the numbers of infected and the death rates in the world, have been constantly questioning every measure adopted. All the ruling heads have asked their people to restrain themselves to homes, encouraging social distancing, sanitizing their hands and everyday all the existing systems are trying their level best to adopt measures that could make their services availed at home.

Since the 1770s the money supply and other monetary dealings in India have had the intermediary called banks. Banking plays a pivotal role in the life of every person, be it for transfer of money, withdrawals, deposits or lately even shopping with the online portals gaining much significance and also the food delivery business. Bank and its facilities has become the cornerstone of our day to day life. And over the years the developments in this sector have been mind blowing- the introduction of plastic currency, the creation of internet banking, lately the mobile apps which are very user friendly; banks have become a part and parcel of every citizen.

Even the governments and all the heads of the banking sectors have been trying their level best to enlarge customer base, through various financial inclusion measures and their CSR measures, ensuring that these facilities reach out to the grass root level of our country. Be it opening no frill accounts or making the subsidies available through banking channels or the scholarships, conducting awareness classes on the advantages of having a bank account. Banking has outreached to the people in a number of ways that are noteworthy.

Digitizing almost all the facilities, banking sector has made banking easy not just for techies but also for the common man. Every measure towards digitisation has been weighed by its pros and cons and developed and improved over the time. Today be it paying the electricity bills or recharging the phones to settling the greatest of business transactions take place through

these facilities, in seconds fund transfers and settlement of various transactions, banking has definitely made life easier when it comes to the movement of money.

Shocking the entire economy of not just a country, the whole world, Corona virus has also left its mark on the banking system. In order to cope with the sudden slowdown, RBI has issued some norms that aim to protect the banking sector, the employees and their customers.

- 1) Three-month moratorium: Banks have decided that they will comply with the RBI norms in either of these ways: customers have to contact the banks if they want a three month moratorium or otherwise banks shall allow a three month break by default. And if the customer does not want to claim the moratorium and instead intends to keep paying the instalments they have to inform the same to bank. In order to implement the same, banks are getting in touch with the customers while some are trying to formulate policies for the same. This measure aims to reduce the burden on the people who have availed the facility of loans, who have kept a good record of paying the instalments and have been affected by negatively by the sudden slowdown and lack of employment. This facility of moratorium can be only availed by those who haven't defaulted in any way in the previous periods. This directive to all the banks in the country could help millions of people who have been exiting term loans and EMI as they will not have to pay any instalments on them for a period of three months.
- 2) Repo slash: Reserve Bank of India has slashed the repo rates by 75 basis points and the repo rates have reached 4.4% from 5.15%, this reduction of the rates intends to boost the growth and financial stability of the economy. This measure was also unanimously supported by the Monetary Policy Commission as it could mitigate the impact of COVID 19 while keeping the inflation within the targeted levels. RBI has also taken up measures to make it unattractive for the banks to deposit funds by lowering the reverse repo rates by 90 basis points. The intention also includes that banks should during this slowdown lend to productive sectors of the economy and help in reducing the crunch.
- 3) Work From Home: It's now that digitisation has really helped the banking sector. Banks have asked their employees to stay at home and stay safe while at the same time working and keeping the system running. With the reduction in the working hours to 10 a.m. to 2p.m. and banks reducing the number of employees coming to the branches, Axis bank reduced their on branch employees to one third of the actual staff, Deutsche Bank has asked their employees not to come to the office, similarly all banks have either halved the employees coming to the bank branches and encouraged them to work from home.

4) Customers: Encouraging the customers to avail the facilities available online to the customers, banks have made their interface user friendly and discourage the customers from walking into a bank for all the requirements. They have shifted to utilising the block chain platforms for the same to help the corporate customers. Banks have also made authorisations and endorsements possible through the use of suitable interface.

As the world comes to a standstill with the virus taking the entire limelight, banks, the lenders and the distributors of money in the society have been called upon to be distributors of not just money but to be the hands of the governments to ensure that the support mechanisms adopted reach out to all those in need of the same. What the banks are looking forward to is not an all rosy and colorful picture post the corona virus, with the industries and firms seeing their revenues evaporating and a fall in their business, as the economy is in slowdown and the companies and other customers are likely to default the loan payments and this puts a huge risk on the banking sector and the whole of the financial sector. Reports also state that private banks are looking forward to a surge in the bad loans by 120 basis points.

Amidst all this tensions and uncertainties, Ana Botín, executive chairman of Santander, the Euro zone's largest lender, told a financial services conference in March that there was a possibility the bank would see only a 5 per cent drop in earnings this year, and that it expected no impact on its capital levels or midterm financial targets. Appearing via video link from a locked down Madrid, Ms Botin said those estimates were based on a "V-shaped" recession — a sharp shock followed by a rapid recovery, but stressed this was only one possible scenario.

Il these measures adopted by the banking sectors are only buying time to contain the crisis and they are trying their best to calm their customers. It is also a time when they are being challenged to implement innovative measures to satisfy all their stakeholders. SBI has also announced to commit 0.25% of its annual profits (FY 2020-21) to fight COVID-19 outbreaks in India through CSR funding. Adopting all possible business continuity measures, banks are trying their best to move from their traditional outlook to creating a better and newer image in the minds of the customers.

COVID - 19 AN AID FROM THE INMATES OF KERALA PRISONS

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Prison is an institution for confinement of people who have been held in custody by a judicial authority or is deprived of their liberty resultant to any misdeed or crime done. A person found guilty of a crime may be required to serve a sentence in the prison. Major forms of punishment mechanisms until fifteenth century included mutilation, death penalty, public shaming, etc. With changes in society and the behavior of people within it over the years, the concept of crime and punishment also experienced changes at large. The pressing need for meeting the criminal activities lead to the development of the institution of prisons all around the world.



Although prisons earlier were considered as centres of institutional punishment by the authorities, with years passing understood the importance of seeing prisons as incubation centres for correction of those confined. In colonial India, when the modern prison system was introduced, the aim was to inmates and the general public from crime by employing prisoners in hard inhuman labour, without any remuneration. The All India Jail Reforms Committee (1919-20) believed that labour could be used as a reformatory mechanism in prisons and training in day-to-day skills would help inmates to secure living wages on their release. Adhering to the philosophy of rehabilitation and reintegration of offenders, the Mulla Committee Report (India 1983) opined that prisons have a responsibility to utilize the period of imprisonment to modify the behavior of inmates. As opposed to solitary self-reflection, the report suggested that the environment, including the behavior of officials, can be changed in such a way that it is filled with positive values, which would help inmates to introspect and reform.

The prison system now is more than just a place for punishment. The introduction of the vocational training and reform activities have helped transform the prison as well as the inmates for good and kerala prisons being one of the greatest achiever in this respect. Kerala has been in the top positions in respect of the welfare activities carried put in the prisons.

The prison system have equipped their inmates with various skills and knowledge ranging from equipping them with libraries and even enrolling them to courses that help them lead a normal life post release. The state also uses the prestine talents of the inmates to contribute a huge amount to the state exchequer through initiatives such as Food for freedom, agriculture, farming, handicrafts and many more.

The prison community has never held back from providing to the society a helping hand in need. The times kerala floods are one of the quintessential event in which the actual intervention of the inmates to provide to the society staying within their limits where truly evident. The Kerala prisons have always been an adaptive system that envisioned the wellbeing of its inmates along with exploiting the opportunities to serve the society.

The kerala floods first revealed the covet of the inmates to act for those in need by spending their hard earned money for purchasing essentials to supply to the camps and to produce food at large to be served at the camps.

Now with the outbreak of a fatal pandemic Corona virus largely called COVID-19, infecting lakhs of people, spreading rapidly across the globe and talking the lives of thousands. The cases were reported from travellers coming from China and Italy and their contacts. Many precautions are taken by the government to control the disease from spreading. The numerous medical staff, police and the several NGOs working to curb the spread of the virus are in great need of essentials like face masks and hand sanitizers. With the number of positive coronavirus cases in India rising, face masks and hand sanitizers have perhaps become some of the most coveted properties that people can currently own. And with union and state governments are scrambling to provide the utmost care and precaution to prevent the spread of the COVID-19.

The shortage of such goods as well as the overpricing of essentials like the N95 masks reaching a whopping Rs500 and normal masks sold at Rs10 being allegedly sold at Rs40, lead the prison authorities of kerala and those around the world to come up with the idea of employing the inmates in manufacture of face masks. Kerala has employed tailoring units in state jails to produce the masks. It has even sought to increase its supply of hand sanitizers through the Kerala State Drugs and Pharmaceuticals (KSDP).

The initiative was commenced in the major central prisons of the state Thiruvananthapuram, Kannur and Viyyur. The first batch of such masks manufactured in the
in house tailoring units of the prisons were distributed to the government from the Thiruvananthapuram central jail. Now over 5,000 masks were being made daily at around 25 prisons in Kerala.



Masks manufactured by the inmates ready for distribution

It is being supplied mainly to the Kerala Health Department and other state and central government institutions. Considering the scarcity of the commodity in the open market, a limited sale to the public through the prison outlets is also under consideration.

After the initiative to create face masks the prison authorities and inmates have stepped in to the production of hand sanitizers. It will also be initially used for in house purpose and will be made available to the public through prison outlets at a price lower than the market price.

Again at the outbreak of such a pandemic that have made it difficult for the people to even step out of the house, the inmates especially those employed in the tailoring units of the prisons are working day and night to equip the health department as well as the common layman to fight against the virus.



This event precaution demands that the people stay at home to reduce the spreading of COVID-19 and this itself has created unrest to people as they want to go out and lead a normal life. This is where the importance of the work done by the prisoners jump in as normal people we are not able to spent our fruitful days in confinement but the prisoners staying within the four walls of the several prisons are willing to help the general public and to protect the essential service providers from risking their life.

As an ending note at times like this a small helping hand from any direction is vital and should be whole heartedly appreciated. As the government says be vigilant not afraid need to be our line of hope and the required precautions should also be considered to help pay off the difficulties borne by the people trying to curb this pandemic and sweep it off the earth's surface.

GO THROUGH CORONA

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There is only a fraction of second required to get collapsed whatever we had made before. It's exactly true in this present situation of corona also. The Corona outbreak, which was originated in China has infected more than 5,50,000 people. Even though, Corona was originated in Wuhan, it is now common in everywhere. It is one of the major crises in which the entire world gets trapped. Man was at peak of his development, invention, education, etc., but he fails to find a solution for a small invisible virus that affects entire world. The reporting cases of corona are getting increased day by day. Now, no one in this world is in a safe zone, each and every one is under the threat of Corona.

"Corona" is the most repeatedly hearing word today. Even though small kids and old aged people have no much more awareness and education, they are also familiar with the term 'Corona'. The most educated citizens between these two age groups are the people who are behaving like an illiterate today. It is not wrong to say that, there is a black hand of human being in this crisis also. They are directly or indirectly becoming part of that.

Wherever we look, we could see the impact of corona. In tourism field, there is a numb of entire thing. For whom, the tourist places and facilities have developed, is not in a condition to go there. The share market is stagnant now. The big shifts in stock markets can affect many investments. Likewise, manufacturing industries were also stopped their functioning.

A lot of people lost their jobs. In the United States the number of people filing for unemployment hit a record high, signalling the worst moments of one of the world's largest economies. Many of workers insisted to work from their home. They face problems in creating the same atmosphere of their workplace in their home. That is why many of them fails to do their work in an exact manner as doing before.

Due to the fast spread of corona virus, the personal chains get breakdown. It is the condition to say stop for everything – 'A Complete Lockdown'. This lockdown affects people and all other sectors badly. The real affecting people due to this are the daily wage earners, who struggle hard to find meals for a single day. The freebies of government are good consolation for those people. It will also create some confidence in them to escape from this adversity.

This 'lockdown' created a sense insecurity among some people. In this period, they are running to make stock of goods for the near future, in anticipation of coming worst days of lockdown. Supermarkets and online delivery services have reported a huge growth in demand due to customers' fear regarding shortage of goods. Even small traders and shops are also reaping the advantages from this. Small traders necessitated to make more stock of goods than normal stock that they have made before.

In these lockdown days, some of the people are at their home place. But majority of people are elsewhere in the world due to the abandonment of transportation system. Governments around the world have introduced travel restrictions to control this virus. The travel industry has been badly damaged due to this.

The entire sectors of the society lost their track of working. Educational institutions and universities closed and insisted to stop all the examinations that they have planned. However, the power of digitalisation is quite appreciable in this period. It is helpful to pupils for learning from their home. But how many of them make use of this is a big question. The digitalisation of banking service is also helpful in these days. It helps people to avoid situations like physical handing over of money, situation of having interaction with others for the purpose of transactions, etc.

Primary, manufacturing and service sector get stagnant in these quarantine days. These are the three sectors in which the entire economy is based. Obviously, there is no doubt that, the ill effects of corona in these sectors will ultimately destroy the entire economy. The entertainment sector also getting damaged because of corona. The only good things that Corona brought is pollution free environment and good old tradition.

Even the entire world getting affected by corona, it is very sad to see that, people are queuing in front of beverages and wine shops. Their acts make a common man to think that, whether the corona's medicine is available in the beverage shops?

Migrant people were also affected by Corona. The government's attention should be there in case of migrant workers also. The government should make necessary arrangements for these people as exactly like whatever we have done for our people. Because, these people are not only refugees but also 'human being'. People have learned several things from this short span of time. We have learned, how self-hygiene helps in protecting ourselves, how can we make free time more useful, how we could make pollution free environment, how was our old tradition, etc.

Everyone was running behind money in this busy world. Actually, everyone has forgot to live. But in these lockdown days, people started to realise that, there is a life in the houses also and they have got the opportunity to enjoy the essence of family. These lockdown days could build a family system.

The school children are the group who enjoying these days very well. They have no much more awareness regarding Corona. But they know one thing that, they have relieved from examinations due to corona. It is the time that they are actually enjoying with their family.

Even all the family members are feeling relaxed, there is a person who is busy in coordinating and controlling everything and everyone in her house, "yes, that is mother". Mothers of every family are really struggling in these lockdown days to bring her family, children, kitchen, house, etc. on track.

In reality, corona insisted people to recreate the culture that was followed by our ancestors. New generation have got an opportunity to understand how their ancestors found livelihood from their own plot, how they enjoyed their free time, how was the world without transportation facilities, etc. The appreciable thing is that, lockdown days created a platform for new generation children who were addicted to mobile games, to unearth and study various attractive old games. They have also got a chance to observe everything very well. In shortly, it was a return journey to our past: "a journey of realisation".

Now, we are in biggest crisis. If it is not possible to control corona in this stage, we will reach a situation that is beyond our control. By understanding the severity of the problem, each and every one is actively participating in corona prevention and controlling programmes.

The contribution of governments, police, doctors, nurses, NGOs, etc are plausible in these days. Doctors and nurses are the real heroes. By sacrificing their life and safety, they are ready to serve community. If there are no such people, it is sure that the entire world will be a mortuary house. They deserve a big salute from each and every one. Central and state government also took some active steps to fight against novel Corona virus. The central government has decided to allow Indian Inc to use their mandatory corporate social responsibility (CSR) spending on measures to fight against COVID- 19. It will be a great help for people.

The various service units like NCC, Scout, clubs, etc. are very active now. They are busy in making and delivering food, placing sanitisers in public places, spreading awareness, etc. Here, we could see the spirit of youth. It remembering us what has our Prime Minister said, 'youth are not new age voters, they are new age power'.

The measures that taken by Kerala government towards corona is a point of honour. These measures create a feel of assurance and safety among people. Kerala's attempts under the leadership of Health Minister K.K. Shylaja is the best model for other states and countries. Kerala took steps not only to cure those who have affected by Corona, but also to protect those who have probable for getting affected by the same.

"That is the inspiring thing". It is the time to adopt 'Kerala model' for corona by the entire world.

Tv channels also take some controlling measures towards corona by creating awareness regarding importance of self-hygiene. It also helps in providing up to date information about current situations. Nowadays, people are highly using TV channels and some other social medias rather than newspapers. Today we could see a bundle of unread newspapers in front of every houses due to the fear about corona. So, it is a better mean to convey relevant information and awareness through TV channels and social medias. Apart from these, the media have the obligation to, not to deal with unethical and fake information.

The initiatives of police department are also quotable one. They are also the backbone of this big mission. People have to understand one thing that, police's arrogances on you is not for them, but for you.

Entire world is actively working hard to relieve from this epidemic. Our government, police department, various service groups, NGOs etc. are entirely committed for this purpose. In this situation we also have to do something towards this. We have to behave like educated people by obeying the instructions of authorities, by staying in houses, by avoid interactions, by maintaining self and information hygiene, etc. Don't take these days as the time to humiliate the instructions of authorities. We should cultivate the habit of accepting good things even if, it is from opposite political party or anything.

The act of people when honourable PM requested to stroke for expressing gratitude towards doctors, nurse and complete officials of health department was quite questioning one. Rather than considering it as a token of gratitude towards doctors, nurse and complete officials of health department, people humiliated that request. Still, people have to grow mentally.

Even today, many people have not given much more seriousness towards this Corona issue. Actually, they are the real burden of earth. Irrespective of the political party, caste and creed that you belong to, all of us have to behave like a human being. Then only we could overcome from this epidemic. If you could keep distance today, you could enjoy tomorrow. We shall welcome tomorrow by accepting the lessons that corona taught us within these few days. For a better tomorrow, we have to break the chain today.

CORONA VIRUS & ITS EFFECT ON THE QUALITY OF WORK-LIFE WITH SPECIAL REFERENCE TO COLLIGATE EDUCATION.

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Abstract

Quality of work life is need to be satisfactory to get the desired result from the employees. But at this stage of pandemic QWL is not much debating. As it not the right situation to deal with it. However, as the HE is concerned it is quite interesting to study the QWL. Teachers can mold students, inspire, build confidence in the minds of the next generation. They are trained pretty well in this regard. Therfeore this study analises how higher education is doing to face this situation of pandemic. How teachers are motivating and dealing with the atudent community

Keyword: *QWC*, *Pandemic*, *Corona*, *Covid-19*, *e-Learning*.

Introduction

Today the entire world is facing the deadly decease caused by a coronavirus. As all of us know that this decease is originated in Wuhan of China. The notable thing is that this particular virus has no medicine. The spreading rate of the virus is very high. The only thing which we can do to maintain distance and hygenity to stop spreading. Hopefully, we are looking for a speedy recovery from this pandemic.

Almost all the countries in the world are affected by this virus. USA, Spain, Italy, Iran, China are the most affected. The Indian government is trying their best to escape from this situation. Break the chain campaign are undertaken by Govt of Kerala to control the virus. All industries except basic essential/emergency products are shut down. The Indian government has declared a complete shut down for 21 days from the 24th of march.

Like any other industry, the higher education sector is also been affected much. The colleges have been closed from the 20th of March. None of the examinations were completed in many universities. The teachers were in the last-minute run to complete the syllabus.

The objective of the study

The study aims to analyze the probable impact of the coronavirus attack in the higher education sector. The present situation and what effect it would make in the sector.

Importance of the study

The study helps to gain a piece of essential information regarding the situation of the sector and probable consequences in the same sector. Being an educational institution in Kerala we are following traditional teaching method ie face to face communication. As we are observing social distancing schools and colleges cannot follow their routine. Therefore it is making an attempt to study the present situation in higher education

Statement of the problem

Corona Virus has become a dangerous one for the entire world. It has wrecked the economies as well. Even the super national are trying their best to get rid of the evil effects of coronavirus. In this study aims to get a peripheral knowledge about the impact of Covid 19 on higher education sector.

Research Methodology

The methodology adopted is descriptive research, the researcher tries to gather information about the higher education sector. Data collection is mainly through secondary data, which is published by state govt, central govt, and UGC. To collect details of the higher education sector, colleges and universities in Kerala are condsidered

The major decision taken by universities are,

- **1.** Suspended all classes and group activities with immediate effect from the 10th of march.
- 2. Examinations will be conducted ensuring the social distancing of students
- **3.** Calicut University has completed all the examinations including viva voce. MG has started exams and they were completed within one week. Kerala University hasn't started exams yet.
- 4. Teachers are asked to conduct classes electronically through various online platforms.
- 5. Students are to be kept in touch and they need to be motivated.
- **6.** Students are now participating in online classes, especially first-year degree students and PG students.

- **7.** Before conducting examinations, the classroom benches and desks should be cleaned using disinfectants.
- **8.** Students having any symptoms of cough fever etc should be given separate room for writing examination.

Impact on QWL

The quality of work-life is a criterion that measures the satisfaction that the employees feel from their work life. Definitely, it is affected by other factors such as social and family life.

The main issue in QWL which the majority of employee's face are maintenance of balance between their three lives, but now since the country is in lockdown the employees are with their families in their own homes. So, they are together with their beloved families, so their family life may not be affected. The complete work atmosphere has been affected. Certainly, teachers have to face problems in completing their academic portions. The regular participation of students in online classes cannot be assured. Still, teachers find it convenient to update students.

The payment of teachers is also processed through online mode without involving any paperwork. The salary credited as usual. Therefore, in overall the work-life will not be affected. Even though everyone is scared, large scale remedial measures are being implemented by the central and state government. Both governments are handling the current situation with extreme care. They are trying their maximum to make people safe and secure.

The problem which teachers are facing is to integrate students into a common platform. Various social media tools are being used in this regard. WhatsApp, Google classroom, zoom, cisco webex, telegram etc. Various organizations are conducting online classes statewide. The teachers are offered with webinars and various short term courses. But the fact is that the students from remote locations find it difficult to attend classes as they don't have proper coverage of mobile networks. The don't have an access to an uninterrupted network. Not only that students having practical class is not possible through online. So certainly there is a factor of stress among the students.

As lockdown is extended the universities are planning various alternatives for conducting examinations.

Conclusion

We are passing through a historic moment. The world is facing such a horrible enemy. Quality of work life in this period is not a question because everybody is trying to hinder the evil effects of the pandemic. Still, the teacher's community is trying to encourage, motivate and educate their students with the help of modern technologies. The theories that we have learned about the internet are now being practiced smoothly. We cannot say that the QWL at this time is not satisfied but the government has taken several keen measures to ease the situation and with that, the QWL is the higher education sector is maintained at an average level.

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WIMBLEDON SERVES AN ACE

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Introduction

Insurance means a contract whereby an insured party pays an amount called premium to the insurer company to get protection from the financial losses incurred to it. The contract is termed an insurance policy. There are many types of insurance available nowadays, from health insurance to disability insurance the list goes on and on. The major focus on this article is the event cancellation insurance. If a pre-planned event were to be cancelled, postponed, relocated or interrupted due to many unforeseen reasons the event organizers will be entitled to compensation from the insurer company. The only condition here is that the insured must have included the clause citing the same in its insurance policy. If the conditions are satisfied the company pays out the money.

Sporting events and the Corona virus outbreak

Corona virus disease 2019 better known as COVID-19 is an infectious disease which affects the human respiratory system. It was first identified in Wuhan, China on December of 2019. The disease spread around the world within a span of a few weeks. This forced the World Health Organization to declare the Coronavirus outbreak (2019-2020) a Public Health Emergency Of International Concern (PHEIC) on the 30th of January 2020. Later on the 11th of March the WHO declared this a pandemic. Such a global phenomenon is expected to have impact on the economy. The IMF has already predicted that the worst economic fallout since the Great Depression in 1930s could be seen this year. As the world confronts a crisis like no other the economy is obviously expected to be in shambles.

Major sporting events have also taken a hit. Many events have been postponed and some of them have been cancelled. The Olympics and the Euro Cup are two of the major events that have been postponed due to the outbreak. There are every many major leagues that have suspended all activities till further notice. This postponement, cancelation or indefinite suspension has adverse financial implications. The organizers of these events will be losing huge amounts of money.

To be clearer here are a few examples:

If the BCCI's cash cow, the Indian Premier League were to be cancelled the BCCI and the tournaments stakeholders stand to lose in upward of Rs.3800 crore. A recent study by one of the big four auditing firms KPMG, stated that if the ongoing season is to be called off the major 5 football leagues in Europe namely the English Premier League, the Bundesliga (German league), the La Liga (Spanish league), Serie A (Italian League) and Ligue 1(French league) would lose almost 6.3 Billion USD. The analyst at SMBC Nikko securities are of the opinion that postponement of the Olympic games will reduce the current year GDP of Japan by 6 billion USD. The amount maybe set off when the games are eventually held next year. The NBA is set to loss almost 300 million USD of ticket revenue if the fans cannot buy tickets. The story is similar in almost all sports.

Wimbledon

Wimbledon is one among the four grand slams in tennis. It started in began in 1877 and 2020 was all set to for the 134th edition of the classic grand slam. But this sporting spectacle has also become a victim of the Coronavirus. The organizers were quick to announce the cancellation of the event. Wimbledon is currently the only grand slam played on a grass court. The slam is organized by the All England Lawn Tennis and Croquet club in London. This year it was scheduled to be held from the 29th of June to the 12th of July. Wimbledon is the grand slam which has a rich tradition. It also has a huge fan base around the world. The world's best players compete at Wimbledon. So it is obvious that the cancellation of this tournament would result in huge losses to the organizers. It did. The event was supposed to generate a revenue of 310 million USD from ticket sales, broadcast rights, sponsorships and more.

The smart thing that the organizers did was that they had insured the event for cancelation due to pandemics in their insurance policy. While it is common for most sports events to be insured for many foreseen situations like terrorism, mourning, adverse weather or fire it is not usual for the organizers to include pandemic clause in the contract. At least some of you would be surprised to know that the organizers of Wimbledon has been doing this for the past seventeen years. They having been paying an amount of 2 million USD annually with regard to the same. The decision to add a public health clause was taken by the All England Lawn Tennis and Croquet club sub committee following the 2003 Severe Acute Respiratory Syndrome (SARS) epidemic. The organizers kept on paying the 2 million USD premium even though there was no reported case of SARS post 2004. This additional payment will now come into effect because of the cancellation. The organizers are set to receive an amount of around 141 million USD as insurance. This will be sufficient to set off nearly half of the expected loss of revenue from the cancellation. This amount will be helpful in paying off the permanent staffing charges and grass court maintenance.

There are not many sporting events that have a clause regarding public health but Wimbledon has definitely played it smart here. They have foreseen such a catastrophe long back. This foresight is quite commendable. Ahead of the cancellation the Vice President of the German Tennis federation Mr. Dick Horsdorff said that Wimbledon might be the only grand slam tournament to be predictive enough to insure itself against a worldwide pandemic and thus it will minimize the losses.

It is not clear as to what other sporting tournaments have put in their contracts but very many reliable sources have claimed that a pandemic cancellation clause is not part of the contract. The BCCI has confirmed that the IPL only has cover against war and terrorism. The mega domestic cricket league organizers were not as prudent as the Wimbledon organizers. It was already mentioned that IPL will face a huge lose if cancelled. If the organizers had included the pandemic cancellation clause then perhaps some of the loss could have been set off.

Lessons Learned

Most sporting businesses will be covered by the clause called "Force majeure" or "superior force" with which they might get paid for these types of cancellations but these facts cannot be confirmed as of now. Wimbledon has taught the sporting world a big lesson. It has shown the major sports organizers that judicious decisions should be made after going through past experiences. The BCCI had discussed including pandemic insurance but thought that it was not a realistic possibility. I am sure that the BCCI will definitely change its policies in the coming years. Not just the BCCI, all major sporting leagues should consider this in the coming years. Wimbledon has set an example for others to follow. While dealing with big billions the sporting world should be thoughtful about spending a small amount to ensure that the loss is minimized if the worst case scenarios were to happen.

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BE BRAVE AND STAY CONNECTED Role of Kudumbashree and Community Kitchen during Covid Times

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21st Century, the era of developments and worldwide growth. Growth in the field of science, technology, business and trade etc. Also, its the century of witnessing a worst pandemic disease which made the whole world stand still. COVID-19 the deadly disease has made a huge trouble for public and economy. Especially this led to lack of food, medicines etc. India, world's second largest populated country have already made precautions to make stability in this situation. Kudumbashree, means Prosperity of Families, is a group of women. *Kudumbashree –The regime of empowerment*. Community kitchen is an initiative by kudumbashree and local self-government for serving food and other aids for public in this deadly situation. In this critical situation, we can see, how kudumbashree worked as a community network, that covers the entire state and made available whatever the emergency needs of the public and they do it with whole heartedness. We can see the involvement of kudumbashree in each and every situation and their selfless service for the development and empowerment.

Kudumbashree, the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the government of Kerala and launched on 17 May, 1998 for wiping out actual poverty from the state. This organization involves a holistic approach to empowering women socially, economically, politically and culturally. It focused on process approach rather than a project approach. It has been recognized as an effective strategy for the empowerment of women in rural as well as urban areas. Bringing women together from all spheres of life to fight for their rights or for empowerment. Many who think kudumbashree as a channel to reach the poor and also consider it as a hindrance to decision making process. On the other hand, it is a platform for women to enter into leadership.

Kudumbashree has a three -tier federal structure for its women community network with Neighbourhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, Community development Societies (CDS) at the local government level. Kudumbashree membership is open to all adult women, limited to one membership for a family. The Kudumbashree network, by 31st march 2019 had 297,507 NHGS affiliated to 19,487 ADS and 1,064 CDS with a total membership of 43,93,579 women.

Kudumbashree differ from other SHG models by its unique characteristics, its universality of reach and the scope of community interface in local governance. The functioning of kudumbashree is tied up to the development initiatives of the local government be it for the social infrastructure, welfare or right based interventions or for employment generation. Every development experience depends on kudumbashree is to provide the community interface.

The vision of kudumbashree is to develop the model of a microfinance led financial securities process into a more comprehensive model of local economic development under aegis of local governments. This would hopefully sustain the transformation of the local governance agenda from welfare to entitlement. Such a transformation does not come about easily and requires rewriting established administrative and development practices. It requires the community acquiring voice and being heard. Through the realization of citizenship that kudumbashree would be able to significantly address issues of equality and justice.

With a view to reduce marginalization of disadvantaged groups and strengthen initiatives for social inclusion, 'Disha Campaign' was launched in 2017 by kudumbashree mission. Around 8910 special NHGs were formed as part of this initiative. 'Nava Kerala Mission' seeks to address the problems faced by people in four key areas- Health, Education, Agriculture and Housing. NHGs plays an important role in implementing the Mission's objectives.

Kudumbashree made various activities such as neighbourhood groups for transgenders by serving typical Kerala meals for public at Rs/-25, organization and micro finance, local economic development like farm activities and micro enterprises such as production units of pickle, soap, cake etc., social development activities: tribal development, Balasabha etc., women empowerment- Snehitha network and Sthreesakthi portal, special projects like Kochi metro facilitation and Attapadi special project etc.

Kudumbashree performs various health programmes as a part of social service. Nowadays kudumbashree performs a major role in the outbreak of the pandemic disease COVID-19. Corona Virus Disease is an infectious disease caused by a new virus. This disease causes respiratory illness (like the flu) with symptoms such as cough, fever etc. The disease caused by an infection with SARS-COV-2 is called COVID-19. This virus spread through the personal contact with the affected ones and also by cough and sneezing of the affected people. Above 75000 people lost their lives by affecting the deadly disease. There is no medicine for this pandemic disease. Above 14,00,000 people were affected around the world till now. The pandemic has destabilized our public life and business community. So the government will offer 2000 crore loans through kudumbashree mission to the families on soft interest. As a part of stay safe from this disease worldwide lockdown is proclaimed. India started nationwide lockdown for 21 days from 24th march 2020. As a solution for the unavailability of food kudumbashree in convergence with local self-governments started 'COMMUNITY KITCHEN' in all local bodies where food will be prepared and home delivered to those under home quarantine and for needy people.

Community Kitchen is a group of people who meet on a regular basis to plan, cook and share healthy affordable meals. These groups are for everyone and can be run anywhere as a kitchen (churches, schools, neighbourhood houses, health services etc.). Kudumbashree, the state's women community network is working with local self-governing bodies to run the community kitchens, atleast one of which is expected to function in every panchayat in rural areas and in every 10 wards in urban areas. Funds have been set aside from the Rs/-23.64 crore allotted for kudumbashree in the financial year. S.Harikishore, executive director of kudumbashree says that "We are very happy to co-operate with the LSG's and work as a team in this time of need". Inside the community kitchen, workers scatter about in white coats, masks and glouses, ready to serve. Kerala government has set up 4603 camps for the wellbeing of migrant labourers that are stranded in the state due to the nationwide Corona virus lockdown. Officials said about 1,44,000 "guest" labourers are temporarily living in the camps. Their food, hygiene and health are being taken care off.

Kudumbashree has proved that women are the agents of change towards development. They have all the rights to get equal treatment and opportunity. It has changed the life of many women and hence the organization is viewed differently by different people. Community kitchen by the kudumbashree and authorities are very helpful and appreciateable in this pandemic situation. The person who serves food is always considered as the hand of God. I saw it is like a blessing! God sent.

"Strong people stand up for themselves but, the strongest people stand up for others."

We will survive this situation also with togetherness

ROLE OF PARENTS IN CHILDREN MANAGEMENT AND MAINTAINING THE MENTAL HEALTH OF CHILDREN IN QUARANTINE

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Child is the father of mankind is a worldly quoted line by William Wordsworth. The word 'children' itself evoke tender feelings, hopes and responsibilities in everyone as they are the future human resources of a country and developmental contributors of the entire humanity. Rearing of children with an excellent physical and mental health is the greatest challenge of parents in our scientifically and technologically developed contemporary society. Anant significantly opines "The children of today are the future of tomorrow; this powerful statement assumes special significance in context as children (0-14 years) comprise one third of the total population in the country. Every child, on provision of a conducive and enabling environment, may blossom into an ever-fragrant flower to shine in all sphere of life. This reminds us of the onerous responsibility that we have to mold and shape their present conditions in the best possible way" (Anant, 2012). As family is the seat of parenting even in the normal living situations a parent should completely aware of the emotional changes of the children in all the circumstances in and around them. Even though children may sometime too small to realize any type of crucial situations that the society underwent it will influence them.

More than 60% of the newly identified infectious agents that have affected people all over the past few decades have been caused by pathogens originating from animals or animal products. Corona virus (COVID-19) is one of the emerging highly pathogenic virus. Like Ebola and Zika viruses, Corona Virus too is threatening the integrity of the mankind. The COVID-19 outbreak first erupted in the city of Wuhan in the Hubei Province of China, where several local health facilities reported clusters of patients with pneumonia of unknown case; they were epidemiologically linked to a seafood and wet animal wholesale market. COVID-19 infection rapidly spread throughout China, involving the provinces of Choniquing, Hunan, Anhui, Henan, Jiangxi and Shaanxi. Over the next 3 months, COVID-19 spread to other regions of the world, reaching 1, 50000 cases globally in the first week of March 2020.

All over the world nations taking unprecedented steps to take care of the public health from the global pandemic Corona Virus Disease 2019(COVID-19). The risk of severe disease

and death is highest for seniors and those with severe health conditions, such as heart disease, chronic lung disease, cancer and diabetes. Everyone is being made aware of the physical effects of the Corona Virus. The pandemic is clearly having a major social and psychological impact on the whole population, increasing unemployment, separating families and various other changes in the way that the people live results major psychological risk factors for anxiety, depression and self-harm.

The pandemic ushering a new wave of heightened anxiety, public panic, and global socio-economic damage demands mitigating strategies to overcome the situation will definitely influence the mental health and emotional balance of all living beings in the infected areas. Among the measures intended to promote social distancing, many schools have been closed and classes shifted to home-based distance-learning models. School closures substantially disrupt the lives of students and their families and may have consequences for child health. As such, the adults must trace out relevant measures to mitigate them. World Health Organization suggests that the parents must help the children to find positive ways to express their emotions and the parents are immensely responsible on the child's physical and mental health. The impact of an epidemic situation upon children is determined by the vulnerability of the children involved in the disaster. The socio-economic conditions of the family and availability of resources in the home environment decides the extension vulnerability of the children under Quarantine.

Children need honest information about changes within their family; when this information is absent, children attempt to make sense of situation on their own. So on account of children's comprehension of illness and causality parent should rectify their doubts. The prime concern should be to help the child to differentiate the two stages, quarantine and isolation. Quarantine is the separation and restriction of movement of people who have potentially been exposed to a contagious disease to ascertain if they become unwell, so reducing the risk of them infecting others. The word quarantine is entirely different from isolation, as isolation refers the separation of people who have been affected by disease from people who are not sick. With referral to the child's age parent should convey it to the children how quarantine differs from isolation. High levels of stress and emotional adjustment is associated with being the parents of child who suffers emotional stress in quarantine period. When the parents are encouraged to address the problems of children through different perspective of alternative solutions or use other resources of support system, not only

therapeutic change for both child and parent is enhanced`; it also reduces the barriers parent experience during the pandemic period.

The environment in which the child grows can accelerate or retard child's motor, physical, mental, social and emotional development. Most commonly children who are under the first level of their cognitive development are not aware about the pandemic situation. So the best strategy of nurturing resilience in children is maintain an interactive communication with the children. A supportive home environment is one where parents are sensitively responsive to the needs of the child. Parents should encourage children to involve in collaborative games and activities which will alleviate their monotony. They can suggest activities that develop their artistic talents and creativity and also help the child to retain his/her healthy mental stage in the quarantine period. Also allow them to talk about their worries and feelings and never pressurize them by frequently giving instructions about the medical condition. Parent should adopt interesting strategies to make the children aware about the need of maintain hygiene to get rid of the disease situation. It is important for the parents to spend time with young children and teach them regarding the positive health habits. It should be included in their daily routine which is essential to protect them from illness. Monitoring children's physical development and immunization are few preventive health infection and disorders. With the help of technologies and media one can easily make the children aware about the situation.

If the parent take the role of a facilitator the outdoor activities within in the house area, it will gave an excellent play experience for children. Social, intellectual and emotional growth of the child finds expression in his play activities. In this context the quote of Dr. Maria Montessori is highly remarkable

The child's development follows a path of successive stages of independence, and our knowledge of this must guide us in our behavior towards him. We have to help the child to act, will and think for himself. This is the art of serving the spirit, an art which can be practiced to perfection only when working among children."

Dr. Maria Montessori (The Absorbent Mind, 15).

As play is as important in the life of a child as are food, clothing and shelter, including variant types of activities in the play time to improve social development is more adaptive in the quarantine period. While framing the activities parents should gave space for the child's

mathematical thinking, reasoning, mental abilities, imagination, fancy and co-operation learning and for this parent can seek the help of child's educational institution and their facilities. Interactive reading activities are beneficial for language and literacy instruction. Parents should encourage their children to talk about pictures, predict what will happen next in a story, and what characters feel. Also they can conduct spelling games, flash cards, and word drills which may provide many opportunities for children to practice skills and stretch thinking abilities.

Providing information and prioritizing communication with children about COVID-19 is an essential component of universal, community led response to the pandemic. Health care workers are experiencing unprecedented demand caring for predominantly adult patient population, magnifying the invisibility of children's urgent psychological needs. As the pandemic continues, it is important to support the children who are facing bereavement. In the current situation prolonged school closures, strict social distancing measures, and the pandemic itself affect the wellbeing of children and adolescents. If properly supported by healthcare professionals, families, and other social connections, including social environment, children and adolescents can appropriately overcome a condition of distress and prospectively stabilize emotionally and physiologically. All the measures must focus on to support the child to get through in difficult time.

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HOW THE COVID-19 CURBED FESTIVAL SEASON IN KERALA

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Kerala is considered as land of festivals, with numerous festivals falling across the year. Though majority of the festivals are based on religious institutions like temples mosques and churches, they are celebrated by people of the state irrespective of their religion. The festivals of Kerala personify the very spirit and essence of the land and people. There are some other festivals which are restricted to certain casts and regions. These festivals project the great cultural heritage of Kerala. The festivals draw thousands of natives and tourists from far and wide to witness the impressive lineup of caparisoned elephants, colorful costumes, percussion concerts and a stunning display of pyro-techniques. These festivals provide handsome livelihood, artisans, craftsmen, street vendors peddler's etc. the recent outbreak of COVID19 has derailed the schedule of festivals thus pushing those people who are depending upon these festivals to make their livelihood into uncertainties.

Since the COVID19 is spreading across the globe, an order issued by Union Ministry of Health and Family Welfare, advised to reduce mass gathering to avoid the spread of infection. In accordance with the Union Government the State Government is also trying their best to avoid crowd gatherings thus casting a shadow on some of the famed festivals across state. The restrictions made by the central government to check the community spreading of virus, affect the livelihood of persons those who are involved in the works related to these festivals. Majority of these people completely depend upon the festival season and these people consist of daily wagers to contract workers. The people who are engaged in the festivals are small traders, artists, instrumentalists, costumers, contractors, architects, elephant owners etc.

Festival spots are the destinations of the small peddlers and street vendors. They sell toys and small food items during festival as a huge crowd gathers in these spots to enjoy the spectacle. Vendors put up small outlets offering tea, snacks, ice creams, cool drinks etc. Since majority of these festivals are happening in summer, people find great relief in these outlets. This kind of small traders gain more income in the festival times and in the off seasons they sell their products in bus stands, railway stations etc where crowd is relatively small. Some of these small trades take their families along with them from one festival spot to another. They make small tents near their outlet showing a nomadic way of life. After two or three months they return to their homes. For the last few years the people from outside the state are also selling products in Kerala during this festival season. These people largely depend on the gatherings of the festivals and in this year COVID19 outbreak affected the main source of their income, as the whole country went for a lock down.

The costume designers and architects play a major role in making the festival more beautiful by making the suitable and attractive costumes to the artists performing in the festivals and still plots, such other attractive things. We can enjoy many innovative types of displays, which make the audience happy. Elephants are dressed royally in the most festooned costumes. The parade of elephants decked with ornaments and headdresses and ensembles of percussion instruments are major attractions of the festivals. Elephants are decorated with gold plated forehead ornaments, called Nettipattam. Other jewelries that adorn the imposing stature of elephants are Muthukuda, Venchamaram and Alavattam. All these transcends into a grand procession that is held every time during temple festivals in Kerala. Thousands of artisans and craftsman are engaged in making these costumes and other ornaments, majority of them are hereditary workers without having knowledge of any other profession. This season has wiped out all their hopes.

It is a divine practice in Kerala to donate elephants to temple, hence a majority of temples in Kerala have their own elephants, private individuals also holding elephants in Kerala. They rent the elephants for Festivals and for work in the saw mill to earn money. Each elephant has two to three mahouts. Maintaining of the elephant is incurring a huge expense upon the owners. The salary for mahouts and the money for tender palm leaves, which is the main diet of elephant, constitute a major share of this expense. The agents play middlemen by booking the elephants prior to the special events. These elephant agents and drivers etc also make their livelihood depending upon the festival. This year majority of the festivals are cancelled and the elephant owners are incurring loss in this festival season. They also find it difficult in collecting food for the elephants due to the transportation blockage.

Decorations are the major attractions of the festivals. every corner of the Temple or church is decorated with illuminated lights and also special lighting will be erected across the city. Sound system is the other thing which makes the festival more beautiful. Large number of persons are behind the scenes working to make it efficient. The main income of these people comes from Festival. Majority of them are daily wage earners. In this year they can't earn proper income because both the lockdown and festivals season happened simultaneously.

The festival season, the pride and joy of Kerala, is Celebrated by the ferocious beats of the instruments emanating across the landscape. Chendamelam (drums) and the Band sets are the two major instrumental groups Involved in making the orchestra in the festivals. Huge crowd throng in these festival spots to enjoy Pancharimelam, Pandimelam, Panchavadyam such performances etc. The people in this troupe working for daily wages and they get their wages according to the program only. They have programs only in the festival season and during the off time they practice for the next season. Some of the people in the group sometimes have other jobs but those who are completely depended on the programs are affected very badly in this season.

Brilliant fireworks are the masterpieces of Kerala festivals. Every temple or church festival in Kerala is accompanied by a grand firework display which might last for many hours. Fireworks in Kerala are part and parcel of temple festivals like Utsavams and Poorams, as well as and some church festivals or Perunaals. the evasion of temple festivals has affected the people who are working in Fire cracker making industry. Majority of the workers are from middleclass and low-income families. They earn daily income for their family. Huge finance is required for setting up of such industry. Majority of the raw material is collected from outside the state and also large human resource is required. They take loans from the bank to meet their requirement. Now a days women are also working in fire cracker making industry. Festival season provides lion's share of their income and some people are specifically working for a festival only. The people in this sector can't earn income for their families in this year and they don't know any work other than this.

As mentioned earlier Kerala is a state rich in culture and it shows in the festivals they celebrate. Theyyam, Thira, Padayani are some of the poplar ritualistic temple festivals that attracts thousands of people. These rituals are performed by certain casts as their family heritage. Theyyam is a spectacular art form that is particularly popular in Northern Kerala. The performers have specialized costumes which are also made by hereditary workers. They have already made equipment's for this season by availing loans which will not be useful for the next season. This may lead them to debt trap.

Temple festival give amble opportunities to the performing artists like singers, actors, dancers in dramas and other stage programs they perform in the night program attached to these

festivals in front of a huge crowd such festival season help them to earn a good amount of money. In this year they have to seek other platforms showcase their talents to earn a livelihood.

It is a fact that COVID19 has put a halt on all economic activities all over the world. This economic inactivity affects some in moderate way and others in extreme way causing irrevocable damages. The aforementioned people belong to the second category. It is the duty of both the State and Central Government to identify these people and to provide some social security measures to overcome the tough time. It is appreciable that Kerala Government has announced a financial assistance for these people for temporary respite. These are the people who popularise rich cultural heritage of Kerala all around the world. The welfare of these people is the responsibility of the Government and the society. They are expecting for a successful season in the coming year.

IMPACT OF COVID19 ON "GIG WORKERS"

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GIG economy is considered as the future economy which refers to a growing segment of the labor market where employment is outside a traditional full-time or part-time model, usually in a freelance capacity. The GIG economy is being fueled by technology, which has facilitated the mobility of employees. With computing, smartphones, apps, and online payment options, employees have the ability to market themselves, execute work, and receive payment, all without the constraints of an office or traditional job site. This GIG economy allows the service providers to cut middlemen costs, the GIG workers receive payment for specific task performed by them instead of receiving a fixed salary. GIG workers include self-employed persons, freelancers, independent contributors and part-time workers.

This isn't a small group of people, especially in India. About 80% of India's workers are in the informal sector especially as GIG workers, which is becoming a powerful player in the economy. According to ASSOCHAM the GIG economy achieve a market size of \$455 billion by 2023. The system is led by online food delivery firms like Zomato and Swiggy, ride-hailing companies like Uber and Ola, online homestay brand like Airbnb, hospitality chain like Oyo etc. The sector is bracing itself for unforeseen challenges as lives are unlikely to return to normal even after the completion of lockdown. Borders are being shut down and people are desperately seeking to isolate themselves to restrict social contact. About 1.5 million divers work for ride-hailing platforms like Uber and Ola in India. GIG workers in India are mostly young, often dependent upon these gigs as their primary source of income without any access to a health insurance or social security cover. They can therefore scarcely consider taking time off from work for any reason.

In the current economy many youngsters are engaged in part time work to earn additional income to meet their expenditure. Technology advancement facilitates their need. Food delivery, running taxies for hire are the major job providers for them. The workers in the big cities have 24*7 job opportunities. Since these works are done online it makes them save and manage their time. Students are also working in food delivery field to earn pocket money and for the expenses of their studies. They go collages in the daytime and after the college they

deliver the consignments till midnight. The immediate impact of the COVID19 scare is likely to occur in the GIG economy with people remaining apprehensive of any physical contact and thus refraining from availing most of the services. For online delivery firms, a major constraint has been the curbs imposed on movement of their workers as the whole country went to lock down. The hotels and restaurants remain closed for the entire period without being able to provide their service. Some people are delivering orders with the permission from the government and that is not working smoothly. Of course, there are people completely depending upon the food delivery firms which was the major income to run their livelihood. They find it very difficult to meet both the end of their lives since the lockdown has made them jobless. They don't have the savings for a tough time because they earn and spend in daily routine. Online food delivery was estimated to grow 9.5% between 2020 and 2024, resulting in a market volume of \$13.2 billion. However, the numbers may be revised as consumers remain cautious and refrain from ordering food online. Besides, restaurants and pubs of most large cities have been ordered to shut by the government

Now a days online markets are becoming very popular and people are largely involved in trading in the online platforms. Consumers book products through online and the delivery workers distribute those products to them in a time bound manner. Efficient logistics system is working behind this E-commerce sector form producers to delivery workers. Amazon and Flipkart are the major players in the field, delivery workers can register themselves with the Ecommerce firms to become an employee of that firm. The pandemic named COVID19 which affected the whole world has curbed the transportation and market sectors throwing these delivery workers out their job. This has the potential to push them into poverty and debt trap since they come from weak economic background.

Metro cities like Delhi, Mumbai, Bangalore etc. provide plenty of opportunities for hire taxies. The global giant Uber and Ola are now a days becoming more prominent in this field. People who find it difficult to own a car as taxi, register themselves with these companies to avail a job as taxi driver. They earn their incomes through the commissions paid by the companies. These days the whole country's transportation is stopped due to the vulnerability of spearing the virus through the physical contact. Both Ola and Uber have suspended operations in most large cities to comply with government restrictions during the lockdown. The people who are registered as taxi drivers have ran out of work due to this lockdown. This makes them economically weak. Some GIG-economy companies have responded by offering basic sick leave provisions and cleaning products like hand sanitizer for drivers of Uber and Ola. Some of these drivers are dependent upon their income to pay off their car loans. The service owners also find it difficult to maintain the vehicles in the off time.

Tourism is a prominent income source in the Indian economy. Online residents booking sites such as Oyo, Goibibo etc. are widening their service into various parts of the country. Mainly focusing the place where the people regularly visit like Heritage monuments, Cultural sites etc. Foreign tourists as well as the domestic tourists find it very easy to access rooms near their destination. With a complete lockdown in the country and a temporary suspension of all modes of transport including domestic and international flights, the travel and hospitality sector has been severely hit. During the lockdown the entire International and domestic tourism industry suffer a set back as the bookings become vacant. Service providers find it difficult to maintain the rooms and in paying salaries to their workers.

Digital platforms have emerged as enablers for employment creation with the power to easily discover job seekers and job providers in the absence of middlemen. An increase in the adoption of smartphones and the rate of digitization is enabling GIG freelancers to offer various professional services through tech-based platforms. With an increase in the on demand services for specific tasks as per business needs, it is now flexible and affordable to hire people skilled in such services.

Only 8% of India's work force has access to social protection due to working in the organized sector. The GIG economy offers flexibility and control over one's work schedules, clients and projects, It has certain risks and uncertainties associated with it. There is an uncertainty about job security. In the short run, the income earned by the GIG workers is unpredictable since the focus is on on-demand projects. In the long run, in traditional jobs, the employers contribute towards employee benefits such as EPF, health insurance, medical insurance, pension and paid leaves, which secure employees from contingent situations such as retirement, disability, illness, old age etc. Classified as freelancers and not full-time employees, these workers have few protections like guaranteed wages, sick pay and health care, which may benefits them in crisis. There is a risk of gig worker retention. As digital GIG platforms enable independent workers to perform tasks on a temporary basis, gig workers may attach a certain degree of casualization in their work due to the absence of traditional employer-employee relations. As the fallout from the virus spreads, gig workers' earnings have flows

down and many have become disgruntled about the lack of health care. Many others are also feeling economic pain from the outbreak

In India, almost 70% corporates have already used GIG workers for at least one task in 2018. However, due to the inherent lack of stability in this open work environment, people need to constantly update their knowledge and skill to remain relevant in their businesses. The COVID19 pandemic is exposing the fragile situations of GIG workers like Uber and Ola drivers, deliver works etc.

A number of companies have risen to the occasion and announced some measures for prevention of the spread of the virus. These range from providing sanitisers and health advisories (Ola) to organizing training and awareness campaigns (Swiggy, Flipkart). Swiggy has gone further and advocated "contactless deliveries", to minimize human contact, and has also offered free medical consultation to its workers. Uber, Lyft and DoorDash who are venturing to set up a broader compensation fund for their GIG workers. According to Statistics, a data portal, revenue in the ride-hailing segment in India was expected to post a compounded annual growth rate of 13.5% from 2020 till 2023, achieving a market volume of \$54.09 billion by 2023. With the mobility industry coming to a halt due to the pandemic it will be a tall task to achieve those numbers. Governments around the world are experimenting with temporary social security arrangements for the crisis and India is also following such steps to contain the adversities The Indian government could also help through awarding forbearance on loans undertaken by workers. Since a large part of informal employees are depending upon GIG economy, Government should consider their welfare for the betterment of economy and society.

STRESS OF HEALTH WORKERS DURING COVID 19 OUTBREAK

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ABSTRACT:

Coronavirus disease 2019 (COVID-19) is an infectious disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The disease was first identified in December 2019 in Wuhan, the capital of China's Hubei province, and has spread globally now. Many believe Kerala has flattened the curve at a time when the infection is on the rise all over India. Kerala has one of the highest rates of communicable diseases - one that spreads from one person to another. A large number of people also suffer from diabetes, heart diseases, respiratory and liver diseases. So far Kerala has stuck to the script and done it well it. Cases have slowed down; recoveries are high and the mortality rate is low. It helped that it had a smaller population (33 million) than many other states and also a highly literate one. public health system is the backbone behind this achievement. There is a lot of stress and struggles of health workers during Covid 19outbreak.

Key words: Covid 19, stress, health workers

INTRODUCTION

In an era of intense industrialization, rapid technological advent and globalization, employees are expected to work more intensely and successfully deliver more. Workplace stress may be caused by various factors. Some professions are inherently more stressful than others. Professions that involve human contact and rapid decision-making skills are among the most stressful ones. Healthcare professions are among the stressful ones. Not all health professionals develop the same level of stress, and not all of them develop signs of professional burnout. Healthcare professionals are more prone to stress and professional burnout, because they are responsible for human lives and their actions – or lack of action – can have a serious impact on their patients.

Stress is a complicated phenomenon; we can never be too confident and decisive regarding stress sources; on the contrary we should take into account what each person individually perceives as a stressful factor. Some factors that may play a role regarding workplace-related emotional disorders and could have a negative impact on the health professionals' emotional health. Work-related stress in combination with psychological quests, ethical dilemmas and the patients' demands can be a burden on the professional's emotional state. Workplace anxiety and tensions could lead to lower quality of care, which in its turn could lower professional satisfaction and consequently their quality of life. Continuous interaction with the patients and their families/friends can foster emotions of anger, embarrassment, fear, and desperation, especially when there are no solutions to the patients' problems, thus leading health professionals to a more complicated, frustrating situation. Work-related stress can have an impact on the professional's family by decreasing their overall quality of life.

The aim of the present study was to investigate the stress of health workers during Covid 19 outbreak

OBJECTIVES

- To know the feelings of health workers during Covid 19 outbreak.
- To identify the factors that caused stress among health workers during Covid 19 outbreak.
- To know the factors that helped health workers in reducing stress during Covid 19 outbreak.

RESEARCH METHODOLOGY

The study was conducted among 50 health workers working in Thrissur government hospital. **Sources of Data**: Both primary data and secondary data are used for the study. Secondary data were collected from earlier research works, various published journals, online articles and websites. Primary data was collected using questionnaires from the health workers in government hospital, Thrissur.

STATEMENT OF THE PROBLEM

Health workers are often expected to sacrifice their own well-being for their patients. Health workers were at a high risk during Covid 19 outbreak. Health workers were working for continuous long hours leaving their families to take care of corona patients. There is a lot of stress and struggles of health workers during Covid 19outbreak.

There comes the need to study the stress faced by the health workers to rescue the common people. In this study an attempt is made to study the stress of health workers during Covid 19 outbreak.

DATA ANALYSIS AND INTERPRETATIONS

Table showing the feeling of health workers during Covid 19 outbreak

	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree		Total	Mean
	No	Wt	No	Wt	No	Wt	No	Wt	No	Wt	Score	Score
	:	(5)	:	(4)	:	(3)	:	(2)	;	(1)		
1. you felt that you	35	17	12	48	3	9	0	0	0	0	223	4.46
had to do your job as		5										
it was your												
professional and												
ethical duty.												
2.you felt nervous and	5	25	13	52	4	12	14	28	14	14	131	2.62
scared.												
3.you expected a	4	20	3	12	12	36	11	22	20	20	110	2.2
financial												
compensation after the												
outbreak.												
4.you thaught of	2	10	3	12	8	24	15	30	22	22	98	1.96
curtailing your contact												
with Covid 19 patients												

From the above table it is clear the main feeling that the health workers had is to do their job as it was their professional and ethical duty. It has a mean score of 4.46. They rarely had a feeling of curtailing their contact with Covid 19 patients.

Table showing the factors that caused stress among health workers during Covid 19 outbreak

	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree		Total	Mean n
	No :	Wt (5)	No :	Wt (4)	No :	Wt (3)	No :	Wt (2)	No ;	Wt (1)	Score	Score
1. you were emotionally exhausted.	12	60	20	80	8	24	8	16	2	2	182	3.64
2.you had physical illness.	12	60	16	64	7	21	10	20	5	5	170	3.4
3.Expecting that you would get Covid 19 from a patient in the hospital.	7	35	14	56	7	21	11	22	11	11	145	2.9
4.shortage of staff at times.	13	65	9	36	6	18	12	24	10	10	153	3.06
5.you had to wear a protective gear all the time.	2	10	6	24	9	27	12	24	21	21	106	2.12
6.Getting screened for corona after exposure.	10	50	9	36	11	33	12	24	8	8	151	3.02
7.conflict between duty and own safety	15	75	16	64	9	27	8	16	2	2	184	3.68

From the above table it is clear the main factor that caused stress to health workers is conflict

between their duty and own safety. It has a mean score of 3.68.Health workers were emotionally exhausted which caused stress during Covid 19 outbreak. Wearing a protective gear was not a factor that caused stress for health workers during Covid 19 outbreak.

Table showing the factors that helped in reducing stress among health workers during Covid 19 outbreak

	Strongly Agree		Agree		Neutral		Disagree		Strongly			
									Disagree		Total	Mean
	No	Wt	No	Wt	No	Wt	No	Wt	No	Wt	Score	Score
	:	(5)	:	(4)	:	(3)	:	(2)	•	(1)		
1	14	70	21	0.4	10	20	2	4	0	0	107	2.04
1.positive attitude from collegues in your department	14	70	21	84	13	39	2	4	0	0	197	3.94
2.strict protective	11	55	9	36	12	36	13	26	5	5	158	3.16
measures and												
3.improvement in patients condition.	3	15	5	20	14	42	18	36	10	10	123	2.46
4.Decrease in the Corona cases reported in news.	12	60	11	44	11	33	6	12	10	10	159	3.18
5.likelihood you would get extra compensation for your exposure to corona.	2	10	4	16	16	48	16	32	12	12	118	2.36
6.All healthcare professionals working together on front line.	8	40	15	60	20	60	7	14	0	0	274	5.48

From the above table it is clear that all healthcare professionals working together on front line was the main factor that helped in reducing stress among health workers during Covid 19 outbreak. It has a mean score of 5.48. Positive attitude from collegues in the department also helped in reducing stress among health workers during Covid 19 outbreak. Likelihood of getting extra compensation for the exposure to corona has not helped to reduce stress among health workers during Covid 19 outbreak.

FINDINGS

- Health workers considers their job as their professional and ethical duty.
- The main factor that caused stress to health workers is conflict between their duty and own safety.
- All healthcare professionals working together on front line was the main factor that helped in reducing stress among health workers during Covid 19 outbreak.

CONCLUSION

The study shows that eventhough the health workers goes through a lot of stress and struggles; health workers were wholeheartedly ready to work during Covid 19 outbreak. Health workers considers their job as it is their professional and ethical duty. Most of the health workers are doing their job without expecting a high financial compensation. Health workers rarely had a feeling of curtailing their contact with Covid 19 patients. The main factor that caused stress to health workers is conflict between their duty and own safety. Health workers were provided with adequate protective gears to ensure their safety. Most of the health workers were emotionally exhausted ,thinking about their family situations due to Covid 19 outbreak. All health care professionals working together on front line has helped to a great extend for the health workers to reduce their stress. Positive attitude from colleagues in the department was a great motivation for them to move forward. The study reveals that health workers have worked together with the motto unity is strength to break this chain.

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SUSTAINABLE CHANGE OF KERALA FROM GLOBALIZATION TO LOCALIZATION IN MIDST OF COVID-19

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The Kerala Economy is in a state of flux due to the outbreak of Covid 19. The reflection of this is evident in all sectors of our economy including the service sector, which is one of the main sources of revenue of our state. The tourism sector is also playing a very strong role in our economy. It contributes around 10% of state revenue. Hotel and Restaurant is another strong sector which is closely associated with Tourism, it contributes to 17% of State Domestic Product (SDP). Financial and manufacturing sector is also in a state of flux. Experts say that around .3% to .5% of state income will fall due to the occurrence of Covid 19. (Dr. Martin Patrick, Centre for Public Policy Research, Chief Economist)

One of the notable achievements of Kerala is that there is a strong health sector. Two years ago, a similar type of virus had originated in Kerala- Nippa virus. Being able to keep it confined to our local area was a great achievement of our Government and health sector. Kerala can show that if public income is used for the health of the public at the internationally prescribed level, it will affect the economy in a positive way only. With the strengths achieved from the survival of both floods and Nippa virus, Kerala can survive this situation successfully. The workforce needs to be more dynamic, especially in the unorganized sector.

The lockdown effected by Covid 19 forcibly led us from globalization to localization. We experienced the temporary collapse of International, National and Regional markets. This created a conducive environment for the local markets to flourish at the grass root level. Before the lock down about 80 % of consumer goods were purchased from Hi-tech super markets. The current situation increased business activities at the local level. This induced our state to be a sustainable state from a consumer state.

Kerala depended China for many inputs for our economic sector. Many of the factories in China were shut down because of Covid19. So, we have not been able to collect the necessary inputs. This will affect all sectors of our economy including Service, Manufacturing, Automobile and Mobile industry. We all depend on China for the commodity production and
packing materials. There has been a decline in export which is also a strong area of Kerala economy. All this has forced our state to become a sustainable one.

To become a sustainable state Government should take the initiative's for promoting the business activities at the local level. Small scale industries should be promoted. Government subsidies should be provided to the local firms. Government should create awareness among the people for the purchase of local products. Better technologies should be made available to the entrepreneurs at the local level. Training to the personnel in the local firms, introduction of most modern technologies, organized marketing for local firms etc. should be introduced. Agriculture sector should be highly appreciated and promoted. The farmers should be made aware of modern technologies like vertical farming, hydroponics and soilless agriculture.

Even though the damage caused by Covid 19 is big, Environmental pollution and greenhouse gas emission have fallen across the continents. India is a home of the most polluted cities in the world, but the air and water in the nation has become purer and clearer during the lock down. Experts at the Centre for Research on Energy and Clean Air (CREA) found the single curfew resulted in the lowest average level of nitrogen dioxide pollution ever recorded in India. The earth is purified, nature is humidified, and the amount of carbon dioxide and carbon monoxide in the atmosphere is reduced. Let us have a peaceful land free from pollution and a society with less diseases and poverty. Let Kerala grow into an ecofriendly and sustainable state with economic development and progress in all sectors.

FINDING THE ESSENCE

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Just like any ordinary typical Christian boy, I was happy to hear the news that the church has cancelled all its rituals for the coming month. I looked at the sky and thanked the Lord for it, though it seems awkward. But one thing was sure that all the youth's in the other religion too have felt the same. It was so shocking to see the daily headlines, especially about the state of Italy. I had a feeling in my mind that all the celebrations like Easter, Thrissur pooram will be cancelled, and I was sad about it. But I was really happy that no one will compel me or yell at me to go the church.

The greatest of all the agony was these rituals have been started to broadcast lively through the internet and various other methods. Again the elder's started to yell at me saying to take part in these rituals by these new ways. Since I was again compelled, I obeyed them without any choice. One thing I felt was I couldn't get the same experience as if I was in a church. I felt no God present in front of me when I watched it through the internet, and also, I was easily distracted too, but my elders could feel it. Well; I said in my mind: "Who am I to judge their belief "?

Since there was nothing to do and I was not interested to take my study books, I decided to read a book which was the sum total of the letter's which was written by Mahatma Gandhi. One thing which struck my mind was these two sentences: *"Avatar* or an incarnation is, and always will remain, a necessity. It is only when people are in utter despair a belief in an avatar comes to prevail". So, one thing which passed through mind was a short story which I had read before.

"One day the Creator decided to appear in front of each and every human being in the world for a test. Once when the Creator appeared in front of the people, they started to speak about their miseries, wishes and all the thanksgiving just like a broken dam. The Creator gave thousands of idols to one set of people and said: 'If you worship those idols, your problems will be solved'. Millions believed this and started to worship those idols in different ways. The Creator was disappointed. Again this force appeared in front of another group of people, and repeated the same. They answered: 'Well, there is no such thing as God. Only the fools will worship some idols. Every problem can be just solved by the man itself and there is no such thing as eternity. Man just live because of the power of reasoning and science. We worship science rather than believing in such rubbish.' Again this force became disappointed. At last he appeared in front of the last set of people in this world and repeated the deal again. They answered: 'Well, we cannot see any God inside these idols. You have created us and your 'ESSENCE' instilled upon each and every creature in this universe. A fraction of you; inside us."

I realized the fact that these so called 'God' which we worship are just the dim image of the creator. What now I believe is these idols like Jesus Christ, Lord Krishna, Mohammed Nabi and all others were just the incarnations. An incarnation is usually born in time of needs where the evil or the misery is at the peak and the good is very weak. At this time one of the people who have the immense courage will come up to the front and try to put an end to the problem, sometimes will end the problem. The other people seeing this, including me will start to idolize them as their god and start to worship it. I would prefer rather than 'idoliz'ing them, start to see them as 'ideal' people. The so-called people whom we call 'God' are the people who understood this essence of the creator within themselves. When a problem arose, they realized their duty and acted accordingly. We should also try to realize the fact that we too can be like this people.

Later I started to read the book called 'Guiding souls' which was written by A.P.J Abdul Kalaam. There too one sentence struck my mind: "Every being in this world is born with an essence". There too I saw the word again 'Essence', just as in the short story. I don't know what 'force' would have reminded me the words in the Bible that the lord created man like him and in his resemblance. That's what each and every religion had taught us. Then I started to think all these two books, the short story and the Holy Scriptures combined.

What I realized was that 'Essence' of God is inside each and every human being in this world. It was this essence of the creator which made humans capable of creating, healing, strengthening and loving. It is this God's presence make the man to do good deeds. What I felt disappointed was majority couldn't understand this fact. But, who am I to judge others belief. It's very astonishing to man that God takes various shapes in order to stimulate and to teach about this essence. For the starving, the person who gives food is considered, God. For the patient, the person who heals him is considered, God. I feel real pity upon this world which kills, starts riots, in the name of one person whom they consider God. But the reality is God the Creator take many shape which is astonishing and mysterious. Each and every day when I saw the breaking news, the number of deaths was simply rising. What I understood was this force, which is inside us have instilled specific purpose in order to be achieve in this world. Our life would be a lesson to at least one of the being in this planet. Sometimes our one word would be a stimulus for others to do a thing and so on. Until the purpose of our life is not finished our deaths are so far away from us. The marvelous factor is this force achieves its wants through us with or without our consent or knowledge. If, that particular purpose is finished, no precautions from my side will be able to save me from my death.

I could first see the face of God through my parents, were the God proved, you must sacrifice for your loved ones. The second face of God was visible to me in the form of my teachers, where the God taught me, wisdom is important to understand and to complete the purpose of your life and to live righteously. And now I've witnessed the other face of God during the pandemic. It was in the form of Doctors, Nurses, Police officers, Government and through various other volunteers that God showed me, my duty towards each and every creature in the planet. It is my duty to save and to comfort the life of my fellow beings. If there is no one to blame, for the endangerment of life, everyone is to be blamed.

Thus, the Creator showed my essence (purpose) of life which is to love, to care, to comfort and to save my fellow beings life. This is what the creator tends to tell, after each havoc in our life.

THIS IS WHAT THE COVID-19 PANDEMIC HAD TAUGHT ME. A LIFE CHANGING LESSON!

CORONA VIRUS AND ITS IMPACT ON NEW GENERATION

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LOCKDOWN DIARIES

"There is nothing endured in nature as a virus longing for a body". Yes, it happens rarely but now unfortunately 2020 has become a victim of a new virus called COVID 19 (Coronavirus disease 2019) caused by severe acute respiratory syndrome coronavirus 2 (SARS - CoV-2). It emerged in Wuhan, Hubei, China in December 2019 and has spread to all over the world constructing a great scenario. All the people without any age barrier were made to sit back at their homes. But still the attention goes to the new generation.

When India announced a lock down it actually meant a lock up for children and youth. Merely speaking it has created a vacation mood for children of lower class and they were also happy to hear that they were promoted to higher classes without examinations. On the other side 10th and 12th grade students were disappointed because they could not appear for their board exams as it was postponed. Still the pressure of exams haunts them and even they cannot get relaxed. Children are in a worry about this and are curiously looking forward to this.

Even though they were in a vacation mood the situation changed within a short time. They all were made to sit back in their homes rather than going out. Surprisingly surveys have given a mesmerizing result that the children have taken up these lockdown days productively. Most of them think about what they have at home, what access to materials they have, and try to create lessons based on that to improve their skills and talents. Some of them have kept their gadgets aside and made time to spend with their parents and grandparents. Parents wanted to make a difference to their children and became inspired to dream and carry out their thoughts and to create productive outputs. Some children have come up with the motto "stay safe stay healthy". They themselves have taken initiative to clean their surroundings under the supervision of their parents.

Many channels, active social media groups, institutions have brought online competitions that encourage children to develop their talents themselves. But parents are worried about children sitting in front of the computer for so long a day. While talking about children, we need to consider two age groups, those under fifteen and others over fifteen. In kids, parents encourage their children's creativity by asking questions and setting challenges on games. Apps like ludo achieved a billion downloads during this period. We all know that Art has a tremendous influence in the state of mind that lets us relax a little more, places you in a state of concentration during this panic mindset. In reality, this helps us to think and tell, 'I did that and it looks fine.' As adults, if we do it ourselves, then we show others our healthy behaviors. Some of them participate in online learning like attending informational online classes, online instrumental classes etc. Through this they improve their knowledge and skills.

The lockdown due to COVID-19 crises has resulted in many schools and colleges transitioning to video conferencing. Many Edtech solution providers have come forward to lend a hand to students by offering unrestricted access to their platforms. Apps like BIju's App, Zoom helps school children and college students by providing free access for continuing their education virtually. The USISPF and Zoom works with the Central government, State government to make sure that the school students and college students are able to access Zoom app technologies for free and their studies virtually at this extremely challenging time.

The All India Council for Technical Education (AICTE) launched an online helpline service portal for all levels of students. Portal includes helplines for various problems such as food, mess, internet facility to online virtual classes, e -books etc. The best part of it is that this portal was developed by two student interns and came into effect on March 25. Council chairman Anil D Sahasrabudhe said that around 6500 colleges had extended support. 85% of students participated actively. Many students benefited from this portal too.

Some of my friends spend time at home by eating junk food and engage in social media without doing anything. While others spend time by planning what to eat and practice a nutritious, protein-rich diet with exercise. They consider it as the best time to enrich our mind and body with positive thoughts and health. Many practice yoga to make themselves calm and to attain a peaceful mind and flexible body.

Many have turned up to upgrade soft skills like communication, leadership, flexibility, self motivation, responsibility, problem solving etc. and also learn advanced skills like chatbot, coding, making mobile apps, website development, making gaming applications, ethical hacking, digital marketing etc. Some of them productively convert their skills for freelancing and even make money from it. Many looked forward to improving their language and communication skills too.

As Abdul Kalam quoted "Ignited minds of youth is the most powerful resources". Yes, youth have also taken up this issue seriously. When there was a call for corona warriors by the government officials to ward off fake news and to bring up awareness using trolls many were ready to take up initiative. There were also huge responses, when the State government called up youth for certain volunteer services. They were also ready to obey rules and were actively taking part in the mission of controlling the spread of this coronavirus as supporting pillars. As self-distancing was the only weapon to prevent this outbreak they ensured themselves from not going out and to remain back at their houses". The uniformed stay home and pray they are never infected with COVID-19, whereas the knowledgeable stay home and prepare the body for a possible future fight with the killer virus".

THE TRUE ANGELS

THE ROLE OF NURSES & HEALTH STAFF WHO ARE FIGHTING AGAINST COVID-19

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The deadly pandemic that spread out all over the world, 'the worldwide lock down, uncontrollable deaths, trucks of dead bodies, period of quarantine, destruction of economy, boarder closure frighten faces, utterly crying ... The series of massive tragedies worldwide.' COVID-19 has completely swept the peace away from all the nations, the people ran madly to find the saviour in this miserable situation, the true angels have been sent to earth to guide their fellow beings and to eliminate this deadly pandemic.

Doctors, nurses and health workers are on the frontline in the COVID-19 crisis. Thousands of people are grateful to the health workers for uplifting their life into hope. Health workers, mainly doctors and nurses give the promise to COVID-19 victims that they will be there to withstand any kind crisis. We cannot praise them in words. Can you imagine a world without health workers? they meet people from all walks of life. Each and every patient is important to them. They are the frontline of medicine, they work round the clock, tirelessly, serving COVID-19 victims while the professional health workers are also humans like everyone. They also feel helplessness, anxiety and fear but we must say that they are armed with the emotional stability to deal with different situations even if it is the worst situation ever. To tackle the tough situation of COVID-19 with nerves of steel and presence of mind. The Health workers who give their valuable service to the entire society do not know how long they need to stay restlessly in hospitals which in turn makes them the highest risk group of the COVID-19 infection. They work hard with their soul and brain as well as a smiling face hiding their emotion of fear of exposure to the infection, their wishes to see their loved ones etc, knowing that they are the high-risk group forgetting this deadly pandemic.

Most of the health workers are concerned about the potential equipment shortage worrying those shortages will affect their patients forgetting their shortage of personal protective equipment like gloves, gowns, masks, goggles which may even lead to their mortality. How we will we thank these angels in the frontline risking their own life for saving others not just for profession but for humanity. We all saw the painful pictures of Chinese nurses with blistered skin on their face because of their continuous use of N-95 masks. It was truly heart breaking, but these are the scars of battles that they carry with pride.

At a time where most of us are curled up in our beds, self-quarantining and social distancing ourselves, let's take a look into the frontline warriors who have taken drastic measures to treat patients and control COVID-19 outbreak from shaving their heads to wearing adult diapers. These are the selfless acts of kindness and humanity through which the Chinese nurses, doctors and other healthcare providers prepare themselves to stand at the frontline in the battle against COVID-19. So that they can conserve time and quickly fit into their medical caps and ensure that their hair does not tamper the seal. While some decided to chop their hair short, others went completely bald before puffing on their poorly crafted full body protective suits. Nurses wear adult diapers because they don't have time to use washrooms. Nurses and female health practitioners were also expected to take birth control pills to delay their periods since there is minimal or no supply of sanitary napkins and tampons. They were told to delay their periods instead of staining the suits. Sometimes, they have to examine and treat the patients under very uncomfortable circumstances. The goggles get misty and there is nothing they can do. We also saw the heart breaking and uncomfortable pictures that have shown us how the overworked & exhausted medical staff to falls asleep. After wearing the bulky outfit, they put their own health at risk as they go on to treat patients with optimism and soaring morale for hours a day at a stretch. Selfless nurses and doctors sacrifice everything to take care of their patients with limited resources and horrible working conditions. Many of the health workers were forcefully thrown out from their residence for working in hospitals.

In this war against the killer germs, we must remember our fallen warriors on the battle field. We should honour 34 years old Li Wen Liang, the Wuhan physician, who died from the disease after explaining the Chinese authorities by trying to get the word out about the growing outbreak. Hospitals themselves are amplification points for the virus spread as evidenced by thousands of confirmed cases of healthcare workers stricken with the disease including several deaths. Yes, many of the providers quickly made a transition into patients.

Health care workers are particularly vulnerable for a handful of reasons. First, the COVID-19 virus is highly contagious and medical staff members are exposed to more viral particles than the general public. Second, they are facing shortages of supplies as the tide of patients rises. Third, a combination of stress and long hours could make their immune system more vulnerable than normal. The face of a true hero isn't always as polished and pretty as

Hollywood would have us believe, but their valiant effort to save those affected by virus still manage to shine through.

Since the outbreak risking their lives, remember that practically neither a doctor nor a nurse working from home and rejecting a patient who may be symptomatic and may infect their life. The anxiety of knowing you might be at risk when you are doing your job can be very challenging for healthcare workers. It is physically and mentally draining. During disease outbreaks, healthcare workers put their own safety at risk to cure the sick. Leaving masks on shelves and following public health guidelines will help keep you well and out of the hospital but it also helps them work as safely as possible, and protect others as well. If doctors and nurses start getting sick in high numbers, it can harm the medical system as well, which was what happened in many countries especially America, Italy and China. We need to keep our healthcare workers healthy, and if they fall sick, that would collapse the entire health care system. We must be proud of our healthcare workers, who are working with all their heart in spite of being short on equipment, understaffing and lack of coordination on protocols between health system and the government of different countries.

Still in this critical situation wherein coveralls, boots and full respirator mask, our warriors dose out medicine provides food and help them pass time through conversations. All these help the team fighting in this battle, forgetting about their family members. Among these fallen warriors, some of the nurses and doctors who died not because of the infection but because of cardiac arrest or other ailments due to overwork and fatigue. The stories of these doctors and nurses tell us about clever improvisation and perseverance in a war against this mysterious virus. An article in the Wuhan newspaper praised a 28-year-old nurse who went back to the frontline work 10 days after a miscarriage calling her a warrior. Assisting individuals and families to deal with crisis situation as an essential and critically valuable services provided by the nurses.

A Large number of healthcare workers are affected with COVID-19 due to their unavailability of protective equipment for themselves that must be provided by the government or hospital authorities. These people include ladies in their third trimester. They sacrificed their basic needs including shelter, foods etc.

Actually, there are no words to praise these saviours and we have to convey our admiration and solidarity to all healthcare workers who faces such a difficult circumstance. We must honour and respect them for their selfless dedication. We must admire the work and courage of these soldiers on the frontline of both treating and preventing the Covid-19 outbreak. The government must ensure the safety of healthcare workers by providing adequate number of personal protective equipment. These people are really human Angels who works incredibly hard with both courage and compassion with empathy from their inner heart, healing the sick with their miraculous hands. These angels may forget the names of each victim but may never forget how these people make them feel. It should be agreed that these people are magicians with a special healing power. These wingless angels dispense comfort, love, care, and hope among their patients. The whole world remains speechless in front of the sacrifices of these saviours.

AN OVERVIEW OF COMMUNITY KITCHENS IN KERALA DURING COVID-19 LOCKDOWN PERIOD

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The corona virus outbreak came to light on December 2019 when China informed the World Health Organization (WHO) of a cluster of cases of pneumonia of an unknown cause in Wuhan City in Hubei Province. Subsequently the disease spread to more Provinces in China, and to the rest of the world. The WHO has now declared it a pandemic. The virus has been named as SARS-CoV-2 (Severe Acute Respiratory Syndrome Corona Virus 2) and the disease is now called 'COVID-19'. The virus is primarily spread between people during close contact, often via small droplets produced by coughing, sneezing, or talking. While these droplets are produced when breathing out, they usually fall to the ground or onto surfaces rather than being infectious over long distances. People may also become infected by touching a contaminated surface and then touching their eyes, nose, or mouth. The virus can survive on surfaces up to 72 hours. It is most contagious during the first 3 days after the onset of symptoms, although spread may be possible before symptoms appear and in later stages of the disease. Common symptoms include fever, cough and shortness of breath. Complications may include pneumonia and acute respiratory distress syndrome. The time from exposure to onset of symptoms is typically around five days, but may range from two to fourteen days. There is no known vaccine or specific antiviral treatment. Primary treatment is symptomatic and supportive therapy. People of all ages can be infected by the virus. Older people and people with pre-existing medical conditions such as asthma, diabetes, heart disease, etc appear to be more vulnerable to becoming severely ill with the virus. WHO advises people of all ages to take steps to protect themselves from the virus, by following good hand hygiene and good respiratory hygiene.

As on 20th April 2020, the total confirmed cases around the world now stands at 24,06,745, with a death of 1,65,257. Reportedly, 6,25,001 have been recovered.

Introduction:

The Kerala government called for a complete Lockdown in the state on 23rd March 2020 following 11 out of 14 districts had reported Covid cases. The state announced Lockdown up to 31st March. A day later, the Central government announced a '21 days National Lockdown' up to 14th of April. And on 14th April, the Lockdown has been further extended to Mat 3rd.

The complete Lockdown of the nation began to create severe crisis in the livelihood of the vulnerable section like the day labourers and migrant workers who lost their jobs due to lockdown, old aged community, jobless, diseased etc. The early signals of poverty started to flourish all over the nation. As the people are advised to stay at home or at the place where their current shelter is located, it created many difficulties for them to access their daily needs, most importantly the food materials. And as an urgent solution to this, the Chief Minister of Kerala Mr. 'Pinarayi Vijayan' announced on 25th March 2020 that 'Community Kitchens' will be set up across all the 14 districts in the state to provide food for the needy. The CM declared that all Panchayaths, Municipalities and Corporations have to start atleast one Community kitchen in their provinces.

Community Kitchen

Community Kitchen is an initiative of the Kerala Government started during the National Lock-down period because of the Covid-19 pandemic. Kudumbashree units in convergence with Local Self Government (LSG) Bodies have started Community Kitchens in all local bodies for this. On 26th March, a day after the announcement to open Community Kitchen by the Government, 43 units were opened on various parts of the state. 4 days later the number of units was increased to 1304. On 4th April, 215 Kudumbashree Hotels were also set up. As of 18th April, the 1034 LSGs (out of which 941 are Panchayats) have 1217 Community Kitchens and 320 Kudumbashree Hotels across the 14 districts in the state.

Aim & Purpose

The aim of this initiative is to provide meals for those who are in need for food during the Lock-down. The needy people include the poor, handicapped, old-aged, migrants, quarantined, day labourers etc. The kitchen will make and deliver the meals to door-step of the needy with the help of volunteers. This move of the State Government will ensure that no one will sleep hungry during this pandemic.

Functioning

The efficient superintendence of Community Kitchens in LSGs is done by a Monitoring Committee. The committee constitutes Local Self Government Body Head, Standing Committee Chairperson, Head of Kudumbashree units, Member Secretary, Ward Member, C.D.S Chairperson, Health Inspector, Volunteer Representative, any other person as specified by the LSG, as members. Functioning of each unit is done with the mutual support of Kudumbashree units and LSG Bodies. In some units, the functioning is done by one or more Micro Enterprises of Kudumbashrees. The canteens, catering facilities, auditoriums, hostels which fall under the LSG Body are utilized for the functioning of kitchens. The meals are made by the members of Kudumbashree units themselves, or by cooks appointed by LSGs, or by both. The kitchens are made in such a manner that one unit for each 10 wards in Municipalities, and one or more units in each Panchayats according to the necessity. The units are of 2 types; one made for a larger group of needy which cooks 500 - 1000 meals daily, and the other for smaller group which cooks 200 - 300 meals daily.

A Rapid Response Team (RRT) functions in every LSG for making the list of people who need food from the Community Kitchens. The RRT ensure that no one in the locality is short of food. They also have to provide a travel pass to the volunteers who make the home delivery of food to the needy. Contact numbers (minimum 2) has to be published in notice boards, online media, posters, etc for the needy people to contact the kitchens for food.

It has to be noted that all the units work according to the guidelines and stipulation of the Health Department. Masks, Hand gloves and Sanitizers are used by each member who is associated with the units. Social Distancing is also practiced during the functioning.

In many places, Community Kitchens are also set up by organizations other than Kudumbashree units and Local Self Government Bodies. This refers to the units started by various Public Sector Undertakings, Co Operative Institutions, Voluntary Organizations, Other organizations, etc. But all these units function under the supervision of Government.

Source of Fund and Food materials

Rs.23.64 crore is utilized from the Plan Fund (current Financial Year) of Kudumbashree against the preliminary expenses to start up the units, as per the order of the Ministry of Finance. Apart from that, the State Government has advised the Kudumbashree District

Mission Coordinators to grant a maximum of Rs.50000 for the effective management of the kitchens, from the allocated fund for operations.

The Local Self Government Bodies are advised to find the additional fund required via sponsorships. And when the sponsorships also turn out to be insufficient, the LSG can make use of its Own Fund. They can also utilize the Development Funds with the approval of Panchayat / Municipal Directors with prior notice.

The 'Establishment Permit' from Civil Supplies Department to start up Community Kitchens is obtained under the supervision of Kudumbashree District Mission Coordinator and District Supply Officer. Necessary rice to each kitchen for daily cooking is obtained from the nearest Ration depot using the permit at the rate of Rs.10.90 / Kg. The essential groceries and vegetables are procured from Supply Cos, Horticorps, Women Micro Enterprise Units of Kudumbashrees, Local farmers etc. and necessary measures are adopted to ensure its quality.

Delivery

Counter points have been set up in each Community Kitchens for easy collection of meals. Volunteers can be appointed by the LSGs for making the food delivered to the needy. 2 - 3 volunteers are appointed for distributing each 150 meals and one extra volunteer for each additional 100 meals. The volunteers are arranged in shifts as per the needs. A charge of Rs.5 is advised to be collected for home deliveries. But later this charge has been waived.

Target Groups

- Poor families (Identified under 'Agathi Rahitha Keralam / ASRAYA Programme)
- Beggars (Identified as homeless by LSGs and currently sheltered in camps)
- Migrant workers (Identified by LSGs)
- Diseased and Handicapped (Listed by the LSGs in Ward basis)
- Scheduled Tribes (Listed according to the tribal area)
- Old-aged people who are financially backward and not able to cook by themselves (Listed by LSGs in Ward basis)
- Orphanages (Listed by the LSGs)
- Daily labourers who lost their jobs due to Lock-down
- All other needy who haven't availed the free food materials from Civil Supplies Department of Kerala...



Graph showing the number of Individuals served daily

Graph showing the number of Community Kitchens and Kudumbashree Hotels



Date	30-March	31-March	01-April	02-April	03-April
Total no.of CKs	1304	1316	1325	1323	1323
Kudumbashree + LSGIs	1072	1078	1096	1103	1100
LSGIs alone	173	179	177	175	174
PSUs	2	1	1	1	1
Co-Operative Institutions	6	4	4	3	3
Voluntary Organizations	24	24	17	12	15
Others	27	28	30	29	30

Agency-wise Details of Community Kitchens

On 30th March the total number of Community Kitchens in Kerala was 1304. Out of this, 1072 of them were started by Kudumbashree units & LSGIs and 173 of them by LSGIs alone. 2 of them were by Public Sector Undertakings, 6 of them by Co-Operative Institutions, 24 of them by Voluntary Organizations. And the rest 27 kitchens are started by other organizations and agencies.

As on 3rd April, the total number of Community Kitchens in Kerala was increased to 1323. Out of this, 1100 of them were started by Kudumbashree units & LSGIs and 174 of them by LSGIs alone. 1 of them was by Public Sector Undertakings, 3 of them by Co-Operative Institutions, 15 of them by Voluntary Organizations. And the rest 30 kitchens are started by other organizations and agencies.

No. of	Community	Total	Free	Home
Panchayats	Kitchens	Meals	Meals	Delivery
73	79	440841	422773	424430
68	81	254261	226365	233126
53	55	149277	117499	114389
72	79	271403	213525	209081
71	71	197538	181016	175694
52	53	82774	73296	67188
82	94	329171	300765	272381
86	86	239866	213810	186027
88	93	188067	167645	159452
94	96	387092	379438	322352
70	75	167599	142680	151387
23	25	33648	25717	32918
71	72	138074	119928	115093
38	43	176764	169226	163259
941	1002	3056375	2753683	2626777
	Panchayats 73 68 53 72 71 52 82 86 94 70 23 71 38	Panchayats Kitchens 73 79 68 81 53 55 72 79 71 71 52 53 82 94 86 86 88 93 94 96 70 75 23 25 71 72 38 43	PanchayatsKitchensMeals737944084168812542615355149277727927140371711975385253827748294329171868623986688931880679496387092707516759923253364871721380743843176764	PanchayatsKitchensMealsMeals7379440841422773688125426122636553551492771174997279271403213525717119753818101652538277473296829432917130076586862398662138108893188067167645949638709237943870751675991426802325336482571771721380741199283843176764169226

Table showing Total Meal Distributed in Panchayats

Data as on

19.04.2020

The table show that nearly 30,56,375 meals have been distributed across the 14 districts in Kerala through the 1002 Community Kitchens in 941 Panchayats. 27,53,683 of the meals are distributed freely and 26,26,777 of them are home delivered. Highest number of meals (440841) is distributed in Thiruvananthapuram district and the lowest (33648) in Wayanadu district. The highest number of kitchens (96) is located in Malappuram district.

District	No.of	Community	Total	Free	Home
District	LSGIs	Kitchens	Meals	Meals	Delivery
Thiruvananthapuram	5	30	465512	457079	462230
Kollam	5	16	87983	74762	64752
Pathanamthitta	4	7	20401	11200	13306
Alappuzha	6	16	80397	60162	63621
Kottayam	6	9	58528	54871	30088
Idukki	2	2	13432	10790	4760
Ernakulam	14	28	338006	325383	251969
Thrissur	8	16	226961	193478	67223
Palakkad	7	14	117431	81040	79556
Malappuram	12	15	191838	182611	148335
Kozhikode	8	32	228856	216282	211268
Wayanadu	3	3	23960	17373	11664
Kannur	10	17	86482	72437	64385
Kasargode	3	10	42680	40984	33655
	93	215	1982467	1798452	1506812

Table showing Total Meal Distributed in Panchayats

Data as on 19.04.2020

The table show that nearly 19,82,467 meals have been distributed across the 14 districts in Kerala through the 215 Community Kitchens in 93 Local Self Government Bodies (Municipalities & Corporations). 17,98,452 of the meals are distributed freely and 15,06,812 of them are home delivered. Highest number of meals (4,65,512) is distributed in Thiruvananthapuram district and the lowest (13,432) in Idukki district. The highest number of kitchens (30) is located in Thiruvananthapuram district.

Findings and Conclusion

Over 5 million meals have been distributed through the Community Kitchens across the 14 districts in Kerala. 1200+ kitchens work on various Local Self-Governing Bodies. The units work with organizing by Kudumbashrees and LSG Bodies. Apart from these bodies, other organizations also have started Community Kitchens for providing food to the needy.

The study finds that Community Kitchens play a pivotal role in eradicating poverty during the Lock-down period resulted from the Covid-19 pandemic. This initiative ensures that no one in Kerala sleeps with hunger during a 'stay at home' situation. The state has not reported any hunger or poverty deaths during this period which show the best implementation of the scheme. Large amount of applause are delivered from various parts of the world to the State Government, Local Self Government Bodies and Kudumbashree for initiating and managing them.

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KERALA'S STRATEGIC RESISTENCE MODEL TO THE WORLD

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Corona Virus Disease known as COVID-19 (previously known as "2019 novel corona virus"). The name of virus is announced by World Health Organization (WHO) in 11th February 2020. The coronavirus outbreaks was originated from Wuhan, Hubei province, China in late December 2019¹. The virus spread all over the world from Wuhan within days through people with COVID-19 positive through their small droplets from nose or mouth. It spread like a wild fire from people to people and from one country to another rapidly. The virus spread to Thailand, Japan, U.S, South Korea, India, Spain, Italy, France, Germany, Iran, Netherland, Switzerland, United Kingdom, Singapore etc. The virus hit so many people very hardest around the world. Several countries made an announcement of lockdown to avoid the spreading of the virus. So many cases were reported daily in the world almost 184 countries and above 1.5 Lakh deaths. Due to the immense impact of the virus in worldwide, the World Health Organization (WHO) declared COVID-19 as Pandemic in 11 March 2020.

In India, the first case of COVID-19 positive was identified in the God's own country, Kerala in Thrissur District, on 30th January 2020, who was a student who had returned for a vacation from Wuhan University, China. On February 2nd & 3rd two other positive COVID-19 cases were also reported in Kerala, Alappuzha and Kasargod districts respectively². Through this Kerala state declared COVID-19 as 'state disaster'³. From March 3rd onwards several cases reported allover India. In order to change panic among people, the government of India executed a mass movement against COVID-19. India government take all necessary steps and prepared well to face the challenges and threats of growing COVID-19 pandemic. Both empower citizen with right information and taking precautions as per the advisories being issued by Ministry of Health & Family Welfare were the most important factors preventing the spread of virus⁴. The Government of India advised to practice home quarantine and self-home isolation to those people who have contact with coronavirus patient and returned from foreign visit for 14 days⁵. Due to the crucial situation, Prime Minister Narendra Modi announced lockdown in India, in which people are not allowed to enter and leave the country. Lockdown announced with detailed explanation of what are exempted and what are not⁶. The government introduce a new concept of social distancing to Indians and encourage all to participate in it, to ensure not only their safety but also others. It helps to slowing down or preventing the spread of virus. All the state in India were prepared well to defend the virus by put forwarding the idea of "social distancing and mental unity"⁷. According to the recently released data showed that India witnessed a best recovery rate among other countries, Out of which the most noticeable moment acknowledged in the state of Kerala compared to other state. The state achieved best recovery rate, less COVID-19 confirmed rate and very less death rate compared to other state. So Kerala is considered as the flag bearer of India's fight against COVID-19. Early identification system, contact tracing, longer quarantine and specialized Covid care wards are the reason behind state's recovery rate. The government of Kerala and health department made an excellent and admirable performance in the light of valuable experience derived from the lessons of Nipah virus outbreak. The lessons also helps to understand how to be alert and how to defend a virus without any vaccines. Because it helps to gain sufficient confidence to handle future epidemics from unfamiliar pathogens and preplan necessary strategies to be followed⁹.

The success story of Kerala begins from the withdrawal of 'state calamity' status within one week from the date of issue¹⁰. It is happen through the pre-determined strategy adopted by the government. All activities of government leaded by Chief Minister Pinarayi Vijayan and the Health Minister K.K Shailaja. They stand frontline in India's fight against coronavirus. The Health Minister K.K Shailaja provide proper awareness as well as advices to all people in Kerala to change the misconception among them. The sufficient experience derived from Nipah virus outbreaks also helps to handle the situation easily without any unambiguity and provide sufficient guidelines to all based on it¹¹. Because the two situation where the same, both are no vaccine virus. The government of Kerala played a perfect role to handle the situation by advising everyone "caution is needed, not fear". Chief Minister Pinarayi Vijayan announced that the interest of state towards the society by declaring "the government is not just with you, but government is in front" to guide, support and resist the virus. All government and nongovernment departments worked together to setting up and carry out the predetermined health strategy including ambulance facility, treatment units, isolation wards, contact tracking of infected person, proper testing process, follow-up the details in morning and evening during incubation, contact tracking and follow up of COVID-19 positive patients. The foremost guidelines issued by crisis management center of the state government to finalize the rapid test kit at initial stage was very useful to handle the situation properly. In order to avail proper treatment to all patients, 300 doctors and 400 health inspectors were appointed within 24 hours. The government setup two COVID-19 hospital at each district and sufficient number of labs

for virus detection. An exclusive COVID-19 hospital were setup within four days at Kasargod medical college with modern equipment and it was one of the highest achievement of the state government to convert a normal hospital facility to Corona care facility hospital within days.

Kerala Health Department take certain proactive measures by ensuring special medical attention to those people who are in quarantine and those who are unwilling to take medical attention having symptoms. The government issue strict instructions to hospital staffs, health workers, other government and non-government officers including public by revealing up-todate information about the current situation of the state in the case of vaccine-less virus. It helps to prevent the spreading of virus. In order to monitor and avail necessary services to ordinary people from local body level, government ensure the help of health workers (ASHA WORKERS). The performance of health workers continuously monitored by the government and provide adequate instructions as well as guidelines to avoid negligible mistakes from them. Their role is huge in the case of availability of mask or cloth for protection, stop further infection and spreading of virus. When the availability of mask is decreased, masks were built in jails. All this was a good precaution from the part of government¹². The idea of community kitchen is promoted by the people. Senior IAS officers are appointed to oversee their efforts like working of community kitchen, supply of food kits etc. Around 1,400 community kitchens worked all over the Kerala to ensure the food to those who need it¹³. Break the chain campaign was introduced to prevent coronavirus, by promote the habit of hand washing. The movement of government also appreciable and the idea gained fame through social media. But the social media wing of police and health department are very vigilant to stop circulation of false and unscientific information like fake news through social media which mislead people. The departments conduct a counter campaign against fake news using scientific data, which helps to ensure information hygiene among public. The problematic testing strategy to narrow down Covid-19 testing process is also mile stone in the success of the state under the guidance of Kerala Health Ministry and it was found counterproductive¹⁴. It is based on current risk assessment and the testing is limited to only those people with travel history to high-risk Covid-19 affected countries or with close contacts to laboratory confirmed Covid-19 cases and with having symptoms of disease¹⁵. Even though Kerala state sent highest number of sample for Covid-19 diagnostic tests in India to confirm patients affected by the virus¹⁶. Wisk (Walk-In Sample Kiosk) model of sample collection firstly introduced in Kerala now it is adopted in India. Kiosk setup temporarily and sample taken within 2 minutes. It helps to collect large

number of samples in a cost-effective manner compared to PPE kit. The Kiosk sanitized continuously to ensure the safety of both who give the sample and who collect it¹⁷.

The activities of the state government is very appreciable. The most noticeable one is that, Kerala is the first state announced economic relief package before India government does. The package contain advanced welfare pension, health package, free ration and to provide job under employment guarantee program. The government supply ration to all without any discrimination like APL and BPL. The government was ensured to avail the package to whole individuals as much as earliest¹⁸. These activities helps to mitigate the effect of COVID-19 by ensuring that all people will get sufficient relief both mentally as well as economically and no one will not suffer from hunger including migrant workers. In each movement of government, they consider the emotions and interest of residents, migrant workers and foreigners who are being Kerala during lockdown. The government ensured that they never forget migrant workers in this situation and Kerala should consider migrant laborers as "guest workers"¹⁹. It was a massive moment witnessed by the world. In order to ensure their health, safety and protection, they setting up 5,500 shelter camps and provide cooked meals to those in need²⁰. Around 15,541 disaster camps were setup across the state. In each operations of the state they consider foreigners and it was proved through one of the success story from Kerala, like a British citizen recovered from COVID-19 from Ernakulum Medical College Kerala.

Kerala is the only state explored the strength of squad during COVID-19 crisis. The activities of Kerala Police department is unforgettable²¹. The force helps to ensure complete lockdown and to avoid social gatherings. For the purpose they uses drone cameras to capture the video from great distance and posted the same in twitter²². The videos include lot of funny videos like people running away like "tracer bullet". Their elaborative arrangements also helps to ensure food, medicine, healthcare facilities etc. Kerala Fire and Rescue Department from 124 fire stations disinfected 8,800 public places across the state especially bus stand, railway station, school, Public Park, waiting shelters, Food Corporation of India godowns etc. Neighboring states try to adopt the government model to enlisting the support for the fire fighters for the task. The activities of both departments helps to prevent secondary spreading of virus. Kerala IT Mission tried to develop a software to regulate and restrict the entry during lockdown through the introduction of customized digital pass consisting health declaration which help the government to know the actual health of passengers but the system not yet finalized. These evidence shows that Kerala fighting against the deadly virus disease so far it has been successful²³. Role of health professionals and health workers in COVID-19 resistance

is inevitable. Without them Kerala can't attain this position in the world. They work sleeplessly to ensure the current situation would not be worse. Their effortless work helps to ensure aggressive testing and contact tracing of doubtful people who were infected by COVID-19²⁴. It was the most important steps taken by the government. Recovery of 27 patients in a single day and total number of discharge within one month around 198 was also greatest achievement of the health professionals for their tireless effort²⁵. Total 364 COVID-19 cases reported in Kerala but presently (14th April 2020) only 166 patients in different hospital for treatment²⁶. Considerable drop in the case of both COVID-19 patients and people under observation, highest recovery rate (52.24%) including the recovery of senior citizen with the age of 88 &93 make Kerala first position in India. In the case of death rate Kerala in the second position²⁷. Tele medical services initiated by the government is very appreciable one. It helps to connect doctors at any time when the people needed their help through internet. The government try to avail the services across India to expat. Kerala is the only one state to get approval from ICMR to commence plasma treatment to treat critically ill COVID-19 patients. Epidemic Disaster Act firstly introduced in Kerala government to take special measures and frame regulations to tackle an epidemic disease were the lauded achievement of the health departments. Kerala's health workers, health department and health care culture is now being discussed all over the world. Over the past years Kerala try to accelerate health care system by making a strong healthcare foundation and transforming key health care units. Kerala's model of securitization in both present as well as future events where unforeseen and able to deal with variety of health hazards. Because, Kerala's health infrastructure based on health security as national security. Focused more on health rather than wealth²⁸. Public health of Kerala lauded by other ministries²⁹. As a small state like Kerala handle the situation well rather than other state having high facilities and financial capabilities. Because the government not only focused on the protection of people but also try to ensure their food, shelter etc. During lockdown, the government ensure supply of food to those kids who are studying 'Anganvady' and the government enhance internet connectivity due to increased usage of internet, both of the achievements were applauded by the Supreme Court. So many states and other countries also focused to Kerala's sustainability in preventing the vaccine less virus. It is the result of harmony of individuals, coordination of ideas and continuous effort to mitigate the spreading of virus.

The major pillars in Kerala model are;

Lessons from Nipah virus outbreaks helps to make a better strategy for the resistance of coronavirus and preplan all the necessary steps to be followed.

- In the resistance against coronavirus started from following the guidelines issued by crisis management center to finalize the rapid test kit at initial stage was very useful to handle the situation well.
- The government convert Kasargod medical college to COVID-19 hospital with most modern equipment, 300 doctors and 400 health inspectors were appointed immediately within 24 hours, setup two hospital in each districts and sufficient number of labs for virus detection was the result of effortless performance of the government.
- Kerala Health Department take certain proactive measures for people who are in quarantine and those who are unwilling to take medical attention having symptoms. It helps to prevent the spreading of virus.
- Health workers (ASHA Workers) were appointed to monitor public from local body level and to ensure mask or cloth for protection. It helps to stop further infection and spreading of virus.
- In order to compensate the deficiency in the availability of mask, mask were built in jails.
- Community kitchen were setup in allover Kerala to ensure the availability of food to those who need it. IAS officers appointed to oversee their activities.
- Break the chain campaign introduced by the government helps to enhance the habit of hand washing. The idea get fame through social media.
- In order to ensure information hygiene among people, a counter campaign executed by police and health department to stop circulation of false, unscientific information and fake news.
- Kerala Health Ministry narrow down COVID-19 testing process and it found to be counterproductive.
- Kerala is in the first position by sending highest number of samples for COVID-19 diagnostic test in India and it helps to identify the infected persons.
- WISK model firstly introduced in Kerala and now it is adopted in India. Which is the most financially feasible and less time consuming process of sample collection from people.
- Kerala is the first state to announce economic relief package and provide ration without any discrimination like APL and BPL.
- In order to ensure the protection of "guest workers", the government setup 5,500 shelter camps and 15,541 disaster camps allover Kerala.

- The government also try to protect the interest of foreigners during lockdown. It is witnessed through one of the success story like a British citizen recovered from COVID-19 from Ernakulam Medical College.
- The state use the strength of squad. Kerala police helps to ensure complete lockdown, avoid social gathering and proper availability of food, medicines, healthcare facilities etc. Kerala Fire and Rescue Department helps to disinfect public places. The efforts of both departments helps to resist secondary spreading of virus. Neighboring states try to adopt the government model in the virus resistance activity.
- Kerala IT mission tried to develop a software. The customized digital pass containing health declaration helps the government to know the actual health of passengers.
- Efforts of health professionals and health workers are inevitable. They helps in aggressive testing and contact tracking of people, who were infected by the virus. 27 patients recovered in a day, total number of discharges 198 out of 364 (only 166 patients are in the hospital till 14th April 2020) also as a result of their continuous effort.
- Tele medical services introduced in the state to ensure the service of doctors to people at any time through internet. The government try to expand the services beyond India to expat.
- Drop in the rate of COVID-19 patients and people under observation are very noticeable result of Kerala. The reason behind state's recovery rate is because of early identification system, contact tracing, longer quarantine and specialized COVID care wards etc.
- Kerala state is in first position in the case of recovery rate (52.24%) including the recovery of senior citizen and second position in the case of death rate in India.
- Kerala is the only one state to get approval from ICMR to commence plasma treatment to treat critically ill COVID-19 patients.
- Epidemic Disaster Act firstly introduced in Kerala to take special measures and frame regulations to tackle an epidemic disease were the lauded achievement of the health departments
- Supply of food to kids who are studied in 'Anganvady' during lockdown and enhance internet connectivity due to increase the usage were appreciated by the Supreme Court.

Through the above points we can simply identify the efforts taken by the government to reach the current position. It can be clear from the words of Health Minister K.K Shailaja "We are ensuring dedicated and targeted teamwork through broader unity. The commitment of our staff is exemplary. We are also ensuring the cooperation of political parties including those in

the opposition, public health activists, leading healthcare institutions, researchers, scientists, and social organizations. After all, Kerala has a rich legacy of making major gains in the health sector through effective coordination and public participation". In her words, it is clear that the role of government, all other party members as well as public in the fight against coronavirus and importance of proper coordination. Chief Minister make everyday reviews and press conference with Health Minister, Revenue Minister along with Chief Secretary to inform the situation directly to public. The opposition leader and all other party members joined the activities of government by pointing their achievements and drawbacks. These activities of everyone together helps to coordinate people in Kerala and make them united together in the fight against coronavirus. This is where Kerala is known for loving and respecting others³⁰. It is because of preparedness, willingness and dedication to defend the virus. The noticeable achievements of a small state lauded by other countries because the state working with limited technology and innovations compared to other states and countries. Kerala had sufficient power to face other situations because it also faces other crucial moments like flood, Nipah out breaks etc. Kerala will not get tired, because the title itself says it's God's own country. The place with so many good people, so will sustain in any situation.

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COVID-19: TEACHING THE BEINGS THE SIGNIFICANCE OF FAMILY

"At time of test, family is best" – Burmese Proverb.

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COVID 19 the infectious disease caused by the corona virus has not yet been secured by any vaccines. So, the pandemic COVID 19 is moving forward making the mankind fear every moment they live. Man, the social animal has made himself shut in his small den to recognise the value of family and its bond. Family in a layman's language means a specific group of people that can be made up of partners, children, parents, aunts, uncles, cousins and grandparents. The beginning and the end of every human is in his family. These are the two periods of life cycle where you need the help of your family to survive. But the corona virus has made its path to make humans stay with their families in the busiest period of their life cycle as well.

These days the families have got plenty of time to cook their favourite dishes all together. Work in kitchen was the sole duty of the women in most of the patriarchal societies. But the pandemic has brought all the family members together in kitchen sharing the generationally handed over recipes and in innovating new ones. The disease has taken its own effort to make us understand that our families are important and during such emergencies we need to sit closed in our little homes enjoying the warmth and love of our loved ones.

The children had been found this a great opportunity to play their favourite games with the elders in the family and also to leave the smart phones and tablets aside to make them feel together. This is a form of socialization the kids receive to strengthen their physical as well as mental attributes. This in fact creates a positive externality to the society.

This period is seen with a high demand for laptops and systems by the IT companies to make their employees work from home so that they earn the same income as before even in this emergency situation. But we should also note that all the people cannot work from home. So these people have to live within the available balance in hand. They actually learned to survive in such a situation. We humans always has got a mentality that, because of our thinking ability and all we are supreme and the nature is depended on us. But the nature takes its turn to make us understand that we are depended on nature. So it is a time to show our love to nature and protect it with the understanding that nature and humans has to co- exist. The authorities have asked us for social distancing only from humans to humans. But there is no need of social distancing from humans to nature. We can consider this quarantine life as an opportunity to be part of nature and enjoy its peace and happiness.

As the Indian Prime Minister Narendra Modi wanted us to use lockdown period to connect with our self, family and passion, we can devote ourselves to find the inner abilities and personalities within our self to make us physically and mentally stable.

In my view this quarantine time was a better used time for us to connect with one's own culture; understand the importance of family in helping us cope up with this zoo kind of situation and also to share the responsibilities of being a family equally. Also we learnt the better usage of the social media platforms by regularly contacting our close friends and distant relatives so that everyone feel happy and peaceful. We also began to hear the earlier stories of emergency situations, the time of cholera, time of famines, time of independence etc from the elderly members, which is in fact an add up for our historical literature. One another fact is that we made friends with our neighbours who were just strangers in this era. Along with all this we can be a little more precautious too by limiting the time of watching news, because over hearing of the news can always create a fear factor among the kids and that can lead to many psychological issues.

It is now the right time to remember the Burmese proverb that, 'at time of test, family is the best'.

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THE ACTIVITIES OF POLICE DURING COVID TIMES.

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Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered novel Coronavirus, which is now declared as a pandemic by World Health Organization (WHO). It established it's dominance almost all parts of the world. The disease causes respiratory illness with symptoms such as cough, fever and in more severe cases, difficulty breathing. The death rates and number of affected are increasing day by day. It was reported 1st at Wuhan, China, later spread around the world. The only way to get rid of it is by washing our hands using soap and sanitizers, since it spread through contact with an infected person.

The government of most countries called for lock down including India. People are not allowed to enter in public except for emergencies. To ensure lock down the police force in India are using both good and bad means. In some states in India, police spread awareness by wearing spiky corona virus helmets and batons. They want people to realize the seriousness of this deathly pandemic and thus using humor to discourage drivers from venturing out. The police never wish to threat people in a painful manner, but the negligent attitude of people towards lock down made them to take stringent actions. The Delhi police beat vegetable traders at a market that remained open after shut down was ordered. Police also instructed people to walk to nearest grocery shops and reduce vehicle use. In some places police confiscated vehicles of those who violated lock down. All commuters were preliminary found wandering in the city without valid reason. The police force are also ready to supply necessary goods to the needy. They handed gloves, masks in slum areas and distributed food to migrant workers. Due to lock down many migrant workers remain in their work place and nearby areas. Police fired tear gas to disperse a stone pelting crowd of migrant workers defying a three week lock down against the coronavirus.

All these negligent actions of people compelled police to use force against lock down offenders. They beat the offenders and punished, by compelling them to do squats, leapfrogs etc. In some places they have questions to the offenders to answer, which is related to COVID-19. Videos related to police beating citizens with batons or forcing them to do exercise as punishment for breaking the lock down are viral on social media. It created a negativity in the mind of people about police. In some places offenders were punished, making them to wear masks depicting coronavirus and pluck cards that read "Don't come out, don't go near to corona". Police officers also marched at affected areas for ensuring people aren't violating the rules. Police officers wearing red and green coronavirus helmets, dance regularly around miscreant road users after pulling them over, while their colleagues blow horns and bang gongs to simulate a virus attack. Along with blunted version of spike helmet, they are also wearing skeleton outfit and creepy mask to spread awareness among

people. On 1st April, police also instructed, not to fool others by sending fake news related to the pandemic and warned that violators will be punished under epidemic act. Police admit that, it has been hard work to keep citizens in their homes, but some sorts of arm twisting was needed to enforce government orders. At one moment police are dancing in the street in comical coronavirus helmets, the next they're seen beating people for defying a nationwide lock down. Indian police have played "good and bad cop" to stop the spread of coronavirus.

EFFECT OF CORONAVIRUS ON SPORTS AND GAMES

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Sports in an activity involving physical exertion and skill in which an individual or team competes against another or others for entertainment. It helps us to reinforce our mental and physical strength, and boosts our self-esteem moreover it teaches us the values in life such as teamwork, courage, discipline, professionalism, respect of self and others, passion etc. In addition to physical games, sports also include mind games that are common among different generation. Sports also tend to develop social skills as people start interacting with their teammates, which can be advantageous in the professional sector as well.

Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. In humans, coronavirus cause respiratory tract infections that can range from mild to lethal. Mild illness includes some cases of common cold, while lethal varieties can cause SARS, MERS, and COVID-19. This was first characterised in the 1960s. The 2019-20 coronavirus pandemic was identified in Wuhan, China on December 2019 afterwards it spread over sporadic countries and is now causing havoc all over the world.

We have never experienced so much fear and fret in our life as we feel now about the COVID-19 pandemic. When a pandemic ravages mankind it devours everyone infants and the old, men and women, rich and impecunious people. It swallows everything in its path which would lead to the precarious stage of our world. So, in order to thwart this arduous situation, we all need to follow some rules and regulations in order to find a panacea for this havoc. The golden point in this ubiquitous time is to avoid crowd and public meetings, and this is not a matter to be faced with laxity. So, all we need to do is to abide with the rules and regulations with alacrity. One might elicit a question that what has all this got to do with sports, and my answer is vociferous that it has 'everything' to do with sports because the basic priority of sports is to build relationships and succour and avoid dissonance among people. A sports persons in our world to halt the citizens in building a bulwark against this baleful pandemic and to abort it.

IMPACT MADE ON MAJOR SPORTS EVENTS

OLYMPICS: As I told a pandemic ravages mankind it devours everyone, and sports industry is not an exception to this. All the sports events and tournaments has been procrastinated by the respective organisations showing prudent parochialism, but the most important procrastinated event of all is the Olympic games which was to be held on 2020 in Tokyo, Japan from July 24 to August 9. This has been procrastinated to 23 July 2021 till 8 August after growing anger from athletes and groups. Canada was the first nation to officially pull out then Australia and afterwards the postponement became inevitable. The athletes claimed that restrictions have been imposed because of COVID-19 trashed competition schedules and often made training impossible and even Canadian Olympic Committee stated that "This is not solely about athletes' health. It is about public health". Postponing the Olympic games is not like moving a football game to next Saturday International Olympic Committee president Thomas Bach said in Germany, yet the Tokyo Olympics appears to be creeped towards expensive postponement

Here are some off the challenges in postponing the Olympic games

- 1. Competition scheduling
- 2. Venues
- 3. Athletes village
- 4. Hotels

IPL & T20 WORLD CUP: The next sector is the IPL and T20 world cup which has a very little chance being held any time soon. It is not the end of the world if IPL is postponed or if the Olympic games are not held on schedule. Such things tell us simultaneously about both the significance and the triviality of sport. The broadcasters have already sold 90% of advertising stock for this season and that will have to be recalled. Sponsors central and local will look to grab other available Sponsorship slots in parallel sectors such as mainstream entertainment on television and internet.

FOOTBALL: The next procrastinated game is football. The first disruption of an English Premier League match between Arsenal and Man city being postponed. Arsenal recently played Olympiakos F.C, yet since that match, it has been revealed the Olympiakos owner has been diagnosed with the virus. Arsenal players are believed to have interacted with the owner during the Europa League tie which eventually lead to abort the league and

procrastinate it. The Merengue have followed the example of the likes of Atletico and Barcelona in setting wage reductions during the COVID-19 pandemic. Real Madrid's first team will take pay cuts of between 10 and 20 per cent to compensate for club's loss of income during the coronavirus pandemic. Madrid's Liga rivals Atletico and Barcelona had previously announced their own cuts, with first team stars agreeing to a 70% drop in earning in order to avoid lay-offs and reductions for non-playing staff. The FIFA U-17 Women's World cup 2020, which was to be in India in November has been also procrastinated the decision was taken by the FIFA Confederations working group which was recently established by the Bureau of the FIFA Council to address the consequence of the COVID-19 pandemic.

FORMULA 1: The first Formula One grand prix of the year in Australia is also still due to go ahead. This is despite the announcement that a McLaren team member has had to self-isolate due to being infected with the virus.

POKER: In contrast, the poker world has acted swiftly early and responsibly. One example of this is the inaugural MILLIONS Cyprus event, which has been postponed until August this year the nature of live poker tournaments is that you have large numbers of people flying in from all over the world, converging in a confined space, companies have sensibly put the health of their players as their top priority.

BASKETBALL: The next is the NBA which has been hit the hardest in terms of the virus. The NBA suspended the regular season indefinitely on March 2nd. The league owners wanted commissioner Adam Silver to re-evaluate the situation. The NBA is reducing base salaries by 20% for about 100 of the league offices top earning executives around the world.

NATIONAL TOURNAMENTS

Despite all the international tournaments and championships COVID-19 have left a great mark even on the domestic tournaments such as Ranji Trophy, Federation Cup and several other national tournaments.

EFFECT ON SPORTING GOODS INDUSTRY

Despite the tournaments the impact of COVID-19 Has also hit sports brand companies because sports items are not wanted by the people during this ubiquitous time of pandemic. Nikes businesses in China, Europe and even in the US are expected to take a hit as the virus remains uncontained. Adidas is now expecting first-quarter sales to drop by up to 1 billion euros (\$1.14 billion) in greater China and operating profit to decline by between 400 million and 500 million euros. Under Armour, meantime, in February said it anticipated the outbreak in China to lower sales by roughly \$50 million to \$60 million during this fiscal quarter.

RESPONSES

All the sports stars and Associations have been responding to postponement with alacrity. The Indian Olympic Association (IOA) said that it would not compromise on the health and safety. Indian wrestler Sushil Kumar said that there is no point in participating in the Olympics if all the countries are not taking part in the event, health is a priority, if we are fit and fine, then only we can play, all countries are now combating this virus. That's what I call a true sportsman spirit. In US, an athletes poll strongly favours postponing the Olympics, not only considering athletes' health but considering about public health. FIFA boss Infantino stated that, without panic let's face it we will play when we can without endangering anyone's health "health first, then everything else". Eluid Kipchoge the Olympic marathon champion tweeted "All in all a very wise decision to postpone the games" besides the athletes' organisations have also come up with zest to fight the pandemic.

CONTRIBUTIONS

The true meaning of sports is to build relationships, respect and succour, to boost selfesteem and disciplines in one's life. So they have their incumbent to contribute to the welfare of the society remorselessly in this predicament situation. The following list given below are some of the various contributions made by the players and different authorities (the following list are only a few contributions which came to my notice)

Sl. No	PLAYER/AUTHORITY	CONTRIBUTIONS
1	IOA-Indian Olympic Association	Rs 10256003 to PM CARES
2	ACA-Australian Olympic Association	\$250,000
3	Lionel Messi(Footballer)	1 million euros to Spain
4	Cristiano Ronaldo (Footballer)	\$1.8 million to Portugal hospitals
5	Roger Federer (Tennis player)	1 million Swiss francs
6	Pep Guardiola, Manchester City coach	1 million euros to Spain
7	Gautam Gambhir	200,000 to PM CARES
		150,000 TO TELANGANA CMO

8	Neymar(Footballer)	\$1 million to Brazilian funds
9	Sachin Tendulkar(Indian Cricketer)	Rs 50 lakh and to feed 5000 people
10	Jan Frodeno (Olympic Champion)	\$200000
11	Real Madrid	20% Salary cut to help teams support staff
12	Sunrisers Hyderabad	10 crore
13		10 centers and 5 stadiums to be as quarantine
	SAI-Sports Authority of India	centers
14	Brazil football team	Their football stadium

CONCLUSION

We are making a strategy of preparation and prevention not just for India but for all the nations across the world, the major focus in this ubiquitous time is to stay alive as the saying goes "Health is wealth", and for that citizens should abide with the rules and regulations of the government with alacrity. Sports and fitness cannot be stopped. Its there in the blood, so even during this pandemic people do indoor fitness workouts to keep them in shape. Yes its true that there has been a huge loss for the organisers and for the teams/clubs – but they are coming up because they all have a sporting spirit.

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A NOTE ON MENTAL WELLBEING DURING COVID-19

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As the corona virus pandemic rapidly sweeps across the world it is inducing a considerable degree of fear, worry and concern in the population at large and among certain groups. It is very hard to maintain a healthy lifestyle when we are in the middle of a crisis like this. One among the major concern during such a crisis is maintaining mental wellbeing.

In this context, number of mental health issues faced by people are increasing at a faster pace. This note is about three such cases which I have dealt as a Psychologist.

MM is a 10-year-old male who is presently studying in 5th std., from a middle-class socioeconomic background residing with his father, mother and elder brother. Currently presenting with complaints of increased usage of electronic devices during the lockdown. He spent whole day on mobile phone, playing games, surfing the internet and watching videos on YouTube. He was said to be showing disobedience to his parents, displayed irritable behavioral pattern and anger, whenever he was asked to lay off the mobile phone. He was having difficulties of decreased sleep, tiredness, headache, irritability, weight gain and back pain.

Mr. MA, 24-year-old male who is presently pursuing his post-graduation, has been engaged in masturbatory behavior to such an extend during this lockdown period as he had nothing to do and had more free time, which ultimately resulted in anxiety and fear in him, and was suffering from deprived sleep.

Mr. BE, 55-year-old male who was a business man. He was suffering from extreme stress, excessive worry, insomnia, racing thoughts due to unemployment and financial insecurity during this pandemic.

Covid 19 has resulted in an increase in known risk factors for mental health problems. Together with unpredictability and uncertainty, lockdown and physical distancing might lead to social isolation, loss of income, loneliness, increased access to food and online gambling.

In this pandemic period people are experiencing stress and other traumatic conditions. People are facing many mental health issues as well as mental illness, such as: social anxiety, depression, OCD and other traumatic events. Low self -esteem is also a huge problem in these days for most of the people. But these all doesn't have to stop you from reaching out your potential. Seeking treatments like counselling and therapies from a qualified Psychologist is the best thing you can do.

Some days are easy, and some days are tough, and then there are times when you can't seem to make sense of anything. Everything should not be perfect and cannot be perfect. Your life shapes you, no matter if it was a great or painful experience it will evolve some way. And it is easy to be kind to others, and notice best in others. And yet, it can be so hard to see our own strengths. Everyone is conscious about the weakness and problems faced by them and not aware of the strengths and abilities.

Mental health is more important than anything else. It is just important as physical health and it deserves the same attention and care. There is no health without mental health.

Every life is important and precious. So, remember to take care of yourself. Make your mental health a priority. Open up, talk to your loved ones. Find happiness around you. Thick or thin, tall or short, you are you and nothing wrong in that. And it's really okay to not be okay all the time. Nothing is wrong in that and yeah that is not a mistake too. Let's break the mental health stigma. And never judge someone without knowing what's going on in their lives. Be kind because life is hard enough and everyone is fighting their own invisible battle.

ABOUT THE EDITORS



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