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**SDM COLLEGE OF BUSINESS MANAGEMENT
POST GRADUATE CENTRE FOR MANAGEMENT
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CHALLENGES FOR HR PROFESSIONALS IN COVID-19 PANDEMIC

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Abstract:

World certainly has a warning and alarming situation due to the global pandemic outbreak of COVID-19 pathogen since December 19 taking along human cost, mentally and physically with economic cost too. The spread of this contagion is deadly worldwide without any proven official medical treatment. Governments around the world are taking measures of country lockdown and stay at home for social distancing, leading to drastic increase in unemployment conditions, economic loss, poor job satisfaction, reduced motivation and workplace depression crisis among organization's employees with far reaching impacts. At this time of global critical waves, companies and organizations need their human resources officials to help the employees out of this badly driven health and economic crisis. The human resource representatives and their behaviors are the pillars of strength and biggest support center of companies to combat the unpredictable circumstances and to overcome the human depression among employees at plenty of work places around the globe. During the badly stricken circumstances and to face the challenges, leaders & Human resource managers are highly concerned about their work force from encouraging the employees to reduce the impacts on their personal as well as professional life by applying various leadership & behavioral aspects in these critically hit phase of COVID-19. This paper is based on secondary data. Human Resource in country are facing challenges such as Mental Health and Wellbeing, Managing Remote Work, Lack of Agility, Employee Communication, Uncertainty etc. While organizations are taking into account health and safety of their employees, an employee is equally responsible for keeping the business operational as far as possible.

Keywords: Human Resource, Covid-19, Challenges, Crisis, Workplace

Introduction:

While Businesses are learning to innovate and adapt to the ever changing work environments, pandemics and unforeseen calamities like Covid 19 pose an adverse impact to business continuity. These can be difficult times for all human beings as we hear about spread of COVID-19 from all over the world, through television, social media, newspapers, family and friends and other sources. The most common emotion faced by all is Fear. It makes us anxious, panicky and can even possibly make us think, say or do things that we might not consider appropriate under normal circumstances. Who on earth has ever thought of the challenges that 2020 would bring? HR professionals have certainly not imagined the challenges that COVID-19

has dawned on them. The uncertainty has crushed the economy, employees are in stressful situations, and HR professionals are trying their best to keep everything in perspective and aligned. But is it as easy as it sounds? The sudden shift in work culture has brought new challenges for HR. The top priority for HR professionals is now crisis response and how to keep the employees engaged, provide the right communication channels and tools for remote work, and more. Organizations are dealing this outbreak situation in various ways, one of the fundamental qualities of leaders is behavioral science which is being followed by managers in this eclipsed time, it builds an understanding of how people react psychologically and respond behaviorally to environments & situations.



Objectives:

- To study challenges faced by HR professionals during Covid-19 pandemic.
- To study psychological effect on employees.
- To study importance of Internet technology during pandemic.

HR challenges that managers are facing due to the COVID-19 outbreak:

1. Mental Health and Wellbeing

The sudden shift in work culture took a toll on overall employee health and wellbeing. Stress, anxiety, and other mental health issues have always been there, and it is no new story. Organizations have always been initiating wellness programs and providing employees with security, health benefits, and flexibility to help them overcome their health issues. But the sudden COVID-19 outbreak has brought the employees' mental problems in the front seat. When you have your workers working in an office work environment, you at least understand their pulse and sensitivity, and that helps you immensely to tackle the issues. But employees going remote, communication routes have been significantly compromised, leaving the managers clueless or at least less conscious. In a recent COVID-19 pulse survey, HR professionals across the globe responded health and wellbeing of the workers to be a major concern.

2. Managing Remote Work

The transition to remote work culture is not as seamless as it seems. Before the COVID-19 outbreak, many companies had a remote work program. Banks, regulated industries, and many financial services companies did not encourage remote working. Now almost all of them rushing to build remote work strategies. This has led to many undiscovered problems. HR managers are trying to build seamless routes and strategies to overcome the challenges that it brings. Strategies are no more designed periodically or in advance but in real-time. The focus on employee productivity and engagement has shifted to immediate responses and diagnosis. To provide employees with the right remote working tools and also gathers real-time

updates from them from time to time to untangle the intricacies and offer support.

3. Lack of Agility

One of the major reasons why HR teams are struggling is due to the lack of agility. Many HR teams are not designed for agility. And this affecting the HR professional big time. In this crisis, it is critical to respond fast and move quickly. But there are many approvals to take before taking action. This slows down the process of collecting data and takes immediate measures that a crisis demands. To become more agile in their approach and re-prioritizing company goals and to have the right communication and alignment among middle management and executives is the need of the hour now.

4. Employee Communication

Communication is another major challenge that is on the priority list. Communication, in itself, is a critical aspect that needs to be taken into account whether or not the workforce is working remotely. Without the right communication channels, it becomes difficult to manage a workforce. The COVID-19 crisis had the HR professionals on toes and kept them looking for the right remote working tools that suit their culture. Though tools like Zoom or Slack are commonly used to meet the needs of the workforce, it certainly is not enough to get everyone on the same page.

More or less the HR teams are doing their best by sharing-

- Updates regarding measures adopted by the organization,
- Updates from business leaders via email or video,
- Links to valuable external information sources,
- Ongoing communication on HR policies related to the crisis,
- And through health talks and training sessions.

5. Uncertainty

Uncertainty can paralyze anyone. The daunting feeling of not knowing what the future holds or what measures to take to sustain organizational



operations is a huge challenge. We all are more or less affected by uncertainty. Employees are affected mentally, not knowing what the future holds for them, and the HR teams are struggling to put everything in alignment. To respond to the crisis and develop effective measures and strategies for all.

6. Employee Engagement

The ultimate company goal is the productivity of its employees. It becomes challenging to keep the employees engaged when they are working remotely and that too, in a crisis. The internal communication is compromised, and keeping everyone on the same page becomes tough. With remote working, it is difficult to follow a routine and even except a systematic workflow. When the teams are cross-functional, you have little power to manage them. Not updating them regularly or not arranging meetings/ sessions can impact their morale to a great extent.

Possible Solutions for Challenges faced by HR:

There is need for all organizations to innovate and reinvent themselves and identify how they will change and adapt to the changing scenario due to Covid-19. Organizations need to approach their organizational challenges in pragmatic manner yet focus on being agile. A combination of individual and organizational approaches to workplace stress due to pandemic is the most effective, and important success factors are participation of employees in planning, implementation and

evaluation of changes, and the role of management in supporting employees through effective communication. Psychological ill-health can be prevented/improved by interventions that combine personal stress management with organizational efforts to increase participation in decision-making and problem-solving, increase social support, and improved organizational communication. Key elements of successful workplace health promotion programmes include having clear goals and objectives, links to business objectives, strong management support, employee involvement at all stages, supportive environments, adapting the programme to social norms during pandemic.

Conclusion:

Human Resource in country are facing challenges such as Mental Health and Wellbeing, Managing Remote Work, Lack of Agility, Employee Communication, Uncertainty etc. due to pandemic. The COVID-19 pandemic has radically transformed ways of working in organizations across industries and geographies by creating precautionary impediments to physical collaboration. Flexible work options such as remote working and skeletal staffing are now the most viable options to ensure business continuity. To enable these interventions, there is a strong need to revamp policies and implement appropriate support measures. Specifically a strong focus should be given to health, wellbeing, safety, digital preparedness and active engagement of the workforce.

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WORK LIFE BALANCE: ISSUES AND CHALLENGES DURING COVID 19

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ABSTRACT

The global pandemic of COVID-19 has shaken the entire world and has brought everything to a relative standstill, affecting billions of people worldwide and putting millions of people fighting for their lives. Due to the absence of vaccination for COVID, World Health Organization has recommended that social distancing and staying at home is the only way to safeguard from COVID. Therefore, the Government implemented various measures to prevent the spread of disease. All the workplaces including schools and businesses were to be shut down worldwide to maintain social distancing. As a consequence, organisations had to take stringent precautionary measures to combat the spread of COVID and hence work from the home policy has been adopted by many companies. (Nussbaumer- Streit et al. 2020) These measures have led to occupational and educational disruption and a lot of physical and psychological distress for many individuals. The application of work from home has turned out to be very challenging for organisations and employees alike. Employees have to face many obstacles since they are not used to this kind of work style and also that not all type of work can be done from home. This paper talks about the issues and challenges faced by employees due to the new normal and briefly discusses ways to mitigate these issues.

KEYWORDS: Work from Home, Covid-19, Issues and Challenges, Work Life Balance

INTRODUCTION

The coronavirus disease (COVID-19) has been labelled as a global pandemic disease by the World Health Organization. COVID 19 has shaken the entire world and has brought everything to a relative standstill, affecting millions of people worldwide. Due to the absence of vaccination for COVID. World Health Organization has recommended that social distancing and staying at home is the only way to safeguard from COVID. Therefore, the Government implemented various measures to prevent the spread of disease. All the workplaces including schools and businesses have to be shut down worldwide to maintain social distancing. As a consequence, organisations had to take stringent precautionary measures to combat the spread of COVID and hence work from the home policy has been adopted by many companies. (Nussbaumer- Streit et al. 2020) These measures have led to occupational and educational disruption and psychological distress for many individuals. The application of work from home has turned out to be very challenging for organisations. Employees have to face many obstacles since they are not used

to this kind of work style and also that not all type of work can be done from home.

Work-from-Home is a very new experience for most of us, especially in the Indian context, and hence everyone has a different perception about it. To implement the WFH concept, various technical platforms are used to make sure that employees can work effectively and efficiently. In these changing times, the employees have to adapt to the new way of working and that has caused stress and anxiety among many.

All over the world research surveys are showing that there is an unhappy trend due to this new culture of WFH. People are losing track of their work timings because there are no defined work hours. Despite saving a lot of time in commute employees are spending a lot of time on virtual meetings and discussions. To reserve time for their own self and family has become challenging.

On the other hand the pandemic has revealed various unexpected positive aspects of the organisations over the last few months. It has proved



that many companies prioritize their employees' health and wellbeing and are truly ready to take necessary measures to ensure this.

Various initiatives have been taken by companies to help people adjust to this new arrangement. Many companies have also provided work from home set up for all the employees. Companies are offering additional medical insurance and extra leaves to deal with the work stress.

REVIEW OF LITERATURE

“Lockdown” in Indian Context refers to complete restriction on movement of the population except for the essential activities such as health visits and purchase of essential items. Hence, further imposing restrictions on offices and work situations. Crosbie & Moore (2004), working from home means paid work done mainly from home (at least 20 hours per week). Work from home provides flexible working hours for employees and helps to maintain a work-life balance. At the same time, it is beneficial for organisations as well. (Lippi et al. 2020)

The COVID-19 pandemic has created a lot of challenges for HR Managers in helping the employees adapt and cope up with changing work environment. People are used to working inside the physical boundaries of the organisation and now it has become a challenge for them to work remotely. (Joel B. Carnevale, Isabella Hatak 2020) Even the people who were working from remote areas find it challenging due to various restrictions and obstacles. All Cafes Libraries and co-working spaces are now shut due to lockdown and now they are not able to meet the work demands due to difficulties in concentrating on work at home. (Achor, Kellerman, Reece, & Robichaux, 2018).

The segmentation between work and home spheres have become a challenge especially because of the closure of school and day-care services which has increased the responsibilities for the working parents. Not only the people who have children are facing issues but also the employees who are childless or are single are facing the negative consequences of these new working conditions. They have started to feel lonely and often feel a lack of purpose. Ashforth et al. (2000) suggested that the proximity of work responsibilities and home is

very demanding and it leads to negative emotions and a lot of fatigue. Cluver and colleagues (2020) talk about the negative impact of social distancing measures on work and family life. Coyne and Team (2020) in their study states that it has been very stressful for people because of the collision of roles and responsibilities all at the same time. There has been an increase in marital conflict and domestic violence due to the stress of balancing work and home between working couples. The future is still uncertain and because of schools and day-cares shutdown they have to balance work and children (Campbell, 2020)

As the stress of balancing work with fulltime child-rearing at home increases, experts have warned about the risk for increased domestic violence and child abuse. COVID-19 is also expected to have negative consequences on family work. Due to lack of household help, increased housework and childcare resulting from the closure of schools and creches. Many parents are struggling to balance it or even work at all, given that there is a need for at least one of the parents to stay home and engage the children continuously (Queisser, Adema and Clarke, 2020).

RESEARCH METHODOLOGY

A lot of qualitative and quantitative research has been done on the impact of Covid-19 on different businesses. Many of them discuss about the challenges due to work from home as well. However, considering this is a new phenomenon especially for a nation like India pleasantries and personal connections matter a lot in any business, there is a need to find different facets of these issues and challenges. Therefore, there is a dire need to find relevant research done and opinions shared on this subject and come up with recommendations which depict the true picture of the unique issues and challenges that companies in India are facing. Therefore, this research paper conducts relevant secondary research published both before and during covid-19. This study uses descriptive analytics method. The sources used are research papers, articles, 10 in-depth interviews, books, journals, thesis, websites, and government notifications, global and national news.



ISSUES AND CHALLENGES DUE TO WORK FROM HOME

- 1) No defined work hours/ Schedule: As Work from home is becoming more of a norm, companies are getting flexible in the working hours. Work is being determined instead of the number of hours that an employee clocks in. This has helped companies and employees alike to cope with the uncertain times. Ashforth et.al (2020) However, this is a sudden change for many companies and employees coupled with other factors such as less to no availability of house-help, more responsibility of kids as their schools/ creches are closed and both parents working in a nuclear family has derailed a routine completely. This all results in house and family work during 'normal official working hours' and therefore extended meeting and office working hours.
- 2) No separate Personal and professional life: Along with the blurred lines between office hours and 'home' hours, there is a difficulty in creating a distinction between office and home. Due to lack of space, equipment and resources, it is difficult for most of the Indian employees to create a designated working zone. This leads to an unorganised life where personal and professional worlds co-exist not just in mind but in physical world as well. Many employees have started to work from their beds or sofas where it is comfortable but at times too comfortable to get the work done. This has led to extended but less efficient working hours.
- 3) More Distractions: In an office set-up, there are colleagues around talking about work. For any small issue or help, an employee can consult the person sitting next to her. Moreover, there are a lot of resources which are provided to get the work done more efficiently. However, in work from home set-up, everything around drives an employee away from work. Many employees face challenge in focussing or attending meetings without any disruption. Some employees complain about consistent running TV around while some other raise concerns about a nagging kid or spouse. Craig(2020) Apart from these, there are household chores which need to be done along with the office work. In many states in India, electricity and water supply are not consistent and one has to adopt lifestyle as per their availability. In such a scenario, electricity failure, internet signal loss during an important meeting or work disrupts the whole meeting/ work. Therefore, a general one hour meeting takes more than 90-120 mins in a work from home set-up.
- 4) Leading a digital life: The frequent lock downs, restricted movement and closed offices, schools, parks and malls have changed the way we used to work and live. The in person meetings are digital. The entertainment channels are all digital. The networking and casual talks with colleagues are all digital. From grocery shopping to Schools for kids are all digital. We rely completely on digital work for personal and professional work. (Amin et.al 2020) The social distancing has also reduced the human interaction. Therefore most of the work from home employees are now completely dependent on the digital world and are losing touch with the physical world.
- 5) Lack of coordination and communication: Right Communication is key to success for any business. However, in the work from home environment, the points mentioned above prevail which lead to lesser communication and lower coordination among the employees and other stakeholders. This leads to sub-optimal working and more resource to get the work done. The cost of this lack of communication and coordination may vary from loss of time and energy of employees to financial losses for businesses.
- 6) Difficult to change to a new 'WFH' savvy performance parameters: The sudden change in the way business was being done left no time for companies and employees to adapt to the new ways of working. This is leading to a lot of ambiguity and uncertainty on the performance metrics and parameters on which an employee's performance will be measured. For some employees, the parameters have been changed multiple times which others are not aware how the performance is going to



be managed and benchmarked. Companies are also finding it difficult to quantify the parameters on which they are going to gauge the employees and coming up with a robust performance matrix which can cover all the aspects is very difficult and time consuming to come up with and implement.

- 7) Health Issues: The lack of disconnect from office, abundance of household work, fully connected digital life and no schedule are all impacting the mental and physical well being of the employees. From irregular eating habits to disrupted sleeping patterns, employees are facing a lot of challenges in order to cope with the current crisis. Such a lifestyle for a short time is manageable however, in the long term it can have very dire consequences.
- 8) Stress and Anxiety: Over reliance on digital life, the looming danger of the disease and the pressure and uncertainty from office coupled with a fear of job loss adds to the pressure on the WFH employees. Campbell (2020) The physical wellbeing is disturbed and added pressure on mind has created a lot of anxiety in the minds of the work from home employees.
- 9) Marital Conflicts: Due to lockdown and physical distancing social life and interactions have reduced. Couples are confined in house 24/7 and have lot of work pressure and household responsibilities to cater to. It has led to stress and conflicts between couples. Couples who don't have kids feel lonelier and more stressed. At the same time people with kids have increased load of baby care and online studies of their children. Boca et.al (2020) All this has disturbed peace between couples as they are not able to spend quality time together.

MITIGATION OF THESE ISSUES AND CHALLENGES

As mentioned above there are a lot of issues and challenges when employees have to work from home. This is now a new normal and even after the Covid-19 crises settles, the impacts, especially the incorporation of work from home, are expected to be long lasting. However, there is a dire need to address these issues and concerns sooner than later.

The onus lies with both the employee and employer to mitigate the negative impacts.

For example, some employers are providing a onetime package to buy equipment at home to enable work from home. On the other hand, some employees have kept designated area for office work. Where there are both spouses working, they are taking turns to do office and household work. Some employees are moving to their hometowns to live in a joint family leading to lesser stress, more social and interpersonal interaction while taking limited risks. Some employees have started Yoga and meditation for which neither do they need to go out to Gyms or parks nor do they need to engage in digital life.

Some parents have found innovative ways to keep children engaged in different activities while some have made closed groups within a small society or locality to ensure limited interaction. These groups keep on interacting and engaging in different activities together and thus reducing the stress. The in-depth interviews reflected that the most important step for employers and WFH employees is to identify their key issues and challenges. Addressing those issues is a conscious step which can be taken together basis the available resources and the constraints that they face. During the interviews, employees could come up with one or two practical solutions once they identify their key issues.

CONCLUSION

Covid-19 cases in India are increasing day by day and hence working from home is going to be a new normal and even after the Covid-19 crises settles, the impacts, especially the incorporation of work from home, are expected to be long lasting. There are a lot of issues and challenges that work from home employees are facing such as undefined work hours, blurred office and home space, distractions, over-reliance on digital media, uncertainty in personal and professional life. Such issues pose a threat to maintaining physical and mental well-being. The onus of mitigating these issues lies with both employers and employees. The crucial step in that direction is to identify the key issues and then finding a solution on the basis of the available resources.



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AN EFFECT OF ATTITUDE TOWARDS ONLINE TEACHING (EDUCATION) ON THE ACADEMIC ACHIEVEMENT OF B.A VI SEMESTER STUDENT'S STUDYING IN DHARWAD DISTRICT

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Abstract:

This paper presents empirical evidence on the links between Online Teaching (Education) and Academic Achievement of B.A. VI Semester students studying in Dharwad District of Karnataka State. It describes how attitude towards Online Teaching may directly or indirectly impact on students' achievements. Major objectives of this research paper are: 1. To investigate the relationship between attitude towards Online Teaching and academic achievement of B.A. VI Semester students 2. To investigate the relationship between attitude towards Online Teaching and academic achievement of Male and Female, Rural and Urban and High and Low socio economics status of B.A. VI Semester students. Sampling technique: The sample included 200 B.A. VI Semester Students of Dharwad District were selected for the study by the purposive random sampling technique, Method: Research paper is basically descriptive and analytical in nature and is based on both primary and secondary data according to the need of this study. Tools and Techniques Used: 1) Achievement Test 2) Socio-Economic Status scale by Kalkkar 3) "Student attitude towards Online teaching" - Scale constructed by Researcher keeping in view of different components of Online teaching were used for data collection. The Karl- Pearson's correlation coefficient technique was adopted for data analysis. Findings-There is a positive significant relationship between. Attitude towards Online teaching and academic achievement of B.A. VI Semester student's studying in Dharwad District.

Key Words: Online Teaching, Academic achievement, Attitude. Socio-Economic Status

Introduction:

Novel Corona virus (COVID-19) pandemic has significantly disrupted every aspect of human life. As the COVID-19 spread across the globe, alarm bells are sounding in the education sector. The Covid-19 pandemic has forced schools and colleges to shut down temporarily and is causing havoc in the education system. According to a report of the Ministry of Human Resource Development, Government of India conducted a survey on higher education and observed that there are 993 universities, 39931 Colleges and 10725 Stand Alone Institutions listed on their portal, which contribute to education. These institutions further reflect the student density of India as the total enrolments in higher education every year are nearly 37.4 million, reflecting the expanding horizons of the education industry. The sector was

seen catching pace by the passing day until Corona virus impacted the country intensely. The switch to online education has been ensuring that students suffer no loss of studies and their progress is being tracked simultaneously with timely evaluation. It is probably a first for India to experiment with the education system and make a paradigm shift to the virtual world, blending classrooms with online teaching and learning.

A) Online Teaching:

Online teaching and Learning is the most popular form of distance education today. The presentation or teaching of course syllabus or syllabi through a computer system. Learning takes place through the explicit use of technology and computer net working systems.

Online teaching is the process of instruction in an online, virtual or networked, environment in which



teacher and students participate from separate physical locations. It provides opportunities to access and share information more easily and readily.

B) Academic Achievement:

Academic achievement refers to the Student’s knowledge, attainment and skill developed in the subjects who are assessed by the authorities with the help of achievement tests; in the form of examination.

C) Attitude:

Attitude is the underlying way we think, feel and act - how we react to the world around us. It determines the quality and effectiveness of all of our thinking, emotions and behaviour ... and, thereby, the positive or negative consequences of that behaviour.

D) Socio Economic status:

Good defined Socio-Economic Status as the Background or the Environment, indicative of both Social and Economic Status of an individual or groups”.

Need and Importance the Study:

The present study aims to investigate the Effect of Attitude towards Online Teaching on the academic achievement of B.A.VI Semester students studying in Dharwad District. It attempts to shows the effect of attitude towards Online Teaching on the academic achievement of students.

Review of Related Literature:

1. In order to understand the Student attitude towards online teaching, the Study conducted in India and Abroad has been studied.

Statement of Problem:

“An Effect of attitude towards Online Teaching (Education) on the Academic Achievement of B.A VI Semester Student’s studying in Dharwad District.”

Objectives of Study:

1. To investigate the relationship between attitude towards online teaching and academic achievement of B.A.VI Semester students.

2. To investigate the relationship between attitude towards online teaching and academic achievement of Male and Female and High and Low socio economic status of B.A.VI Semester students.

Hypothesis: The null hypotheses were set up for the present study.

Design of the Study:

- Method: Research paper is basically descriptive and analytical in nature and is based on both primary and secondary data according to the need of this study.
- Sample: 200 B.A.VI Semester Students were selected randomly for the present study.
- Data gathering tools: The tests used in the present study are as follows
 1. Achievement Test
 2. Socio-Economic Status scale by Kalkkar.
 3. Students attitude scale (constructed by Researcher keeping in view of different components of online teaching.
- Data collection procedure: Copies of Socio-Economic Status scale developed by Kalkkar and Students attitude Scale developed and standardized by the investigator were administered to the Degree College students studying in different colleges in Dharwad district (Through Google form). The filled in data from B.A. VI Semester students have been collected by the investigator. The responses were given by the B.A. VI Semester students were relevant to the subject. Prior to the administration of the different tools (Through Google form) the permission from the Principals of all the selected degree colleges were taken for the collection of data.
- Statistical techniques: 1. Mean, Standard Deviation and Correlation analysis

Analysis and Interpretation of Data:

Simple Correlation:

➤ Hypothesis: 1. There is no significant relationship between academic achievement and attitude towards online teaching and its dimensions.



Variables	Correlation between academic achievement scores of students			
	r-value	t-value	p-value	Signi
Total attitude scores towards online teaching	0.9063	42.7872	0.0001	S
Attitude towards Internet Connection and expenditure	0.8784	36.6618	0.0001	S
Attitude towards e-resources	0.8578	33.3000	0.0001	S
Attitude towards Clear expectation, Quality assignments and Time management.	0.7520	22.7610	0.0001	S

To achieve this hypothesis, the Karl Pearson's correlation coefficient method was applied and the results are presented in the following table.

Table: 1. Results of correlation coefficient between academic achievement and attitude scores towards online teaching and its dimensions
From the results of the above table, it can be seen that,

- A significant and positive correlation was observed between academic achievement of students with total attitude scores towards online teaching ($r=0.9063$, $p<0.05$) at 5% level of significance, attitude scores towards Internet Connection and expenditure ($r=0.8784$, $p<0.05$) at 5% level of significance, attitude scores towards e-resources ($r=0.8578$, $p<0.05$) at 5% level of significance, attitude scores towards Clear expectation, Quality assignments and Time management ($r=0.7520$, $p<0.05$) at 5% level of significance. Hence, the null hypothesis is rejected. It means that, the academic achievement and total attitude scores towards online teaching are dependent on each other.
- Hypothesis:2. There is no significant relationship between academic achievement and attitude towards online teaching of male students of B.A VI Semester and its dimensions.

Table:2. Results of correlation coefficient between academic achievement and attitude towards online teaching of male students of B.A

VI Semester and its dimensions

Variables	Correlation between academic achievement scores of male students			
	r-value	t-value	p-value	Signi.
Total attitude scores towards online teaching	0.8808	25.5055	0.0001	S
Attitude towards Internet Connection and expenditure	0.8512	22.2417	0.0001	S
Attitude towards e-resources	0.8715	24.3619	0.0001	S
Attitude towards Clear expectation, Quality assignments and Time management.	0.7013	13.4905	0.0001	S

From the results of the above table, it can be seen that,

- A significant and positive correlation was observed between academic achievement of male students of B.A.VI Semester with total attitude scores towards online teaching ($r=0.8808$, $p<0.05$) at 5% level of significance, attitude scores towards online teaching ($r=0.8512$, $p<0.05$) at 5% level of significance, attitude scores towards Internet Connection and expenditure ($r=0.8715$, $p<0.05$) at 5% level of significance and attitude scores towards e-resources ($r=0.7013$, $p<0.05$) at 5% level of significance. Hence, the null hypothesis is rejected. It means that, the academic achievement and total attitude scores towards online teaching and attitude scores towards Internet Connection and expenditure, e-resources and Clear expectation, Quality assignments and Time management of male students of B.A. VI Semester are dependent on each other.
- Hypothesis:3. There is no significant relationship between academic achievement and attitude scores towards online teaching of female students of B.A. VI Semester and its dimensions.

Table:3. Results of correlation coefficient between academic achievement and attitude scores towards online teaching of female students of B.A. VI Semester and its dimensions



Variables	Correlation between academic achievement scores of female students			
	r-value	t-value	p-value	Signi.
Total attitude scores towards online teaching	0.9212	34.1542	0.0001	S
Attitude towards Internet Connection and expenditure	0.8937	28.7239	0.0001	S
Attitude towards e-resources	0.8522	23.4907	0.0001	S
Attitude towards Clear expectation, Quality assignments and Time management.	0.7789	17.9127	0.0001	S

Variables	Correlation between academic achievement scores of urban B.A. VI Semester students			
	r-value	t-value	p-value	Signi.
Total attitude scores towards online teaching	0.9336	37.6615	0.0001	S
Attitude towards Internet Connection and expenditure	0.9008	29.9860	0.0001	S
Attitude towards e-resources	0.8722	25.7725	0.0001	S
Attitude towards Clear expectation, Quality assignments and Time management.	0.7477	16.2802	0.0001	S

From the results of the above table, it can be seen that,

- A significant and positive correlation was observed between academic achievement of female students of B.A. VI Semester with total attitude scores towards online teaching ($r=0.9212$, $p<0.05$) at 5% level of significance, attitude scores towards Internet Connection and expenditure ($r=0.8937$, $p<0.05$) at 5% level of significance, attitude scores towards e-resources ($r=0.8522$, $p<0.05$) at 5% level of significance and attitude scores towards Clear expectation, Quality assignments and Time management ($r=0.7789$, $p<0.05$) at 5% level of significance. Hence, the null hypothesis is rejected. It means that, the academic achievement and total attitude scores towards online teaching and Internet Connection and expenditure, e-resources and Clear expectation, Quality assignments and Time management of female students of B.A. VI Semester are dependent on each other.

➤ Hypothesis:4. There is no significant relationship between academic achievement and attitude scores towards online teaching of urban B.A. VI Semester students and its dimensions.

Table:4. Results of correlation coefficient between academic achievement and attitude scores towards online teaching of urban B.A. VI Semester students and its dimensions

From the results of the above table, it can be seen that,

- A significant and positive correlation was observed between academic achievement of urban B.A. VI Semester with total attitude scores towards online teaching ($r=0.9336$, $p<0.05$) at 5% level of significance, attitude scores towards Internet Connection and expenditure ($r=0.9008$, $p<0.05$) at 5% level of significance, attitude scores towards e-resources ($r=0.8722$, $p<0.05$) at 5% level of significance and attitude scores towards Clear expectation, Quality assignments and Time management ($r=0.7477$, $p<0.05$) at 5% level of significance. Hence, the null hypothesis is rejected. It means that, the academic achievement and total attitude scores towards online teaching and Internet Connection and expenditure, e-resources and Clear expectation, Quality assignments and Time management of urban B.A. VI Semester are dependent on each other.

➤ Hypothesis: 5. There is no significant relationship between academic achievement and attitude scores towards online teaching of rural B.A. VI Semester students and its dimensions.

Table: 5. Results of correlation coefficient between academic achievement and attitude scores towards online teaching of rural B.A. VI Semester students and its dimensions



Variables	Correlation between academic achievement scores of rural B.A. VI Semester students			
	r-value	t-value	p-value	Signi.
Total attitude scores towards online teaching	0.9121	30.4196	0.0001	S
Attitude towards Internet Connection and expenditure	0.8854	26.0542	0.0001	S
Attitude towards e-resources	0.8620	23.2580	0.0001	S
Attitude towards Clear expectation, Quality assignments and Time management.	0.8010	18.2942	0.0001	S

From the results of the above table, it can be seen that,

- A significant and positive correlation was observed between academic achievement of rural B.A. VI Semester students with total attitude scores towards online teaching ($r=0.9121$, $p<0.05$) at 5% level of significance and attitude scores towards Internet Connection and expenditure ($r=0.8854$, $p<0.05$) at 5% level of significance, attitude scores towards e-resources ($r=0.8620$, $p<0.05$) at 5% level of significance and attitude scores towards Clear expectation, Quality assignments and Time management ($r=0.8010$, $p<0.05$) at 5% level of significance. Hence, the null hypothesis is rejected. It means that, the academic achievement and total attitude scores towards online teaching and Internet Connection and expenditure, e-resources and Clear expectation, Quality assignments and Time management of rural B.A. VI Semester students are dependent on each other.

➤ Hypothesis: 6. There is no significant relationship between academic achievement and attitude scores towards online teaching of student's with high socio economic status and its dimensions.

Table: 6. Results of correlation coefficient between academic achievement and attitude scores of student's with high socio economic status towards online teaching and its dimensions

Variables	Correlation between academic achievement scores of students of B.A. VI Semester high socio economic status			
	r-value	t-value	p-value	Signi.
Total attitude scores towards online teaching	0.8948	29.9983	0.0001	S
Attitude towards Internet Connection and expenditure	0.8754	27.1032	0.0001	S
Attitude towards e-resources	0.8521	24.3696	0.0001	S
Attitude towards Clear expectation, Quality assignments and Time management.	0.6681	13.4386	0.0001	S

From the results of the above table, it can be seen that,

- A significant and positive correlation was observed between academic achievement of B.A. VI Semester students with high SES with total attitude scores towards online teaching ($r=0.8948$, $p<0.05$) at 5% level of significance and attitude scores towards Internet Connection and expenditure ($r=0.8754$, $p<0.05$) at 5% level of significance, attitude scores towards e-resources ($r=0.8521$, $p<0.05$) at 5% level of significance and attitude scores towards Clear expectation, Quality assignments and Time management ($r=0.6681$, $p<0.05$) at 5% level of significance. Hence, the null hypothesis is rejected. It means that, the academic achievement and total attitude scores towards online teaching and Internet Connection and expenditure, e-resources and Clear expectation, Quality assignments and Time management of B.A. VI Semester students with high SES are dependent on each other.

➤ Hypothesis: 7. There is no significant relationship between academic achievement and attitude scores of student's with low socio economic status towards online teaching and its dimensions.

Table: 7. Results of correlation coefficient between academic achievement and attitude scores of student's with low socio economic status towards online teaching and its dimensions



Variables	Correlation between academic achievement scores of students of B.A. VI Semester low socio economic status			
	r-value	t-value	p-value	Signi.
Total attitude scores towards online teaching	0.9195	30.6750	0.0001	S
Attitude scores towards Internet Connection and expenditure	0.8789	24.1659	0.0001	S
Attitude scores towards e-resources	0.8673	22.8481	0.0001	S
Attitude scores towards Clear expectation, Quality assignments and Time management.	0.8368	20.0439	0.0001	S

From the results of the above table, it can be seen that,

- A significant and positive correlation was observed between academic achievement of B.A. VI Semester students with low SES with total attitude scores towards online teaching ($r=0.9195, p<0.05$) at 5% level of significance and attitude scores towards Internet Connection and expenditure ($r=0.8789, p<0.05$) at 5% level of significance, attitude scores towards e-resources ($r=0.8673, p<0.05$) at 5% level of significance and attitude scores towards Clear expectation, Quality assignments and Time management ($r=0.8368, p<0.05$) at 5% level of significance. Hence, the null hypothesis is rejected. It means that, the academic achievement and total attitude scores towards online teaching and Internet Connection and expenditure, e-resources

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and Clear expectation, Quality assignments and Time management of B.A. VI Semester students with low SES are dependent on each other.

Major Findings:

1. There is significant positive relationship between attitude score towards some online teaching and academic achievement of students of B.A. VI Semester.
2. There is significant positive relationship between attitude towards some Online Teaching and Academic achievement of Male and Female, Rural and Urban and High and Low socio economic status students of B.A. VI Semester.

Conclusion:

From the results obtained in the present study it is found that there is a positive and significant relationship between attitude towards online teaching and Academic Achievement of male and Female, Rural and Urban, High and Low SES B.A. VI Semester Students Studying in Dharwad District.

Educational Implications:

- i) Professors should create the awareness of online teaching and its Significance
- ii) Motivating and encouraging all the students to participate in the online Classes.
- iii) Professors should give the special attention and importance to Rural and Urban, High and Low SES Students.



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IMPACT OF GREEN BANKING PRACTICES DURING COVID-19

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Abstract

Modern Banking sector is the icon of growth and development of the economy. Recent changes made in banking sector have achieved sustainability over environment called Green Banking. Online mode of banking services in turn reduces the usage of paper. Green banking also helps to save the energy resources. My study focused on specialised banking services rendered in current difficult times i.e. during covid-19 pandemic situation Green banking services has helped the society in many ways. ATMs, online banking, Mobile banking and other green banking services helped the public from Monetary difficulties and banks are conducting Green banking awareness programs to the public to adopt the green banking services through their promotional activities like TV advertisements explaining regarding online money transfer and bill payment apps etc. A new recent and trending banking service called Door step banking service is introduced by banks, Door step banking nothing but providing basic banking services to its senior citizens and differently abled customers like cash delivery, cash pick up and cheque pick up services. Banks also installed new ATMs in convenience to customers and near to their access in their locality and in few areas Banks introduced mobile ATMs which moves ATMs by fixing them to vans from one locality to another to avoid the public from moving out of their locality for cash withdrawals. It is a descriptive study and the data is collected from secondary sources from newspapers, magazines and articles.

Introduction

From the decades banking sector is playing its role towards the development of economy. Changes in the business patterns, advancement of technology and due to competitive advantage banking system has brought a paradigm shift from traditional banking methods to modern banking practices called as Green banking. Now a days Green banking is a trending topic in the banking sector. Green banking is nothing but reduction of carbon gas emissions from its activities and adopting online banking through desktops, laptops, tabs, mobiles etc. it leads to save the time and cost of both banks and customers. And also adoption of Green banking reduces the usage of paper and wasting of energy and other resources, which directly helps to protect the environment from natural calamities

and reduces the Global warming and release of greenhouse gases with their Green banking products and services. Basically Banks are not classified under polluting industry, but their lending activities towards different businesses which are considered as polluting sectors may leads to environmental degradation. As a Green banking initiative banks are required to analyse the projects whether they are eco-friendly projects or not before lending loans.

Objectives of the study

1. To study the impact of green banking services towards customers during covid-19 pandemic.
2. To study the new concept of banking - doorstep banking



Research Methodology

The study is based on secondary data. It is descriptive in nature. Initiatives of Banks during Covid-19 pandemic and their special services towards senior citizens and specially disabled are highly appreciable. Data is collected from secondary sources like articles, newspaper, and website of banks.

Review of Literature

Geetika (2014) highlighted the green banking initiatives of top public and private sector banks in India. The study done on evolution of green banking and the services of green banking. It is based on secondary data and the study concluded that banks need to go for promotions to create awareness of green banking among its customers.

Dipika (2015) emphasized about different strategies of banks to adopt green banking and to implement green banking services. RBI has given new guidelines and it is implemented by both private and public sector banks with different strategies. It is an exploratory study. Data collected from secondary published sources. Elaborated the benefits of green banking towards banks and challenges facing by the banks in implementing green banking. Study concluded that banks need to promote different green banking activities and create customers awareness through media and to conduct the training and development facilities to improve the skills of employees.

Kanak tara et.al (2015) examined the various guidelines of environmental conservation and to achieve sustainability and also analysed the initiatives of SBI and ICICI to implement the green banking services. The study conducted through primary and secondary data collection. Study concluded that they have to create awareness of green banking services towards customers and need to be responsible towards environment to stand and compete with global market.

Suresh Chandra et.al (2015) explored the responsibilities of banks towards protecting the environment by making their services green. Study done on steps taken in implementing green banking services. Green banking services implemented by

few selected banks studied and the study concluded that implementation of green banking services is not enough but also needs to create awareness among bank employees, customers. Study done based on secondary data published and unpublished sources and sustainability reports of selected banks.

Easwari et.al (2019) analysed the green banking initiatives of State Bank of India, aims to measure the levels of awareness and customer perception towards green banking services and also to identify the motivating factors for using green banking services. Both primary and secondary data sources used to collect data. Sample is selected based on Simple random sampling method. The findings of the study show that awareness of green banking is low. ANOVA test, 'T' test and garrate ranking method is used for data interpretation. The study concluded that customers are mostly aware of only ATMs and Green channel counters. So the banks need to create awareness about other green banking services towards customers.

Concept of Green Banking

Green banking is the process of reduction of carbon footprint from its banking activities and encouraging environment friendly practices. Green banking specifically uses online banking instead of branch banking; it helps to pay bills online and avoids mailing and printing them. Banks are the centre point for all loan borrowing industries. So banks while providing loans to the industries need to assess its impact on the environment. Banks are providing many green banking services to its customers towards protecting the planet. In India green banking is in Introduction stage and banks are taking key steps to implement them. Indian banks have introduced many Green banking products and services among them few are mostly used by the customers and few are still at their initial stage.

Green Banking Products and Services

1. ATMs-Automated Teller Machine

An ATM is a specialized computer that makes it convenient to manage a bank account holder's funds. It helps to check the account balances, withdraw and deposit money, print a statement



of account activities or transactions. It is a 24*7 service.

2. **Mobile Banking**

It is a service provides by banks which allows its customers to conduct banking transactions remotely using a mobile device such as smart phone, tablet. It is available on 24- hour basis

3. **Online banking/Internet banking**

Online banking allows a user to conduct banking transaction through internet. Online banking is also has different names called internet banking and web banking. Online banking offers its customers each and every service which is available at local branch including deposits, transfers and online bill payments

4. **Point-Of-Sale Terminal (POS)**

A point of sale terminal is a hardware system for processing card payments at retail locations. it is computerised replacement of cash register which can process credit and debit card. Here customer needs to enter the PIN number of his card to complete the transaction using the POS terminal.

5. **Electronic clearing services (ECS)**

Electronic clearing service is an electronic mode of fund transfer from one bank account to another. It is mostly used by firms, individuals and corporates for the payment of bills such as electricity bills, water bills and loan payment and other services like payment of insurance premium etc. can also be paid.

6. **National Electronic Fund Transfer (NEFT)**

National Electronic Fund Transfer is a nationwide payment system facilitating one-to-one funds transfer. This scheme facilitates the individuals to transfer funds electronically from one bank branch to any individual having an account with any other bank branch in the same country.

7. **Real Time Gross Settlement (RTGS)**

RTGS is a fund transfer method which is done on a real-time basis and without any delays.

This allows the money sent by the remitter to immediately reach the beneficiary/payee as and when the request is received. It is the fastest interbank money transfer method.

8. **Green Mortgages**

A green mortgage is an energy efficient loan product, here the borrower obtain finance from a bank to purchase house and to refinance the existing house.in green mortgage monthly payments are high for the loan borrowed. Green mortgage is eligible only for an environment friendly building like recycled glass, bamboo flooring etc.

Relevance of Green Banking during Covid-19 pandemic

- Covid-19 has brought many changes in the lifestyle of society. But Implementation of Green Baking has brought worthiness to the banks and their services at current pandemic times. Because of social distancing norms and the national lockdown in the coronavirus pandemic, banks are implementing their doorstep banking policies. Let us see Green initiatives taken by different banks during the pandemic:
- During the current lockdown the Reserve Bank of India had recently advised banks to ensure that certain basic banking services are offered to senior citizens of over 70 years and differently abled persons at the doorstep.
- State Bank of India setup new standards to serve their customers during the pandemic providing banking services like cash delivery at the doorstep.
- Doorstep banking service offered by the SBI include cash pickup, cash delivery, cheque pickup, cheque requisition slip pickup, form15H pickup, delivery of drafts, delivery of term deposit advice, life certificate pickup and KYC documents pickup
- HDFC also providing the services to the senior citizens like cash pickup and drop as well as cheque pickups.



- Cash and payments solutions company CMS info systems has launched a free cash2home facility for doorstep cash delivery service to help senior citizens and differently disabled get cash safely at home with partner banks.
- Many banks have also launched mobile ATM facilities in select cities to ensure that customers have easy access to cash.
- Many banks are also operating mobile ATMs to ensure that customers can easily access cash without having to crowd at ATMs and branches.
- Due to coronavirus impact HDFC bank installed Mobile ATM s across India to avoid the customers move out of their stipulated locality to withdraw cash from ATMs. The mobile ATMs has successfully implemented in Mumbai and Noida. Banks may extend their services across India.

Conclusion

Banking sector has implemented Green Banking services years ago. But the importance of those services realised in covid-19 times. The real worth of green banking services is at the cost of serving the senior citizens and different abled persons with the initiative doorstep banking. Now the banks are in a position to implement 80% of their green banking services, if this continues for future days definitely we can curb the environmental degradation to large extent. The study concluded that the impact of green banking services during this pandemic is implemented only few noticed banks and many are failed to provide the services to the doorsteps of customers. So the banks must get them to a position to implement the services at the doorstep of the customers.



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IMPACT OF COVID-19 PANDEMIC ON COST OF LIVING STANDARDS OF THE SCHEDULED CASTE COMMUNITIES IN BRAHMAPUTRA VALLEY OF UPPER ASSAM, NORTH-EAST INDIA

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Abstract

The economic development of a country is a concern for every developing country like India. On the other hand, the economic development is also depends on rural development. But due to Covid-19 Pandemic all the development process has adversely affect. In India too, the Covid-19 Pandemic has slowed down the economy upto a large extent. Most of the peoples working in the urban and semi-urban areas have lost their sources of income due to this Pandemic situation. It directly affects the household consumption of those vulnerable. Among the vulnerable the most effected people are the SCs and the STs. The vulnerable due to the Covid-19 pandemic have been facing difficulties in their day to day economic life in India. Among the households, the BPL families are affected mostly in both the urban and rural areas in India. Among these BPL families, mostly the daily working personals and their household are directly affected particularly in rural areas in the North Eastern Region. Similarly the members of the SHGs are also effected economically. In this background a survey has been conducted to understand the economic condition of the SC member SHGs and their families at rural and flood affected areas of Brahmaputra Valley of upper Assam. For the purpose of the study, Lakhimpur district was purposively selected for gathering both primary and secondary information. In order to achieve the goal of the study a field survey was conducted by the researcher by randomly collecting the primary data from 50 SC member SHGs at 5 (five) Development Blocks of Lakhimpur district and from each sample SHGs 2 SC members were randomly selected. A personal interview and observation method were used to collect the primary information maintaining a social distance as recommended by the government. The study concludes with the findings that the average expenditure on food consumption per household as well as the average expenditure on non-food items per household in a week were decreased due to effect of Covid-19.

Keywords: Covid-19 pandemic, Cost of Living Standards, SHGs and SC Community.

Introduction:

In most of the developing countries poverty is deepest among the Scheduled Caste (SCs) and Scheduled Tribes (STs) communities. Poverty directly affects in forest and flood-prone areas which are extending from eastern Uttar Pradesh to the Assam plains. These vulnerable groups of people are deprived of their adequate access in the basic needs of life such as health, education, housing, food, security, employment, justice and equity. Some of them again dispossessed off their own traditional

land as their livelihoods are being undermined. The poverty problem creates a tough issue as it increases year after year even after independence (Prabhala et al., 2019). Issues of sustainable livelihood, social and political participation are also considered as a major problem in India. All these factors are thus responsible for higher incidence of poverty in rural India. In this regard, microfinance to Self Help Groups (SHGs) may be considered an option for meeting the financial needs of the people living in



the rural areas. The SHGs are playing a vital role for the economical development of the rural poor. After joining SHGs and by taking the different economic activities peoples have not only increased their savings but also economically uplifted.

But due to Covid-19 Pandemic all the development process has adversely affect. In India too, the Covid-19 Pandemic has slowed down the economy upto a large extent. According to NCAER, incomes of almost 85% of households in the national capital region (NCR) have been impacted by the Covid-19 outbreak (The Economics Times, April, 2020). Most of the peoples working in the urban and semi-urban areas have lost their sources of income due to this Pandemic situation. It directly affects the household consumption of those vulnerable. Among the vulnerable the most effected people are the SCs and the STs. The vulnerable due to the Covid-19 pandemic have been facing difficulties in their day to day economic life in India. Among the households, the BPL families are affected mostly in both the urban and rural areas in India. Among these BPL families, mostly the daily working personals and their household are directly affected particularly in rural areas in the North Eastern Region. Similarly the members of the SHGs are also effected economically. In this background a survey has been conducted to understand the economic condition of the SC member SHGs and their families at rural and flood affected areas of Brahmaputra Valley of upper Assam.

Objectives:

The present study was based on the following objectives:

- ▶ To study the socio-economic background of respondents.
- ▶ To study the food consumption pattern of the respondents before and during the lockdown period.
- ▶ To study the Non-food consumption pattern of the respondents before and during the lock down period.

Scope and Methodology:

The study is confined to Lakhimpur Districts of Assam only. Again for the purpose of the present study Lakhimpur district is purposively selected

for understanding the economic condition of the poor people living in the rural areas during the Covid-19 Pandemic situation. Moreover the sample districts are also considered as the flood affected districts amongst the other districts of Assam. The present study was based on both the sources of primary and secondary. The secondary data have been collected from District Rural Development Agency (DRDA), Official websites of Aajeevika & Ministry of Rural Development, and some important reports & briefing book of NRLM collected from the internet. The secondary data have also been collected through various journals, magazines, relevant documents and newspapers. In order to achieve the goal of the study a field survey was conducted by the researcher by randomly collecting the primary data from 50 SC member SHGs at 5 (five) Development Blocks (namely Lakhimpur, Naoboicha, Boginadi, Narayanpur and Dhakuakhana Block) of Lakhimpur district. Again, from each sample Block 10 SC member SHGs and from each sample SHGs 2 SC members were randomly selected. A personal interview and observation method were used to collect the primary information maintaining a social distance as recommended by the government. For analyzing, simple average and percentage analysis have been used.

Analysis and Findings of the Study:

After collecting the primary data from the field survey, the researcher has made an attempt to analyse the data by preparing tables.

Respondents According to Family Size:

The relevant data relating to family size of the members of the SHGs are depicted in **Table 1** as below:

Table 1
Respondents According to Family Size

S I. No.	Variable	Frequency	Percentage
1	2 members family	18	18
2	3-5 members family	22	22
3	More than 5 members family	60	60

Source: Field survey.



The study revealed that 60 per cent of the respondents have members of more than five in the study district. 22 per cent have three to five members and 18 percent have 2 member families that have been found in the district.

Respondents According Family Nature:

The relevant data relating to family nature of the members of the SHGs are depicted in **Table 2** as below:

Table 2
Respondents According to Family Nature

Sl. No.	Variable	Frequency	Percentage
1	Nuclear	36	36
2	Joint family	64	64

Source: Field survey.

The study revealed that 64 per cent of the respondents have joint family in the study district whereas 36 per cent have nuclear families that have been found in the district.

Respondents According to Holding BPL Card:

The relevant data relating to having BPL cards of the members of the SHGs are depicted in **Table 3** as below:

Sl. No.	Variable	Frequency	Percentage
1	Own Card	92	92
2	Cards of friends & relatives	04	04
3	Both Card	04	04

Source: Field survey.

The study revealed that 92 per cent of the respondents have their own BPL Cards for use in domestic purpose where 4 per cent each have used the BPL Cards of their relatives or friends or even both for purchase of grocery items for their household purposes in the study district.

Respondents According to Daily Income Status:

The relevant data relating to daily income status of the members of the SHGs are depicted in **Table 4** as below:

Table 4
Respondents According to Daily Income Status

Sl. No.	Variable	Before Lockdown	After Lockdown
1	Below Rs. 100/-	-	16
2	Rs. 101 – Rs. 300/-	04	42
3	Rs. 301 – Rs. 500/-	16	24
4	More than Rs. 500	80	18

Source: Field survey.

The study revealed that 80 per cent of the respondent’s households were earning more than Rs. 500/- per day before the lockdown period which was now only 18 percent. Majority of the member’s households were earned daily income between Rs. 101/- to Rs. 300/-. It is not sufficient to live with that limited amount of earnings. The daily earnings were reduced rapidly during this lock down period. 16 percent respondents were earned below Rs. 100/- in the study district. Thus the economic condition of the respondents were very poor during the Covid-19 Pandemic situation.

Respondents According to Food Consumption habits (in Weekly Rupees):

The relevant data relating to food consumption habits of the members of the SHGs during the lockdown and before lockdown period are depicted in **Table 5** as below:

Table 5
Food Consumption habits (in Weekly Rupees)

Sl. No.	Variable	Before Lockdown		After Lockdown	
		Amount	Percentage	Amount	Percentage
1	Rice	700.00	2.63	500.00	3.89
2	Sugar	1,250.00	4.70	650.00	5.05
3	Wheat	2,200.00	8.27	1,650.00	12.83
4	Grocery	1,550.00	5.83	500.00	3.89
5	Kerosene	4,000.00	15.04	3,560.00	27.68
6	Vegetables	6,200.00	23.31	2,400.00	18.66
7	Non-vegetables	10,200.00	38.35	3,600.00	27.99
8	Fruits	500.00	1.88	-	0.00
	Total	26,600.00	100.00	12,860.00	100
	<i>Average per households</i>	532		257.2	

Source: Field survey.



As far as food consumption was concerned, household's food consumption pattern was also found decreased as the average expenditure decreased from Rs. 532/- per week to Rs. 257.20/- per week during the lockdown period. Among the food items during the lockdown period there was not a single household found in the district who have able to purchase fruits for the households. This was because of decrease in daily income of the respondents during lockdown period. The use of kerosene has increased from 15.04 percent to 27.68 percent.

Respondents According to Non-Food Expenditure Pattern (in Weekly Rupees):

The relevant data relating to expenditures on non-food items of the members of the SHGs during the lockdown and before lockdown period are depicted in Table 6 as below:

Table 6
Non-Food Expenditure Pattern (in Weekly Rupees)

Sl. No.	Variable	Before Lockdown		After Lockdown	
		Amount	Percentage	Amount	Percentage
1	Mobile Recharge	1250	13.02	625	9.36
2	DTH/Cable Recharge	2250	23.44	1250	18.73
3	Petro/Diesel	2000	20.83	600	8.99
4	Personal Hygiene	2500	26.04	1500	22.47
5	Cleaning Products	1000	10.42	1000	14.98
6	First Aid Items including Hand Sanitizers	600	6.25	1700	25.47
	Total	9600	100	6675	100
	<i>Average per households</i>	<i>192</i>		<i>133.50</i>	

Source: Field survey.

Similarly as regards to non-food expenditure was concerned, household's non-food expenditure pattern was decreased as the average expenditure decreased from Rs. 192/- per week to Rs. 133.50/- per week during the lockdown period. Among

the non-food items during the lockdown period the households were more conscious about the health and hygiene care as the weekly expenditure increased from 43.07 percent to 62.92 percent. But expenditure on mobile , DTH Recharge, use of petrol/Diesel were gradually decreased as revealed from the field study.

Suggestions:

After analysing the data the following suggestions are given forwarded:

- As per the direction of Assam Govt. the high-income group of people should come forward to help those BPL families economically.
- By maintaining social distance and maintaining medical security, if possible, the medically fit people should give some opportunity to do their normal income generating activities twice in a week.

Conclusion:

The Covid-19 Pandemic effects the whole economy of the world in a very depressed way. Everybody is suffering from this Pandemic. We should very care about ourselves not only for own but also for the family as well as for the society. The economic condition of the poor SC families are very much effected in both rural and urban areas. The study concludes that due to effect of Covid-19 the income of the poor households is decreasing and thereby they should be taken care by the government. The study also concludes that the food consumption and the expenditure on non-food items among the SC communities were found very poor during the lockdown period due to the Covid-19 Pandemic situation in area under study.



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EFFECT OF COVID-19 ON AGRICULTURE: A STUDY

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Abstract

The numerous pandemics that human beings have encountered, including the Hong Kong Flu, HIV / AIDS, Spanish Flu, Asian Flu, SARS, Ebola and Swine Flu, have had a huge impact on the marketplace, the environment and all human doings, such as farming, agriculture, tourism, transportation, teaching and learning or education, health, fisheries, manufacturing, business, trade, etc. Humans are now facing another pandemic, the introduction of the new coronary artery virus (2019-nCoV) that causes the illness known as COVID-19. The purpose of this paper is to examine and address the consequences of COVID-19 disease associated events in agriculture. Data from the Food Agriculture Organization (FAO), the World Health Organization (WHO), and empirical and technological reports were used for this study. There is ample evidence to claim that the COVID-19 pandemic has a serious impact on agriculture and the food supply chain, mainly affecting food requirement and consequently food protection, with a significant impact on one of the most vulnerable group of the society.

Keywords: Agriculture, COVID-19, Corona virus, food security, food supply chain.

Introduction

The first instances of infection with a new corona virus (2019-nCoV) was confirmed in Wuhan, China, on 31 December 2019 (WHO, 2020a), which causes the disease that has now been recognized as COVID-19 (Wang, 2020), distinguished from SARS CoV and MERS-CoV. After then, the study of internationally reported cases of infection with this latest virus has seen an unprecedented rise (Figure 1), and is already the biggest public health issue impacting the regular growth of civilization and all its components. There is still a chance of contracting a new contagious illness (Burnet and White, 1972), from the 1918 Spanish flu to AIDS and also may not have a conclusive solution (Table 1). At present, Covid-19 is a infectious illness that affects and disturbs humankind. Through previous pandemics faced by the world, it has been seen that prohibition and uncertainty have had an effect

on human activity and economic development (Hanashima and Tomobe, 2012; Bermejo, 2004; Arndt and Lewis, 2001); however this also has an influence on agriculture sector. When an epidemic of infectious disease happens, there is also an rise in poverty and deprivation (Burgui, 2020; Sar et al., 2010). As the infection spreads, the situation worsens, rendering movement restrictions more and more restrictive, creating labor shortages for the crop, or difficulties for farmers in marketing their products. Agricultural sector is among the most integral domains of human growth and associated with food production (Abdelhedi and Zouari, 2020; Kogo et al., 2020; Lopez-Ridaura et al., 2019); thus the, the goal of this work is to explore the relationship among agricultural sector, food security and nutrition security and that these relationships are influenced by COVID-19 disease-related events.



Time Period	Name	Type	Total Death	Reference
1918-1919	Spanish Flu	H1N1	More than 50M	Farmer (2019)
1957-1958	Asian Flu	H2N2 virus	1.15M	Du et al. (2009)
1968-1970	Hong Kong Flu	H3N2 virus	700,000 and 1M	Wang-Shick (2017)
1981-present	HIV/AIDS	Virus	32M (estimate, March 2020)	WHO (2020b)
2019-Present	COVID-19	Coronavirus	751 154 deaths (14 August 2020)	WHO (2020c)

Table 1: Main pandemics from the 20th century

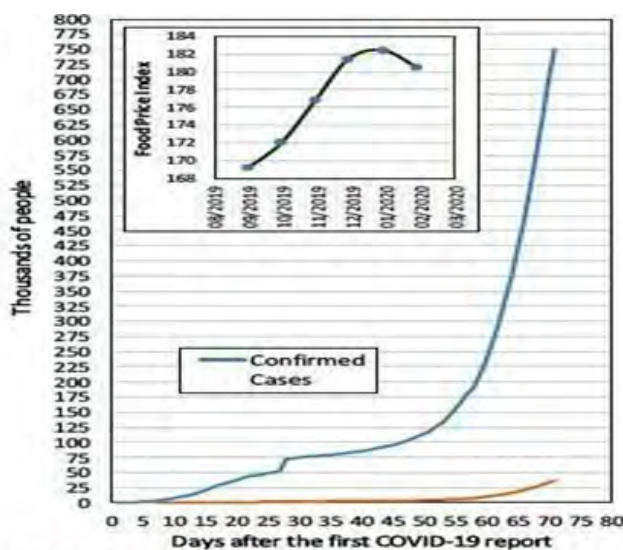


Figure 1. Globally confirmed cases, deaths and Food Price Index by the effect of COVID-19.

Impact of COVID-19 on agriculture

The Food and Agriculture Organization (FAO, 2020a) claims that COVID-2019 affects agricultural practices in two key areas: food supply and demand. These two components are strongly essential for food security, so food safety is at risk. The relationship between these components, as well as the effect of COVID-19, is shown in Fig.2.

A. Food supply

The food supply chain is a system connecting the agriculture sector (farm) to the consumer's table, that included procedures such as processing, manufacturing, packaging, delivery and storage (Chen et al. , 2020). Initially, the declaration of social exclusion forced citizens go to procurement centers and establish a lack of some goods, Even then, food availability has regulated, because it is one of the

processes that must be managed to ensure food stability. One of FAO's functions is to facilitate the un-interruption and continuous activity of food supply chains (FAO, 2020b). Therefore, due to the limitations which administration has placed on labour migration in agricultural practices, the supply of basic necessities is normally assured, though with some difficulties. The scenario is different compared to goods that are imported or exported; international trade was interrupted due to the closing of borders, while exchange resumed after setting up safety measures to stop the spread of the virus. It could be short term; this focuses on what nations do to avoid the epidemic from spreading. Component of the food supply network is the welfare services that certain nations are using to serve thousands of households and kids with so little financial means, mainly Latin America. The production and distribution process is serviced in different ways:

- a) Delivery of essential needs nutritional rations (such as Indonesia and Taiwa)
- b) Financial distribution equal to the expense of essential need food rations (for example, Peru, Japan and Singapore).

Disturbances in food deliveries are limited, therefore food supply remains constant; but considering China's experience throughout this disease outbreak, the influence on the livestock production is stronger due to the difficulties in acquiring livestock feed and, from the other edge, labor shortages (Zhang, 2020). While it relies mostly on nation and the steps that each one has implemented, prices generally stayed constant throughout the world, so no change in the prices of basic commodities is anticipated, while high-value items, particularly meat and food stuffs, are more likely to occur. Some of the metrics that calculate market fluctuations globally is the FAO Food Price Index (FFPI), a calculation of the monthly variability in the foreign prices of food baskets. As per the FAO (2020c), the February 2020 FFPI had an average of 180.5 points , i.e. 1.9 points (1.0 percent) lower than in January, which was the first month-to - month decrease following four

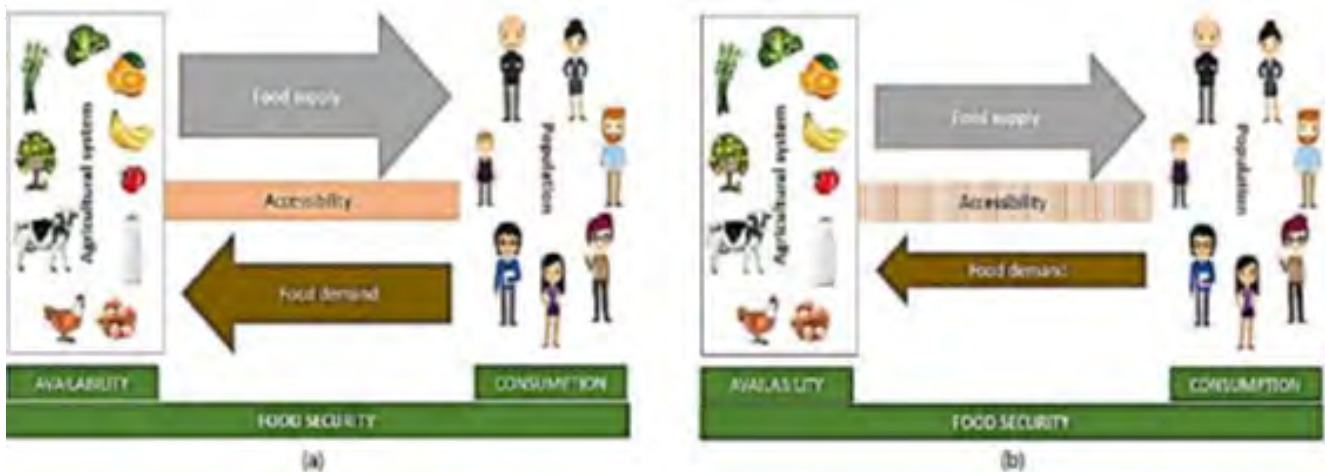


Fig.2. Food security system (a) without COVID-19 and (b) with COVID-19.

This was attributed to a significant decline in the export prices of vegetable oils and, to a lesser degree, in the prices of meat and cereals, which balanced the continued increase in the prices of dairy products and sugar.

B. Food demand

Demand means the desire and capacity of customers to pay for a specific product or service over some specified period of time (Gottheil, 2013). Food demand has declined due to insecurity and a decrease in people's purchasing power, but this decline is still small; the problem could escalate if the disease outbreak lasts for a long time due to decreased income and employment losses (FAO, 2020b). Although China constitutes a significant world trading market and where the COVID-19 virus originated, its history suggests significant rise in online competition in the food and beverage industry, leading to quarantine policies (FAO, 2020a). For cases such as these, in which the disease passes through contact, contactless distribution systems are chosen by customers. For example, using drones for delivery of the product (Fig.3).



Fig.3. Drone-based system for non-contact food delivery

C. Food security

Food protection ensures everybody has unconditional access to food which enables them to meet their basic needs (Rosales and Mercado, 2020). Failure to respond effectively indicates an imminent food crisis, with a larger effect on the neediest community (Fig. 4). Initiatives must concentrate on maintaining effective food supply chains and preventing the virus outbreak's impact across the agriculture industry. Social services serve as a mechanism that significantly reduces the effects of short-term crises.



Fig. 4. Groups vulnerable to a food crisis.

First marginalized community: people suffer from severe starvation and not consume sufficiently dietary resources to lead a regular existence, which reportedly has around 820 million inhabitants (FAO, 2020a). This community of citizens can't risk the possible disruption to their livelihoods or access to food that a COVID-19 scenario might offer. When the virus occurs in areas where these persons reside with minimal capability in health services, the effects may be severe.

A second marginalized group: small farmers who may be stopped from continuing to work on their land as well as from entering markets to sell their goods or buy seeds or other necessary inputs.



The third marginalized group: children from low-income households, who are primarily fed food delivered by government services; the termination of these programs due to a pandemic puts food security and safety at risk, and as such, consequences of the life of children with insufficient ability to deal with diseases (FAO, 2020d).

Conclusions

The occurrence known as the COVID-19 disease has a significant effect on human civilization's actions and behaviors, and food development is not beyond the control. Food intake and thus food

security has been adversely affected by migration constraints, decreased buying power and a greater effect on one of the most vulnerable groups in the nation. When epidemic outbreaks escalate, governments are taking more proactive measures to deter the transmission of the virus, which often impacts the food supply chain. Every steps taken will seek to protect people's health and nutritional security, despite the downside of economic prosperity, while some lawmakers were heading in the opposite direction.



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THE ROLE OF TECHNOLOGY IN EDUCATION AND BENEFITS & PROBLEMS IN ONLINE TEACHING

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ABSTRACT:

This paper elucidates and mainly focuses on educational / teaching sector, the vital role of Technology in Education and benefits and problems faced by both teachers and students especially during this pandemic period. The modern classroom has taken several steps forward in its evolution of the learning environment in the past 25 years. Many of the benefits that have seen in this setting are due to the introduction of new technology options for students. Our development of the Internet since 1989 has helped us to include more technological access to information in the modern classroom as well. Now students get to play interactive learning games, compete against other students, and have their educational statistics tracked in real-time data to know where their point of focus should be. Introducing technology to students in a classroom setting can certainly help the educational environment, but it also requires equal access for all students to ensure that everyone receives the same opportunities to success. That is why each school district, teacher, and parent should periodically review the problems and benefits of technology in teaching sector.

KEYWORDS: Education, Teachers, Students, Technology, Online classes, virtual mode learning, benefits, problems, environment, Improvement.

INTRODUCTION:

THE ROLE OF TECHNOLOGY IN EDUCATION

The role of technology, in a traditional school setting, is to facilitate, through increased efficiency and effectiveness, the education of knowledge and skills. In order to fully examine this thesis, we must first define several terms. Efficiency will be defined as the quickness by which we obtain knowledge, while the term effectiveness is associated with the amount of imparted knowledge that is operationally mastered. When technology is directly applied to an educational setting, such as a school, both the students and teachers can be viewed as learners. Thus, we can operate under the assumption that any increase in teacher knowledge and utilization has the impact of increased learning in students. Ultimately, technology should serve to increase

student achievement in schools. Technology can aid in educational achievement through two primary methods: the removal of physical barriers to learning and the transition of focus from the retention of knowledge to its utilization. Each of these methods must be examined in the context of their relation to both the student and the instructor in order to see their value and effect in educational settings. The removal of physical barriers has allowed teachers greater accessibility in regards to professional development and graduate education. Before the age of the internet and the advent of distance learning, engaging in a learning community, such as a workplace network or a school, required a close degree of



physical proximity amongst community members. Presently, there are multiple examples of the use of distributed learning technology in the educational field. First, many graduate schools have begun transitioning into programs that allow for distance education.

LIST OF THE BENEFITS OF TECHNOLOGY IN TEACHING

1. TECHNOLOGY HELPS CHILDREN TO STAY MOTIVATED DURING THE LEARNING PROCESS.

Most students don't like to go to school if they feel like they are wasting their time. When there is technology allowed in the classroom, then teachers have an opportunity to let kids work at a pace which suits them the best without disturbing others. They can look up additional information about a subject they are learning about that day, play educational games that reinforce the lesson, or work on advanced material using a program like Zearn.

Because many of today's technology options allow students to see how well they are doing compared to the average of all users, it gives them a chance to push harder for themselves and their education. Many of the programs that encourage learning also issue rewards or award certificates, which helps to make the lessons fun as well.

2. IT ENCOURAGES MORE COMMUNICATION BETWEEN TEACHERS AND PARENTS.

When there is technology in the classroom, then there are more opportunities for parents and teachers to connect with each other. Using a blog for the classroom can help parents get to see what their children are learning each day. Apps and software options allow teachers to instantly report on a child's behavior to let parents know in real-time what is happening throughout the day. There are options for chat boxes, instant messaging, and other forms of communication as well.

Let's not forget about email here either. Since the 1990s when this technology option came into the classroom, it created more reliability in messaging between teachers and parents should there be a need to talk.

3. TECHNOLOGY OPTIONS IN THE CLASSROOM ARE VERY AFFORDABLE.

Although the cost of having technology in the classroom can be significant if you are introducing new options to an entire district, the cost of student computers, tablets, and class essentials is minimal. Most student computers cost less than \$200 each, and there are several grants available on local, state, and national levels that help to offset these costs to local taxpayers.

"The Internet is the first technology since the printing press which could lower the cost of a great education and, in doing so, make the cost-benefit analysis much easier for most students," said John Katzman. "It could allow American schools to serve twice as many students as they do now, and in ways that are both effective and cost-effective."

4. IT CREATES NEW WAYS TO LEARN FOR TODAY'S STUDENT.

There are three critical forms of intelligence that we see in children today: emotional, creative, and instructional. The traditional classroom environment, which typically encourages lecture-based lessons, focuses more on the latter option. Standardized tests and similar ranking tools do the same. When kids have access to technology today, then those who excel outside of the standard learning setup can still achieve their full potential.

Technology allows children to embrace their curiosity in multiple ways. They can try new things without embarrassment because their tech access gives them a level of anonymity. This process allows kids to work, through trial-and error if they wish, to see if a different strategy helps them to learn more effectively.

5. TECHNOLOGY ALLOWS US TO GIVE STUDENTS ACCESS TO DATA FROM A SINGLE LOCATION.

Do you remember when a research project meant a visit to the library so that you could pull 4-5 books to read, have access to an encyclopedia, and even microfilm to view so that you had enough resources to finish your assignment? Technology allows a student to access every item they need for a project from a central resource. Instead of spending all



of that time searching for something specific or waiting for your library to order it, you can run a few queries on Google and find what you need.

6. IT GIVES US BETTER ACCESS TO BEHAVIORAL DATA ON STUDENTS.

The various apps, software choices, and technological platforms collect data on students that can show attendance patterns, learning issues in specific subjects, and how they react in particular situations. This information leads to the creation of a profile where teachers, schools, and parents can work together to identify places where additional learning may be necessary. Technology can even help a school district find their highly capable students to keep pushing them toward more challenging work so that they remain engaged with the learning environment.

7. TECHNOLOGY HELPS TO PREPARE STUDENTS FOR THEIR FUTURE WORLD.

Even if there are warnings from medical providers about the amount of screen time that students receive in their classroom environment, the reality of the modern educational system is that we must have technology exposure now to prepare our children for the world they will face as adults. This sector will continue to evolve. If they are not prepared to use these items today, then tomorrow could be a struggle for them.

That means some traditional subjects might not be as important to teach for some schools or teachers. Is it more important to have a student learn how to write in cursive or know how to type without using the two-finger chicken-pecking method? Is coding more of a critical skill than learning how to cook? Should kids know how to put a chair together in woodshop or have the ability to put together their own computer?

8. THE INTRODUCTION OF TECHNOLOGY ALLOWS FOR THE TEACHING OF NEEDED VOCATIONAL SKILLS.

Although there are regions of extreme poverty and isolation which do not have Internet access in the United States right now, over 90% of Americans have a home connection to online resources. By

introducing technology to students from an early age, we can teach them the critical vocational skills that are necessary for success in a digital world. That is why writing continues to be a top priority in the K-4 grades, formatting guidelines and software use after, and knowing how to research efficiently is approached as an essential skill.

9. TECHNOLOGY IN THE CLASSROOM ENCOURAGES COLLABORATION.

Students retain very little of the information they receive when a teacher lectures from a textbook. When there are interactive lessons on a chalkboard or whiteboard, kids can remember about 20% of what they were taught. If a teacher encourages a small group discussion, that percentage can quadruple.

Technology gives us an easy way to develop collaboration skills for students using online tools that encourage them to work together in safe ways. If kids can then practice what they were taught immediately, there is very little that they will forget.

10. IT ENCOURAGES STUDENTS TO STAY ENGAGED WITH THEIR LEARNING ENVIRONMENT.

Kids get bored very easily when they feel like they already know what is being taught in their classroom. Some children will transform into mentors or leaders in this situation to help their fellow students, but there are many more who disengage because they lack stimulation. By introducing technology to the classroom, there are fewer places where repetitive learning must take place. Teachers can introduce new subjects, try new techniques, or use different projects to encourage ongoing learning, which creates more overall engagement.

11. TEACHERS HAVE MORE CREDIBILITY WHEN THEY USE TECHNOLOGY IN THE CLASSROOM.

Teachers are sometimes hesitant to use technology in the classroom because they are unsure of what a student might have at home. Giving homework assignments that require computer access to a student without that technology at home would be



a waste of time. There can also be pushback from parents who are uncomfortable giving their kids additional screen time for learning. When you can introduce these elements to the classroom and have children learn there, then you can overcome the socioeconomic barriers that are sometimes in place for low-income families.

LIST OF THE PROBLEMS OF TECHNOLOGY IN TEACHING

1. THE PRESENCE OF TECHNOLOGY CAN BE DISTRACTING TO STUDENTS.

When kids play video games, they can find themselves reacting with addiction-like behaviors. Their focus is on the entertainment they receive more than anything else. If the educational environment uses reward-based games to encourage learning, then the child might be more concerned with what they receive through the software or app instead of what they are learning.

Although correct answers can be an indication of knowledge, there might not be as much information retention as hoped. Teachers must set and enforce healthy boundaries when using technology in the classroom to ensure healthy results are possible.

2. TECHNOLOGY CAN MAKE IT EASIER TO CHEAT.

Remember the TV shows and movies where kids would break into a teacher's classroom, steal the answer key to a test, and then write down everything on their wrist, shoe, or a slip of paper? Now a student can send themselves a text with that information. They can send that data to anyone else with a phone. Email can relay this info too. There must also be strict rules in place about the use of technology during quizzes or tests when an exact measurement of student knowledge is needed to evaluate their overall progress.

3. USING TECH CAN CAUSE SOME STUDENTS TO DISCONNECT FROM THE CLASSROOM.

Interacting online with others is a different experience than when you collaborate over the Internet with someone. Being behind a screen provides you with a layer of anonymity that you don't receive with a face-to-face conversation.

Learning how to work with one another using technology is an essential skill, but it cannot be the other option that teachers introduce to their classroom. We must encourage social interactions that accurately communicate thoughts, feelings, or emotions so that when a child is offline, they can still make a better life for themselves.

3. SOME STUDENTS MAY NOT KNOW THE DIFFERENCE BETWEEN RELIABLE AND UNRELIABLE RESOURCES.

There is a lot of information on the Internet today that is fake or exaggerated in some way, but it masquerades as being real. According to research published by New York Magazine, less than 60% of web traffic today is actually human-based searches or content interaction. Up to half of the traffic on YouTube each year are bots that masquerade as people. Not only is the content sometimes fake, but then also the users might not be real too. Teachers must show students how to access real information, show them how to verify its validity, and then encourage them to use it appropriately.

4. TECHNOLOGY IS A RESOURCE THAT NOT ALL FAMILIES CAN AFFORD.

Whether technology is in the classroom or at home, there is the issue of affordability to worry about in today's world. Some households cannot afford to purchase computers for their kids to manage their school work. There are school districts that don't have enough money to pay their salaries each year, much less add new tech components for learning.

When we emphasize having technology in the classroom, then we place those at the lowest end of the wage scale at a significant disadvantage. Students with greater access can learn more and have access to lessons more often, which means they have additional information exposure that can increase their opportunities to succeed.

6. SOME TECHNOLOGIES COULD REPLACE THE TEACHER IN SOME CLASSROOMS.

Interactive learning lessons are so effective today that the software or app can become the teacher instead of having someone present to help a



student. One of the best examples of this potential disadvantage is ABC Mouse, which provides clear instructions to students as young as 3 so that they can start learning when they are ready. Instead of being in a hands-on role, technology makes the teacher more of an observer. New tech automates the learning process while adapting to changing student needs.

6. THERE ARE PRIVACY CONCERNS TO CONSIDER WITH TECHNOLOGY IN THE CLASSROOM.

Over 15 million people each year experience identity theft in some way. It is a criminal empire that costs the economy over \$16 billion per year. Since 2011, over \$100 billion in losses have happened because of this issue. One of the reasons why it is becoming more prevalent is because more people have greater access to technology today.

When we introduce technology to the classroom, we are placing the identity of our children at risk every day. Even when apps, computers, mobile devices, and operating systems have advanced privacy filters that reduce the threat of identity loss, there is no way to guarantee that all risks are gone unless the equipment never goes online. If we take this step, then we end up losing many of the advantages of having technology in the classroom in the first place.

7. TECHNOLOGY IN THE CLASSROOM COULD CREATE MEDICAL PROBLEMS FOR SOME KIDS.

Eye strain occurs when you look at a computer screen for too long. Symptoms of this issue include back pain, eye pain, neck pain, feelings of tiredness, blurred vision, and problems with focus. Continuous heavy computer usage may lead to issues with early myopia, with a prevalence rate of more than 60% for those older than the age of 12. For some people, the impact of this health issue is cumulative, which means the time they spend in front of a phone, tablet, and television can contribute to eye health issues as well.

9. KIDS OFTEN LOSE TRACK OF TIME WHEN USING TECHNOLOGY IN THE CLASSROOM.

Although kids can adapt to changing environments without much of a second thought, their idea of normal is often defined by what they experience in the classroom. Teachers and schools have as much, if not more, time with children than their parents throughout the day, which means the classroom becomes an influential part of life for each student. Encouraging the use of tech might help to create more learning opportunities, but it can also lead to a lifestyle that is more sedentary.

When children sit for too long during the day, then they face the same health challenges that adults do when not getting enough exercise. There can be problems with obesity, hyperactivity, muscle fatigue, sleeping problems, and metabolism issues with prolonged sitting. That is why any school that introduces technology to the classroom should also encourage at least 30 minutes of moderate physical activity whenever possible.

10. MANY CLASSROOMS PLACE LIMITS ON TECHNOLOGY ACCESS.

Because of the awareness that schools have with the potential disadvantages that technology can cause in the classroom, there are limits placed on the use of items under the guise of child protection. Although firewalls and site blockers can prevent most dangerous content from reaching the eyes of children, it is not unusual to see this issue taken a step further by restricting computer work to word processing and basic research. Students come home with assignments to use tech of their own, at a library, or through a loan program to place this responsibility on the parents instead.

If we force limits on children instead of teaching them how to make wise choices, then is that really giving them a learning environment?

11. TECHNOLOGY CAN CREATE DEPENDENCIES FOR INFORMATION RECALL.

If you cannot recall a piece of information instantly, then what is your next step to find an answer? Most people would say that they would look online for the data they want or ask a virtual assistant, like Alexa, to give them the answer. Having access to a treasure-trove of resources is wonderful, but it can



also create a dependency because of its presence. If we do not teach students how to recall info by themselves without the use of a smart device or computer, then the next generation of students may be unable to function unless there is technology for them to access.

CONCLUSION

Overall, technology is central to many sectors of society and its integration into the education process has great promise for student learning. With

technology, one can expect increased efficiency and effectiveness on both the part of teachers and students. Technology can also prompt pedagogical change and address issues that affect learning, teaching and social organization. Technology can therefore be seen as both a tool and a catalyst for change. Students should embrace technology for them to benefit and teachers should be open to introducing technology into the classroom to improve and innovate their teaching practice.



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IMPACT OF COVID-19 ON INDIAN ECONOMY

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Abstract:

With COVID-19 coming into the picture, the Indian economy is going through a major slowdown, which was evident over the recent quarters even before the crisis struck. In the third quarter of the current financial year, the economy grew at a six-year low rate of 4.7%. With all these problems hitting the world of work from multiple directions, companies are finding it difficult to sustain in this environment. They are forced to take tough decisions such as cutting down the salaries, giving pink slips to employees and opting for other cost-cutting measures.

The financial market has experienced uncertainty about the future course and repercussions of COVID-19. An estimated Rs 10 lakh crore of market cap was reportedly wiped off due to the fall of Sensex in the second week of March 2020.

The supply-side impact of shutting down of factories resulted in a delay in supply of goods from China which has affected a huge number of manufacturing sectors which source their intermediate and final product requirements from China. Some sectors like automobiles, pharmaceuticals, electronics, chemical products etc were impacted big time.

According to a survey by the Federation of Indian Chambers of Commerce & Industry (FICCI), the immediate impact of COVID-19 reveals that besides the direct impact on demand and supply of goods and services, businesses are also facing reduced cash flows due to slowing economic activity which in turn is having an impact on all payments including to those for employees, interest, loan repayments and taxes. Corona virus had its impact in the industry in general, which has seen, not only cutting the salaries but also laying off its employees. The hotels are vacant and airlines have closed their wings. The live events industry has also estimated a loss of more than Rs. 3000 Crs. The manufacturing, an important part of any economy, suffers from total lack of clarity. Lockdown has put great stress on the supply chains of essential commodities, and therefore, many of the Indian companies have focused on the production and supply of essential items only, thereby stopping all other production activities, thereby bringing down the production graph. Likewise, the other sectors like agriculture being the primary sector and the tertiary sector are also not free from its impact. There is hardly any manpower available for the agricultural purposes in different states. Lockdowns have manifestly made the farmers difficult to take their produce for sale to the markets. Informal sector of India, the backbone of its economy, will be hardest hit in view of economic activities coming to a total standstill.

Keywords: COVID-19, Pandemic, Economic Sector, Impact, slowdown, Lockdown Agriculture.

Introduction:

Almost every country has been affected by the devastating Corona virus disease (COVID-19). The world is passing through a great uncertainty. Undoubtedly, the Corona virus has put the world economy at a major risk.

The Covid-19 pandemic is an unprecedented shock to the Indian economy. The economy was already in a parlous state before Covid-19 struck. With

the prolonged country-wide lockdown, global economic downturn and associated disruption of demand and supply chains, the economy is likely to face a protracted period of slowdown. The magnitude of the economic impact will depend upon the duration and severity of the health crisis, the duration of the lockdown and the manner in which the situation unfolds once the lockdown is lifted.



As we have already acknowledged that India is a developing economy, it is stated as an economy passing through demand depression and high unemployment, with 21-day lockdown announced by Prime Minister on March 23, 2020, it would slowdown the supply-side, accelerating the slowdown further and jeopardizing the economic wellbeing of millions.

With an increasing number of corona virus cases, the government has locked down transport services, closed all public and private offices, factories and restricted mobilization. Based on recent studies, some economists have said that there is a job loss of 40 million people in the country, mostly in the unorganized sectors.

In this scenario, they are predicting that India would go into recession affecting the unorganized sector and semi-skilled jobholders losing their employment. The labour sector under the MGNREGA, 2005 are worst impacted as they are not provided jobs due to lockdown, most of the labour sectors are associated with the construction companies and daily wage earners. Travel restrictions and quarantines affecting hundreds of millions of people have left Indian factories short of labour and parts, just-in-time supply chains and triggering sales warnings across technology, automotive, consumer goods, pharmaceutical and other industries.

If we refer to the recent measures announced by the government and the RBI to mitigate the impact of the pandemic, as said by the RBI governor, these are only for short term and may not deliver the desired results as the problem is severe and has been further aggravated by the lockdown.

IMPACT ON DIFFERENT SECTOR

Food and Agriculture:

It is important to assess the effect of COVID-19 pandemic on Agricultural sector and Food as it primarily involves the sustainability of human life and secondarily involves the economy.

The food and agriculture sector contributes the highest in GDP i.e. 16.5% and 43% to the employment sector. The major portion of the food processing sector deals with dairy (29%), edible oil

(32%), and cereals (10%). India also stands number one in dairy and spices products at a global scenario (export).

The pandemic protocols and provisions interferes the supply chain of the market with impaired production and distribution accompanied with lack of labor and supply of inputs. This vastly affects the livestock, poultry, fishery as well as dairy production. The planting of spring crops like maize, sunflower, spring wheat, barley, canola and open field vegetable can't be operated amidst pandemic.

There may be a further reduction in job quality in the sector and job destruction, especially at the base of the supply chain. Women and youth are likely to feel the impact more strongly, as they are particularly exposed to socioeconomic vulnerability. Restrictions on movement may prevent farmers from accessing markets and result in food waste. In many countries, farmers are now unable to sell their produce in local markets or to local schools, restaurants, bars, hotels and other leisure establishments, which have been temporarily closed.

The pandemic may also have a significant negative impact on the livelihoods of millions of plantation workers engaged in export-oriented, labour-intensive agricultural production in developing countries.

COVID-19's impact on the agricultural sector will have far-reaching effects beyond food-security, across industries, and on our economy as a whole. Governments, businesses, and non-profits need to respond to the challenges with a foresight to protect farmer livelihoods in the medium to long term and prevent cataclysm in our agricultural systems in the future.

Manufacturing Sector:

Major companies in India such temporarily suspended or significantly reduced operations in a number of manufacturing facilities and factories across the country. iPhone producing companies in India also suspended a majority of operations. Nearly all two-wheeler and four-wheeler companies put a stop to production till further notice. Many companies have decided to remain closed till at least



31 March such as Cummins which has temporarily shut its offices across Maharashtra. Hindustan Unilever, ITC and Dabur India shut manufacturing facilities except for factories producing essentials.

Online Business sector:

The online business in today's economy plays a major role in the economy with a market share of USD 950 billion. It contributes 10% to the Indian GDP and showed a drastic in the employment sector in the FY19 viz 8%. Its major segments are the household and personal care products (50 %), healthcare segment (31%) and the food and beverage sector (19%).

At mist the social distancing due to threat of covid-19 the tendency of the consumers to overstock on essential product and commodities viz rice, flour and lentils. This gave rise in the sales of the Fast Moving Consumer Goods companies (FMCG) which it saw fall in the stock in trade due to distorted supply chain.

The e-commerce sector saw a dip in growth with pressure on the supply chain deliveries and the expectations of the consumers on the companies to come up with newer distribution channels focusing on direct to customer routes. In this soaring environment the managing and predicting of demand will play a vital role in the customer relation sector. Categorizing the commodities into part i.e. essential commodities and non-essential commodities showed different responses in the market.

Raw materials and spare parts:

Nearly 55% of electronics imported by India originate from China. These imports have already slid down to 40% in light of the corona virus outbreak and subsequent lockdown. As a countermeasure, India is considering the promotion of indigenous production in a bid to reduce dependency on a single market. Additionally, China is India's third largest export partner for export of raw materials like organic chemicals, mineral fuels, cotton, etc.; and a lockdown of the countries is likely to lead to a substantial trade deficit for India.

Pharmaceuticals:

The toll on the pharmaceutical industry is of significant concern for India, mainly as 70% of active pharmaceutical ingredients (API) are imported from China. These active pharmaceutical ingredients are essential to a large number of pharmaceutical manufacturing companies in the country. As COVID-19 is rapidly making its way through India, medication is going to be the number one consumer demand, and because there aren't nearly enough APIs to manufacture drugs, the subsequent traders and the market are witnessing skyrocketing prices.

Aviation:

The Government of India indefinitely suspended tourist visas, airlines are said to be working under pressure. Nearly 600 international flights to and from India were canceled for varying periods. Around 90 domestic flights have been canceled, leading to a sharp drop in airline fares, even on popular local routes.

Tourism:

India is big on cultural and historical tourism, attracting domestic and foreign nationals throughout the year. It does not come as a surprise that a large number of confirmed COVID-19 cases in India include foreign tourists. But with visas being suspended and tourist attractions being shut indefinitely, the whole tourism value chain, which includes hotels, restaurants, attractions, agents, and operators, is expected to face losses worth thousands of Crs. Experts believe the tourism industry is likely to take a massive hit.

Trade:

There has been a significant loss of human lives and the global economy has also felt the impact severely. Global markets are in a free fall with supply-chain disruption and manufacturing falling to the lowest levels in decades. Despite disturbances in the global economy, India was among the brighter spots till last month in terms of exports and manufacturing, with the Directorate General of Foreign Trade (DGFT) and Purchasing Managers Index (PMI) numbers coming in strong for February 2020. But our markets are not that insulated from global headwinds any longer, nor



from the COVID-19 pandemic. It has already disrupted normal economic activity and life in our country. India's trade has been severely impacted. People have a sudden loss of their income, causing a major drop in demand.

India's exports in April 2020 fell by -36.65% year-on-years, while imports in April 2020 fell by -47.36% as compared to April 2019

Indian benchmark indices, i.e., the SENSEX and NIFTY, are down by about 35-40% in a matter of less than 30 trading sessions. Further, the Indian government has imposed a lockdown of 21 days and brought major economic activities to a grinding halt.

State income and expenditure:

State governments incurred huge losses to the extent of having to cut capital expenses as well as government plans in the near future and finding alternate ways to pay salaries. Spending under government development schemes has been reduced by 67% for the current. The income of the State governments has fallen and borrowing has increased.

Some State governments have imposed a 70% to 75% "corona" extra taxes on liquor. Excise duty on liquor is the third largest source of income for a number of states, nearly 10-15% of total tax collection for some states. The ban during the lockdown affected alcohol sales, in turn having a major effect on the state revenue.

Impact on the Society:

During the course of the pandemic, people will be using digital medium for content and entertainment.

Events that require massive gathering of people – sports, music festivals, theatre, etc. will take a hit for the next 12 months.

As the world overcomes this pandemic, discretionary demand will pick up as people become imprudent. Retail leverage in the world will hit new highs. The use of addictive material – tobacco, narcotics and alcoholic beverages will jump multifold.

Conclusion

The Corona Virus pandemic may wreck the Indian economy. The level of GDP may further fall, more so when India is not immune to the global recession. Infected, it is believed that India is more vulnerable, since its economy has already been ailing and in a deep-seated slowdown for several quarters, much before the COVID-19 outbreak became known. The Prime Minister of India has already spoken of setting up an Economic Task Force to devise policy measures to tackle the economic challenges arising from COVID 19, as also on the stability of Indian economy. However, the concrete plans would have to be kept in place to support the economy and its recovery. More importantly, we must ensure something like this never happens again. History says that humankind has never learnt from history. Let's hope that it's a thing of the past.

As the disruption from the virus progresses globally as well as within India, it is for us to forget, at least for the time being, all talking only about economic recovery, and instead join hands to tackle the outcome of **COVID-19**.





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EFFECT OF COVID 19 ON GOLD SPOT MARKET AN EMPIRICAL STUDY OF INDIA

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Abstract

India is a country of rich customs and traditions. Investment in gold is considered to be one of the measures of richness in India. People often purchase gold for various occasions viz marriages, festivals, offering gifts etc. Gold market is one of the key players in economic development of the country. COVID 19 or Coronavirus has a very bad impact on financial markets across the world. Due to the spread of coronavirus all the countries have announced lockdown for a short period of time. Post lock down the business markets slowly noticing a growth. With this background, an attempt has been made to study the effect of COVID 19 on Indian Gold Spot Market.

Key words : COVID 19, Gold, Spot market and India.

Introduction

India is the 2nd largest consumer of gold universally with year wise gold demand of around 800-900 tonnes, and it holds an crucial position in the international markets. However, the Indian market is currently infested by challenges such as high market fragmentation, weak price transparency and lack of quality assurance. Pandemic caused because of coronavirus has changed the perception of investors on investing in gold. The commodity gold has notice a positive sign of returns and dragged many investors. Many opined that investing in gold is a high risk situation but they say higher the risk better the returns. Keeping in view the above facts an attempt has been made to study the performance of gold spot market in India during coronavirus pandemic.

Review of Literature

Dilip Kumar (2014) investigated the first and second orders moment transmission between gold and Indian industrial sectors with an application of portfolio design and hedging effectiveness using generalised VAR-ADCC-BVGARCH model. The findings indicated a significant return spill over from gold to Indian industrial sector they did not

found there is no significant evidence from gold to Indian stock sectors they also suggested that stock and gold portfolio provides a better diversification benefits than stock portfolios

P.Mali (2014) Examined the time series of gold prices in the Indian market and global consumer price index from the period of January 1985 – June 2013 by employing Multifractal detrended fluctuations analysis (MP-DFA) variables such as generalized Hurst exponent, the Multifractal mass exponent, the singularity spectrum are extracted for both the series. They have revealed that both the gold prices and the index price are highly fractal in nature, which cannot be removed but are weakened by random shuffling. This means the origin of observed multifractality is not only long range time correlation but also the fat-tailed probability density function of the values. Moreover observed that the strength of multifractality as well as its contribution from the long range temporal correlation are slightly higher in the global CPI series than the Indian market price series.

Lee A Smales, CFA (2013) utilized commodity specific news sentiment data provided by Thomson Reuters News Analytics to examine the relationship between news sentiment and returns



in the gold futures market over the period 2003-2012. There is a symmetric response to news releases with negative new sentiment invoking a greater contemporaneous response in returns of gold futures than positive news. There is evidence to support the supposition that net trader positions significantly impacts the identified sentiment relationship with effect greatest when traders are holding positions contrary to their natural position; this may be explained by constraints imposed on traders in terms of credit availability, exchange imposed limits, or inventory required for physical and the news sentiment / return relationship.

Premesh Kumar Narayan, Seema Narayan and Xinwei Zheng (2013) The examine the long- run relationship between Gold and oil sport and futures markets. We dawn on the conceptual framework that when oil price rises, it creates inflationary pressures, which instigate investments I gold as a hedge against inflation. We test for the long-run relationship between gold and oil futures prices at different maturity and unravel evidence of co integration. This implies that :(a) investors use the gold market as a hedge against inflation, and (b) the oil market can be used to predict the gold market prices and vice versa, thus two markets are jointly inefficient, at least for the sample period considered in this study.

Mohd Fahmi Ghazali, Hooi-Hooi Lean and Zakaria Bahari (2013) investigated the role of gold in Malaysia for the period of July 2001- February 2013. Specifically, we examine whether gold can be used as a hedge on average or a safe haven during financial turmoil. The noteworthy finding of our study i that gold plays an important role as a hedge, but its characteristic is short-lived. On one hand, they found little evidence that gold is a safe haven in some thresholds. On the other hand, gold at best is a weak safe haven for stockholders during financial stress. These results indicate that gold plays a minor role in emerging market like Malaysia during stock market slump. Therefore, holding a well diversified portfolio could help in providing reasonable return and protection from economic collapse.

Research Gap

Many studies have been taken up on the price

effectiveness on gold, price discovery process of gold, performance of gold market in India. But there are only limited studies that covered the impact of Coronavirus on Gold Market in India. This paper aims at evaluating the performance of Gold spot market in India post coronavirus lockdown.

Objective

- To examine the effect of coronavirus on gold spot market in India.

Methodology

The study is based on secondary Data. Daily closing spot prices of gold for around 6 months i.e. from 1st March, 2020 to 24 Aug, 2020 are collected from Multi Commodity Exchange of India. To study the stationarity of the data ADF test is applies and GARCH (1, 1) model has been applied to study the volatility in returns. For the convenience of the study spot prices are converted in to returns. Econometric tests are conducted with the help of E-views. Descriptive Statistics viz. Mean, Median, Standard Deviation, Coefficient of Variation, Skewness and Kurtosis also conducted to study the stationarity of the time series data.

Data and Analysis

Table 1: Descriptive statistics of Gold Spot Returns - India

	Spot Prices	Spot Returns
Mean	45535.19	100.1856
Median	43750.00	100.0000
Maximum	55922.00	113.7110
Minimum	39741.00	95.24117
Std. Dev.	4865.674	1.572774
Skewness	0.489498	5.031648
Kurtosis	1.834729	47.78100
Jarque-Bera	11.67797	10533.04
Probability	0.002912	0.000000
Sum	5509758.	12022.27
Sum Sq. Dev.	2.84E+09	294.3607
Observations	121	120

The above table shows the descriptive statistics of the daily of spot market of commodity gold. The Mean of Spot log prices and returns are 45535.19



and 100.1856. Positive skewness was observed in the prices of spot returns. The presence of positive skewness indicates the tail on the right side of the distribution is longer or fatter. The mean and median will be greater than the mode. A small kurtosis figure (>3) is also observed, which means the distribution produces fewer and less extreme outliers than does the normal distribution. Distributions with kurtosis greater than 3 are said to be leptokurtic.

Table 3 Testing of Stationarity of Gold Spot Returns Augmented Dickey Fuller Test – India – Gold

Particulars	Spot Returns	
	t-Statistic	Prob.*
Gold - Spot Returns	-10.10476	0.0000

Test critical values: 1% level -3.432948; 5% level -2.862574; 10% level -2.567366

*MacKinnon (1996) one-sided p-values

The table 3 shows the calculation of stationarity test on the log values of spot returns of gold - India. Most commonly log returns tend to be stationary, but to confirm the Stationarity of the series statistically, augmented version of Dickey Fuller test has been employed. The null hypothesis is that series is non-stationary and if the calculated value exceeds the critical value null hypothesis may be rejected implying the stationary characteristics of the series. The results of the test confirm that the data series of futures returns is stationary ($p < 0.05$).

Table 4: Impact of COVID 19 on Gold Futures Price Volatility

GARCH (1, 1) Model

Period	Variable	Coefficient	Std. Error	z - Statistics	Prob.
COVID 19	Constant	1.205166	0.676979	1.780213	0.0750
	ARCH (RESID (-1) ²)	-0.015301	0.028316	-0.540357	0.5890
	GARCH (-1)	0.575148	0.234035	2.457530	0.0140

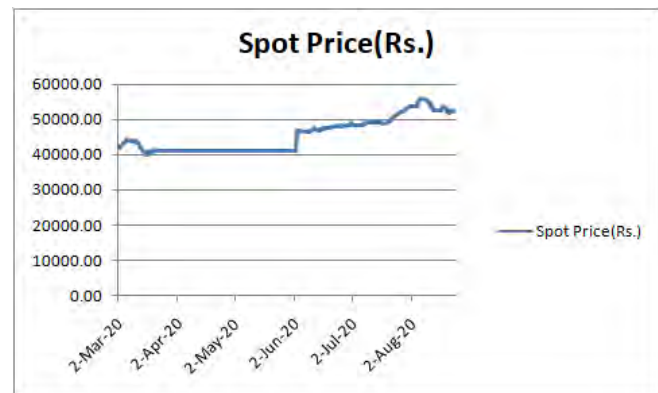
Z-test critical Values – 1% level – 2.58; 5% level – 1.96; 10% level – 1.645

During Covid 19 period, the co-efficient of constant is 1.205166 and its calculated value of z-statistics is

less than the critical value causing to accepting the null hypothesis at 1% significance level indicating the conditional volatility has its impact on gold spot prices. ARCH co-efficient is -0.015301 and GARCH coefficient is 0.575148 and calculated value of z-statistics of both the variable is less than the critical value causing to accept null hypothesis and rejecting alternative hypothesis at 1% level of significance, inferring that effect of the recent news and the old news in the market is significant on gold spot prices.

Trend Analysis

Table 5: Trend analysis of Gold Spot Prices for the period March 2020 to Aug 2020



The above table explains the trend line of gold spot prices during the period March 2020 to Aug 2020. It is evident from the above table that coronavirus pandemic has a very positive impact on gold prices recording its all time high prices from investors point of view.

Conclusions

Economies maintain gold as reserves to meet uncertainties of future requirements. Investment in gold is considered to be one of the safe investments. Coronavirus pandemic has shaken the stock markets of world economy. The only commodity i.e. giving a positive hope to the investors is Gold. Gold is recording its all time high price post lockdown in the economy. Hence, it can be concluded that the yellow metal is giving the greater returns to the investors in the pandemic times.



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AN STUDY OF CONSUMER BEHAVIOR TOWARDS ONLINE BUYING IN PANDEMIC COVID-19 SITUATION WITH REFERENCE TO ICHALKARANJI CITY

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Abstract:

Today Internet marketing has become a hot topic in every business sector and it plays a truly vital role in any company's multi-channel marketing strategy. Consumers have become very smart and are increasingly adopting electronic channels for purchasing many products. We can see it very clearly that, consumers have started showing keen interest in e-shopping. In these pandemic COVID 19 situations it seems that people are preferring online shopping to avoid the risk of visiting shops personally. The globalization, competition and development of information technology has enhanced customer awareness and created a situation where people prefer online shopping as it provides quality products, saves cost as well as saves time. Also now on line shopping is providing safety for the people. However, how to apply and utilize internet marketing to attract more visitors to a certain online site is still a big question for a number of advertisers. But this present situation has become an opportunity to attract the customers for online purchase. It is very interesting to know the consumers behavior towards on line buying in this COVID 19 Situation. Though it is the world of on-line marketing it hasn't acquired the market at the most. Keeping this in sight researcher in this paper has tried to know the opinion of consumers on online buying particularly in this present situation of pandemic COVID 19 with reference to Ichalkaranji city by designing a close-ended questionnaire to collect the data.

Key Words: Consumer Behavior, Internet Marketing, Online Shopping, Globalization, COVID 19

I.INTRODUCTION

Today Internet has changed the way in which consumers shop and buy goods and services, and has rapidly developed into a global phenomenon. Many companies have started adopting the internet with the aim of reducing marketing costs, with that reducing the price of the products and services in order to run the business in highly competitive market. Companies use the Internet for many reasons as to convey and communicate the information, to sell the product, to advertise,

to take feedback from the consumes and also to conduct satisfaction surveys amongst consumers. The Internet is used not only to buy the products online, but also to compare the prices, the product features and to check with after sale service facilities etc. Today online marketing has provided the safety too as CORONA is spreading like anything and people are afraid of going for shopping out the online purchasing has become the safe, comfortable and best option for the people.



In addition to the tremendous strength of the E-commerce market, the Internet facilitates a unique and wonderful opportunity for companies to reach existing and potential customers more efficiently. To add to the present situation has become an opportunity for the e retailers to expand their business. Although it is true that most of the revenue of online transactions comes from B to B commerce, the practitioners of B to C commerce should not be neglected. It has been more than ten years since business-to consumer E-commerce first started up. Scholars and practitioners of E commerce continuously strive to gain an improved insight into consumer behavior. With the development of E-retailing, researchers continue to explain E-consumers' behavior from various angles. In the situation of COVID 19 the behavior of the consumers towards online purchasing has become very positive. Many of their studies have posited new factors that are based on the old traditional models of consumer behavior. Online shopping is definitely a great choice to shop with many things available on the websites. From garments, gift items, food items, home needs, medicines etc, this way of shopping allows one to shop conveniently and comfortably without burden of spending hours in a supermarket or shopping malls. Also it enables to avoid crowd which is the major cause of spreading CORONA. The Internet with its wide range of information gives a great chance to the customer to have various reviews of the product or service before actually going for purchases.

However, it is true that all the consumers are not participating in online activities and transactions as part of the internet boom. As much as businesses have continued to establish their online presence, they have found that still many consumers are much reluctant to shift in that online purchasing direction though it is very safe for everyone to buy online in the present situation. For many consumers there are still fear of security and also passing personal information over the internet. On the contrary the threat of getting infected by CORONA is so high that people are becoming positive towards online buying. There is a great difference between the number of consumers visiting the sites and the number of actual buying being made.

Companies before using effective and prominent marketing strategies make analysis of various factors to be considered to convert potential customers into actual ones. Safety has become a major cause with which the e retailers today can convince the people to buy online. Some dominant factors which have impact on consumer behavior of online shopping are Information availability, Easy way of use, Motivational factor, Security/Privacy, discount offers etc. In this paper researcher tries to identify the behavior of the consumers towards on line shopping in general as well as in this pandemic situation of COVID 19 in a small city Ichalkaranji.

II. CONCEPTUAL BACKGROUND

Marketing:

Marketing is defined by the American Marketing Association as "the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large."

There are four activities, or components, of marketing:

1. Creating - The process of collaborating with the suppliers and customers to create offerings that have value and much more.
2. Communicating- Broadly, describing those of ferings, in simple way as well as learning from customers.
3. Delivering- Getting those offerings to the consumer in such a way that it adds some value.
4. Exchanging - Trading value in terms of money for those offerings.

E-Commerce

E-Commerce or Electronics Commerce is a methodology of modern business, which addresses the need of business organizations, vendors and customers to reduce cost and improve the quality of goods and services where in the speed of delivery, is increased. E-commerce refers to the paperless exchange of business information using many ways as follows:

Electronic Data Exchange (EDI)

- Electronic Mail (e-mail)



- Electronic Bulletin Boards
- Electronic Fund Transfer (EFT)
- Other Network-based technologies

E-Marketing

E-Marketing (Electronic Marketing) is also known as Internet Marketing, Web Marketing, Digital Marketing, or Online Marketing etc. E-marketing is the process of marketing a product or service using the Internet in a wide range. It not only includes marketing on the Internet, but also includes marketing which is done via e-mail and wireless media. It uses a range of technologies to help connect businesses to their customers.

There are two reasons for building the concept of e-marketing around consumer experiences. First, this approach actually forces marketers to adopt the consumer's point of view. Second, it forces most of the managers to pay attention to all aspects of their digital brand's interactions with the consumer, from the design of the product or service to the marketing message, the sales and fulfillment processes, and the after-sales customer service effort. The Internet is like one big point-of-sales display, with easy access to products and the ability for impulse shopping. Impulse shoppers have found really a true friend in the Internet and connect the world. As opposed to the 4 Ps of brick-and-mortar marketing, the changing outlook in the area of e-marketing can be explained on the basis 7 Cs of e-marketing which are as listed below.

- 1) Contract
- 2) Content
- 3) Construction
- 4) Community
- 5) Concentration
- 6) Convergence
- 7) Commerce

Consumer behavior towards on line buying in general as well as in this situation of CORONA threat.

Consumer behavior is the study of individuals, or organizations and the processes consumers use to search, select, use and dispose of products, services, experience, or ideas to satisfy needs and its impact on the consumer and society. With the emergence of the Internet, and its developments provide individuals to gather information about products and services very easily. Commercial

companies have moved to use the Internet for their promotional campaigns and have started to offer the facility of online purchasing. Today innovations 'online shopping' have become a part of our lives. There are many factors which influence consumer behavior to buy online. Chang, et al. (2004) studied on categories of variables which influence online shopping .

The consumer behavior towards online purchasing has drastically changed because of the present situation. People have started becoming sensitive towards buying health related products. Also purchasing online is being preferred. Online purchasing has become a way of life in this situation of COVID 19. People who didn't have the knowledge of online buying have started showing interest in online purchase and have started taking efforts to learn online purchasing.

According to the study, features are divided into four main categories.

- First one is perceived characteristics of the web sale channel which include risk in online buying, advantages and online shopping experience, quality of service given, trust etc
- Second category is belief in web site of online shopping and not actually experiencing the product features.
- Last category is consumer characteristics. Consumer characteristics are influenced by many factors.
- Consumer need of shopping, demographic factors, computer and internet knowledge, psychological factors Consumers' perception, effect of advertisements, online shopping offers etc.
- Very importantly now the threat of having health issues particularly because of COVID 19 has created a strong category of consumers who now will be with online purchase for life time.

III. REVIEW OF LITERATURE

The literatures so far reviewed relate to the research work which has been carried outside India especially in the United States where the



online shopping is a true big hit. As taken the case of Indian scenario where the online shopping has entered into the market but the rate of growth is very slow, It is interesting to know the customers perception on this.

Susan Rose, Neil Hair and Moira Clark (2011) found that online purchase continues to rise, as adoption and levels of penetration of Internet technology continuously increase. By 2007, European Internet penetration stood at 43% of the population with a usage growth of 231% year on year. In North America, penetration was at 71% of the population with 120% growth (Internet World Stats 2007). In the US the on line sales reached US\$128.1bn in 2007 and were projected to reach US\$165.9bn by 2009 (source: US Census Bureau 2009).

Haver (2008) found that today's younger, more 'green' buyers won't go to waste precious money, going from store to store looking for the right item. They shop online whenever they can, thereby narrowing their choices to one or two items then go to the store to touch, feel, bounce and check out the actual product to make sure if it looks the way it was represented online.

K.Vaitheeswaran (2013) studied the convenience of online shopping and found that with the product getting standardized, specifications getting fixed and the concept of service getting eroded, the post sale responsibility of the retailer has reduced drastically. Hence now days customers go to stores to experience the product physically but buy online at a cheaper rate. Heavy discounts are given by the companies as there is no question of adding warehouse charges which stimulates the customers buy online.

Archana Shrivastava, UjwalLanjewar, (2011) in India in online buying, the rate of adoption of the online buying amongst consumers is still much low in India. In view of above issue an empirical study of online buying behavior was carried on. Four predominant psychographic parameters such as attitude, motivation, personality and trust were studied with respect to online purchasing. The online buying decision process models based on the four parameters were created. It is found that the psychological factors make huge difference and

make a strong impact on online buying.

J.Sinha 2010 The number of people engaged in various online activities is increasing day by day. Though the number of on-line shoppers has increased, the rate at which it is growing is less. Researcher has tried to compare online shopping to the physical shopping format. Rea

sons for the lower level of Internet sales have been found as being perceived risk in carrying out an online transaction and some socio-psychological factors.

IV. OBJECTIVES OF THE STUDY

1. To find the consumer awareness and perception towards online buying.
2. To study the factors influencing online buying.
3. To analyze the relation between age and on line buying.
4. To know the overall behavior of consumers towards online buying.
5. To know the type of products purchased by consumers through online shopping.
6. To know the change in behavior towards online buying because of COVID 19.
7. To explore the reasons of positive behavioral changes towards online buying in the situation of COVID 19.

V. SCOPE OF THE STUDY

The theoretical scope of the study includes the popularity of online shopping, the need of virtual markets, their role in influencing the consumption pattern and habits, advantages and disadvantages of e-markets, etc. Also the present situation of COVID 19 and the online buying behavioral changes seen in the consumers has a wide range of scope. The Study was conducted among most of the Internet users and also with those who are health conscious and have turned positively towards online buying because of COVID 19. . The Geographical area covered was Ichalkaranji.

VI. LIMITATIONS OF THE STUDY

Maximum care has been taken by the researcher with regard to the collection and analysis of data.



Care was also taken to avoid face to face meeting to collect data. Still, the study is subjected to the following limitations:

1. There were very less studies on the topic and it was a little difficult to deal with this topic.
2. Less sample size, as it is just survey with 100 respondents only.
3. The research is basically based on primary data, hence it cannot be argued that the research is applicable in each condition, time& place.
4. The research is done in short time duration, within such short span of time it is too much difficult to analyze the topic.
5. Lack of customer support, was one more limitation.
6. The study is conducted in the situation of COVID 19 and it may be the temporary behavioral change of the consumers towards online buying and may change when the situation becomes normal.

VI. RESEARCH METHODOLOGY

An empirical study was carried out using a survey method, which contains the close-ended type of questions.

Sample Design: Research was conducted in Ichalkaranji city in Kolhapur District of Maharashtra State and on line buying consumers as well as others who use internet but not for online buying, were considered as the universe of the study. The sample design helped the researcher to conduct the research in a proper way.

- The universe of the study (Total Population): Universe of this research is unknown.
- Sample Unit: Mostly consumers who buy online
- Sample Size: The actual sample size was 150 consumers but unusable responses were 50 among total population and usable responses were 100. Hence, final sample size is 100.
- Sampling Method: The researcher has used simple Random Sampling method to carry out research.

Data Collection:

- Primary data: The researcher has used structured questionnaire to collect the primary data.
- Secondary Data: The researcher has used many sources to collect secondary data like Books, Journals, Magazines, and Internet.

Statistic used: Chi-square test, Graphs, Tables etc.

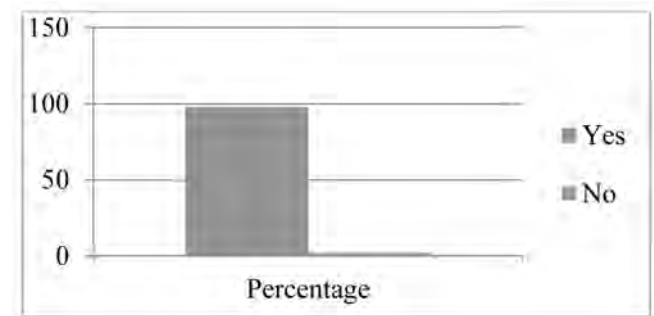
Validity of Questionnaire: To study the given research problem and stated hypothesis, data is collected through questionnaire. The researcher intended to study the relationship between consumers' age and frequency of online buying.

Here, the researcher has assured the validity of statements through extensive literature survey and consultation with experts from both industry and academics.

VII. DATA ANALYSIS AND INTERPRETATION

Table.1- Use of Internet

Response	No of Respondents	Percentage
Yes	98	98
No	2	2



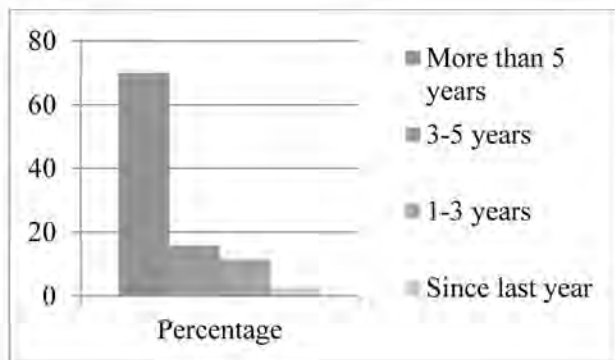
INTERPRETATION: From the above table and chart it is depicted that, 98% of total respondents use internet. It can be stated that the use of internet has become so important that today most of the people have started using it. Also the situation of COVID 19 has made consumers to buy online. The influence of social media and mobile internet has made the use of internet more popular. Life security has become prime priority and hence to



avoid CORONA people have started using internet for many puposes. From the table it is noticed that only 2% of the respondents never use internet for any work.

Table. 2- Longevity of Using the Internet

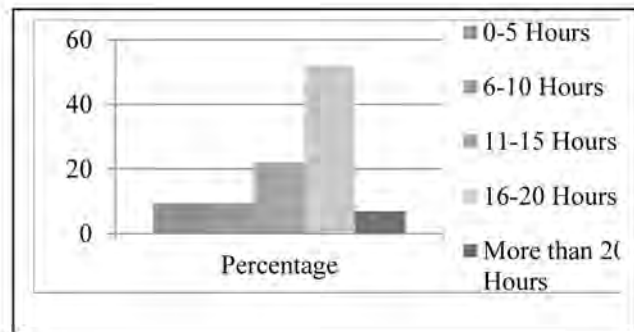
Years	No. of Respondents	Percentage
More than 5 years	70	70
3-5 years	15	16
1-3 years	11	11.5
Since last year	2	2.5



INTERPRETATION: From the above graph it is clear that 70% of the respondents have been using internet from more than 5 years, 16% of them are using from 3-5 years, 11.5% of them are using from 1-3 years and very few i.e. only 2.5% of the respondents have started using internet since last year. Because of COVID 19 situation the internet using longevity also has increased

Table.3- Time spent on surfing the web (Per Week)

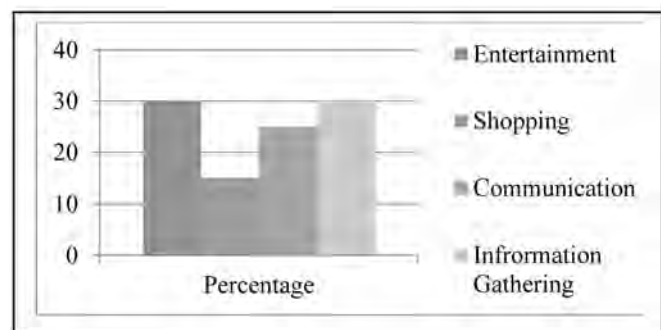
Time Spent	No of Respondents	Percentage
0-5 Hours	9	9.5
6-10 Hours	9	9.5
11-15 Hours	22	22
16-20 Hours	51	52
More than 20 Hours	7	7



INTERPRETATION: With the increasing use of internet people have started contributing in surfing web. From the above table it is clear that 52% of the respondents spend 16-20 hours/week in surfing the web, 22% of them spend 11-15 hours/week, 9.5% of them spend 6-10 hours/week and less than 5 hours/week each. And 7% of the respondents spend more than 20 hours/week in surfing the web. The respondents who spend more time on web surfing are more young ones than the old ones. It can be said that present generation is well versed with internet. Also these young generation is teaching the old one the use of internet for the benefit purpose and to avoid going out of homes in this situation of COVID 19. To safeguard against the CORONA infection people have started working online and hence the use of internet has increased.

Table.4- Major Reason for surfing internet.

Particulars	No of Respondents	Percentage
Entertainment	29	30
Shopping	15	15
Communication	25	25
Information Gathering	29	30

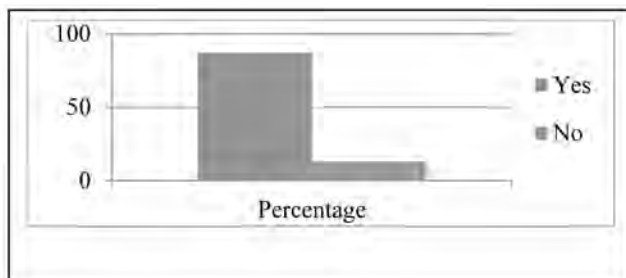




INTERPRETATION: From the survey it is found that 30% of the respondents say most of the time the reason for using internet is to gather information, 25% of the respondents use it more for communication purpose, 30% of them use it mainly for the purpose of entertainment and 15% of them use it primarily for shopping purpose. It shows that there are significant numbers of people who use internet for the major reason of online shopping. The present threatening situation of COVID 19 has made people purchase online. It shows that with the advent of technology and internet services e-shopping has become a major source of purchase even in small towns of India.

Table.5- Number of respondents who have done online purchasing

Particulars	No of Respondents	Percentage
Yes	85	87
No	13	13



INTERPRETATION: With the increasing awareness of internet online purchase habit also has increased. From the above graph it can be seen that 87% of the respondents have done online purchase and rest 13% of them have never done any online purchase. Most of the respondents said that because of COVID 19 they have switched to online purchasing. In a small town like Ichalkaranji if 87% of the sample units have done online purchase before then it means there has been quite a good awareness and habit of online shopping amongst the people.

Table.6- Age and frequency of online shopping.

Age	Monthly	Half Yearly	Yearly	Total
16-25	08	07	05	20
26-35	12	08	06	26
36-45	10	06	07	23
46 and above	05	05	06	16
Total	35	26	24	85

Ho: There is no relationship between consumer's age and online buying habits.

H1: There is significant relationship between consumer's age and online buying habits.

Hypothesis Testing:

Let us first calculate the degrees of freedom (DF) using the formula, $DF = (r - 1) * (c - 1)$

Where 'r' is the number of levels for one categorical variable and 'c' is the number of levels for the other categorical variable.

Therefore, $DF = (4 - 1) * (3 - 1)$

$$= 3 * 2$$

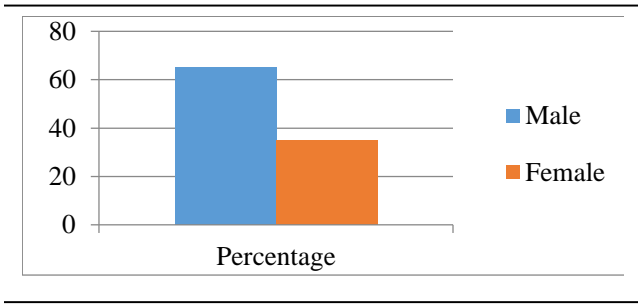
$$DF = 06$$

The chi-square value for the given data is found to be 1.7 which is less than table value at 5% significance level for degree of freedom 6 and hence we accept the null hypothesis. So we can say that there is no relationship between age and online buying habits.

INTERPRETATION: From the survey it is clear that there exists no relation between age of consumers and their online buying habits. With the growth of internet and advancement in technology, also with the awareness of advantages of online shopping and because of COVID 19 situations consumers of all age classes prefer on line shopping.

Table.7- Relation between online shopping and gender.

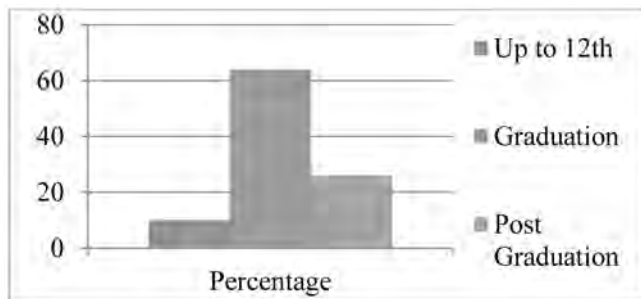
Gender	No of Respondents	Percentage
Male	55	65
Female	30	35



INTERPRETATION: From the above graph it is depicted that majority of respondents who do online shopping are males. That is, the survey indicates that out of online shoppers 65% are males and rest 35% are females. It can be stated from the survey that female customers prefer to physically touch, feel and see the product and its demonstration to take the purchase decision whereas male customers are observed to be quick decision makers while online purchasing. Though being like this many females have turned to online purchase in this COVID 19 situation.

Table.8- Relation between online shopping and Educational qualification.

Qualification	No of Respondents	Percentage
Up to 12 th	08	10
Graduation	54	64
Post Graduation	23	26

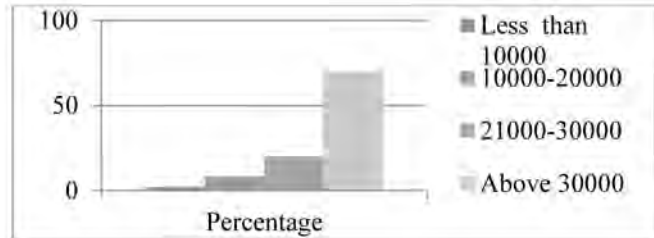


INTERPRETATION: From the survey it is observed that there is a bit of relation between habit of online purchasing and educational qualification of people. The behavioral pattern of respondents here indicate that, more they are educated they tend to purchase online more than the uneducated

ones. The survey here shows that amongst those who prefer online shopping 90% of them are either graduates or post graduates or professional degree holders whereas 10% of them are having qualification 12th or less than it. These educated now a days are helping the uneducated to buy online in this threatening COVID 19 situation.

Table. 9- Relation between online shopping and Monthly Income.

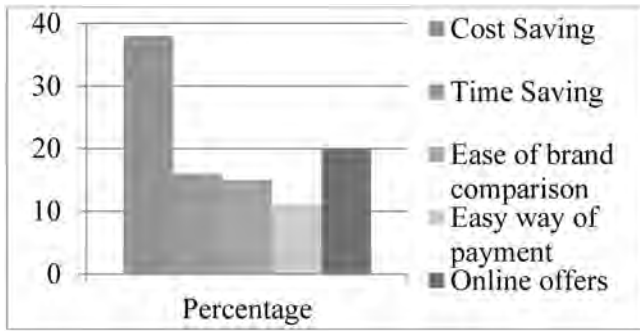
Monthly Income (In Rs)	No of Respondents	Percentage
Less than 10000	2	2
10000-20000	7	8
21000-30000	17	20
Above 30000	59	70



INTERPRETATION: From the above graph it is found that monthly family income of 70% of online purchasers' is above 30000Rs, for 20% of purchasers it is in the range of 21000Rs-30000Rs, for 8% of them it is in the range of 10000Rs-20000Rs and monthly family income of rest 2% of purchasers is less than 10000Rs. It is also found that irrespective of what the income is people are preferring online purchase in this situation to safe guard the healths.

Table.10- Relation between online shopping and Motivational factor.

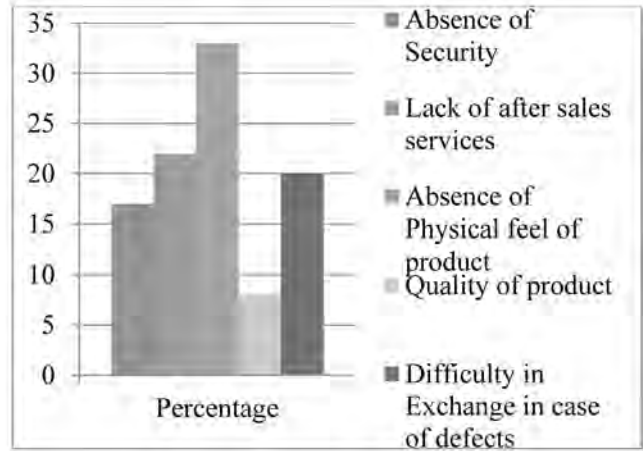
Motivational Factor	No of Respondents	Percentage
Cost Saving	32	38
Time Saving	14	16
Ease of brand comparison	13	15
Easy way of payment	9	11
Online offers	17	20



INTERPRETATION: From the above graph it can be concluded that 38% of respondents consider cost saving to be important factor to purchase online, 16% consider time saving, 15% consider ease of brand comparison, 11% consider easy way of payment and 20% of them consider online offers as motivating factors to purchase online. Many respondents added that COVID 19 situation has become motivation to buy online. It has become safety motivation for the people to go online.

Table.11- Respondents opinion about most severe drawback of online buying.

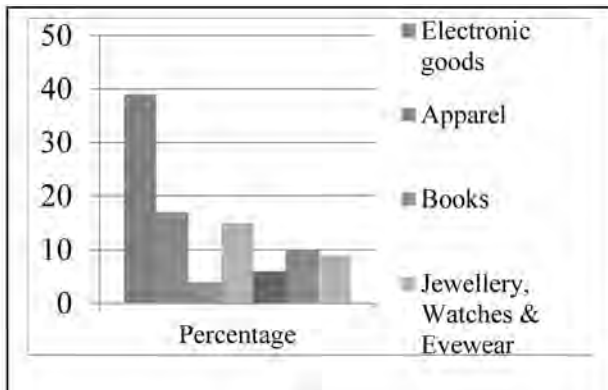
Drawbacks	No of Respondents	Percentage
Absence of Security	17	17
Lack of after sales services	21	22
Absence of Physical feel of product	33	33
Quality of product	8	8
Difficulty in Exchange in case of defects	19	20



INTERPRETATION: The current survey reveals that 33% of respondents who buy online consider absence of physical feel of product as major drawback, 22% of them consider lack of after sales services, 17% of them consider absence of security as major drawback, 8% of them are worried about quality of product and 20% of respondents believe that difficulty of exchanging defective products is a major hurdle in online purchasing at times. Though the drawbacks are there respondents are positive towards online buying only because of COVID 19 situation.

Table.12- Products mostly preferred for online purchase.

Products	No of Respondents	Percentage
Electronic goods	33	39
Apparel	14	17
Books	3	4
Jewellery Watches & Eyewear	13	15
Toys and Baby products	5	6
Sports, fitness and outdoors	9	10
Others	8	9



INTERPRETATION: From the above graph it can be stated that electronic goods are mainly preferred to be purchased online amongst various category of products. From the survey it is observed that 39% of online purchasers responded that they prefer electronic goods for online purchase, 16.5% prefer apparel, 4% prefer books, 15.5% prefer either jewellery, watches or eyewear, 6% prefer toys/baby products, 10% of purchasers prefer sports/fitness, outdoor products and rest 9% of them prefer other products while purchasing online. In given situation of COVID 19 people are preferring all type of products to be purchased online.

VIII.FINDINGS

1. The use of internet has become so important that today most of the people have started using it. The influence of social media and mobile internet has made the use of internet more popular. The situation of COVID 19 has made people use more internet.
2. It is found that use of internet has increased drastically from the last 5 years. COVID 19 has given rise of more use of internet in these last 6-8 months.
3. The respondents who spend more time on web surfing are more young ones than the old ones. It can be said that present generation is well versed with internet. Young generation also is teaching use of internet to the old on to safeguard ones against COVID 19.
4. There has been quite a good awareness and habit of online shopping amongst the people. It has increased with the situation of COVID 19.

5. It is found that there are significant numbers of people who use internet for the major reason of online shopping. It shows that with the advent of technology and internet services e-shopping has become a major source of purchase even in small towns of India. Particularly the pandemic situation of COVID 19 has made people purchase every small thing online to avoid physically going out of home.
6. It is found that males prefer online shopping more than the females. Normally female consumers prefer to physically touch, feel and see the product and its demonstration to take the purchase decision whereas male customers are observed to be quick decision makers while online purchasing. But it is found that even females have switched to online purchasing to avoid being in crowd and making purchases. It is very clear that males as well as females prefer safety first to everything else.
7. It is observed that there is a bit of relation between habit of online purchasing and educational qualification of people. The behavioral pattern of respondents here indicates that, more they are educated they tend to purchase online more than the uneducated ones. But in the situation of COVID 19 educated are teaching uneducated the ways of online buying.
8. It is found that, as the income of the consumers' increase, they tend to go for more online purchasing. But now the situation has made people buy online in spite of whatever their income is.
9. It can be concluded that people consider safety factor, avoiding crowd and cost saving to be important factor to purchase online.
10. People consider physical feel of product as major drawback followed by factors like lack of after sales services, absence of security, quality of product and difficulty of exchanging defective products while purchasing online.
11. It is found that electronic goods, health related products and regular use products are mainly preferred to be purchased online amongst various categories of products. COVID 19



situation has made people buy online almost everything.

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IMPACT OF COVID-19 ON RETAIL INDUSTRY AND SUPPLY CHAIN IN INDIA

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Abstract

Coronavirus epidemic affects people, the environment and the industry. As responsible companies, all retailers take the requisite preventive steps to guarantee the safety of their employees and customers. The ultimate aim is to ensure quick and uninterrupted availability at reasonable prices of necessary food and food items so that people do not panic. It's imperative that all stakeholders come together during these crucial times. There is a shift in consumer behaviour from offline shopping to online shopping as people who used to be opposed to online shopping are now being forced to explore online due to the restrictions in force. Organizations should observe market preferences closely, and they should provide an innovative business model to remain relevant. This study aims to understand the effect of COVID 19 on the Indian Retail and Supply Chain perspectives.

Keywords: COVID 19, Indian Retail, Supply chain

Introduction:

India's emerging economy is among the world's fastest growing. The significant rise in GDP, along with the increasing spending power of Indians, is leading to the phenomenon of consumerism. India is set to become only the US and China's third largest consumer market, and consumer spending in India is expected to rise from USD 1.5 trillion to nearly USD 6 trillion by 2030, (times, 2019). Increasing urban demographics, rapid development of shopping malls, the evolving breed of brand-conscious customers and various Western influences are changing the Indian retail industry's face (Broadbridge, 2008). Indian Retail Industry has more than 15 million outlets, both big and small, conventional and modern. Retail employs 40-50 million Indians directly, of whom modern trade employs more than 6 million Indians, representing almost 12 per cent of the country's overall Retail consumption. For approx. Retail leads. 40% of India's demand and 10% of India's GDP. The whole country faces a situation in which everybody is advised to stay at home to curb

coronavirus spread has greatly affected retail business. The economy is at stake, as most offices and manufacturing companies are shut down. Despite of the poor supply chain, businesses that are ready with goods for sale are unable to give it to retailer. Most shops were shut down throughout the country, with the exception of stores selling essential food & grocery. Food and grocery players and chemists, who deal with essential commodities, even though they are now allowed to operate, face challenges. Such challenges include controlling customer demand, maintaining availability, disrupting the supply chain, controlling store operations to maintain social distance and proper hygiene, governance concerns and maintaining employee health and safety. (Mishra, 2020). Garments, electronics, mobile phones, furniture, hardware etc. almost all stores are closed. Non-Grocery/food retailers are reporting 80 per cent to 100 per cent reduction in sales. Even retailers of essential items are facing losses as they aren't allowed to sell non-essential items, which



would bring them higher margins (IndianExpress, 2020). To recover the retail sector government support plays important role.

Because of COVID 's widespread influence, business across sectors looks dull and impacts the economy as a whole. The closure of shops and malls has badly affected all retailers. This might lead to major job losses as businesses are not expecting to be able to sustain that for too long (Economic, 2020)

The country is experiencing one of the longest and the most stringent lockdowns in the world, posing unique challenges for stakeholders across the retail value chain. Due to COVID 19, issues such as shortage of labour, over-stocking, and transport and logistics restrictions have put a serious dent in retail revenues (Netscribes, 2020). According to the Indian Retailers Association (RAI), about 95% of non-food stores shut down during the lockdown period, reducing earnings to just 40% of last year's figure. (express, 2020).

COVID not only forced companies to think about new and unique ways of catering for consumers, it also had a profound impact on consumer behaviour (Kumar, 2020). Customers are now increasingly exerting caution over where, what and how they make their purchase decisions. With a demand in surge for essentials, companies across the globe, are rushing to streamline their supply chains to secure immediate operations. (Razdan, 2020).

Objectives:

- To study the impact of COVID 19 on Indian Retailing
- To know the outlooks of COVID on retail supply chains

Methodology used for this study is secondary data

COVID impact on the key segments of Indian retail

Kirana or the small standalone stores: The outbreak of coronavirus has shifted the way businesses operate in India. Now the usually careless 'kiranawala' has become a man following

strict protocols. Such retail stores make every effort to minimize risk of unnecessary exposure to others (Sheth, 2020). The effect on their activities may be negligible, and probably even positive. If the supply side is maintained, these stores could see patronage growth even. Supply chain restrictions might not hit them very hard, as manufacturing companies always focus on penetration into this segment because it constitutes a substantial majority of the retail sector. The only drawback they could face is a crunch in cash flow. Kirana stores are known to offer credit on rotation. Even if they reduce this during this period, their cash flow might be affected (Rajesh, 2020). Covid-19: Pandemic pushing smaller retailers to accept social trade and in fact Amazon has launched an initiative for local stores in India this is a first for the company (Banerjee, 2020).

Mass merchandise stores: Supermarkets could have a relatively smaller impact, because they sell mainly essential products. Hypermarkets, however, could face the brunt of this shutdown, because most of them are in malls. Non-food FMCG products purchased as part of the panic purchase would only be stored at home. In a hypermarket, the inventory of various other products such as shoes, etc. will have to be liquidated by major discounts (Rajesh, 2020). Several retailers would face pile-ups of inventories, and even others might face serious supply issues. The retail sector often needs a fast turnover of working capital. Some smaller stores will find themselves in a cash crunch with inventory pile ups (Verma, 2020). Moreover retailers of mass merchandise – such as Walmart, Amazon, Target and Costco – saw the pandemic 's sales continue to rise. Meanwhile, a number of other retailers have struggled – particularly in the department store, apparel, and luxury sectors. (Berthiaume, 2020).

Consumer durables & IT product stores: These stores would be hard hit too. Some durable product categories have a loss of sale and Supply chain bottlenecks faced by producers due to obstruction by Chinese vendors. Moreover Shopper behavior of postponing purchases of high tickets in a period of



uncertainty and gloom (Rajesh, 2020). Companies are seeing a 25-30 per cent decrease in industries such as furniture, appliances and cell phones from the start of the national lockdown (Tandon, 2020). India's largest consumer goods firms saw Covid19 led disruptions that dramatically improved online sales in India and doubled the revenue and contribution to the overall market for many e-commerce companies. The top companies like Hindustan Unilever, ITC, Parle Products, LG, Vivo and Godrej (Mukerjee, 2020). Further several retail stores are still closed due to liquidity problems.

Apparel and other lifestyle stores: Seasonal collections based on fabric, colors and styling are critical for the fast fashion industry. Fashion retailers such as Tommy Hilfiger, Calvin Klein, Ritu Kumar, Arrow, and Jack and Jones are planning to push their spring-summer collection until October or before Diwali to clear up inventory during lock-up (Balram, 2020). One of their greatest challenges will be excess inventories. The existing stocks from the preceding season plus the summer lines would put enormous pressure on these companies (Rajesh, 2020). Post COVID-19 crisis, consumers will be uncomfortable touching and feeling anxious about who would have touched it before them in retail stores (Ganguly, 2020). Online channel has been the Quickest way to recovery having two avenues online business market place (like Flipkart and Amazon) and Brand.com (own website or app) (Kearney, 2020).

Online Retail: In India, the number of first-time ecommerce users in India has increased, Online retail is not a single category, and Most of the different categories and sectors has concern particular online retailers (Rajesh, 2020). The increase in B2C ecommerce in India is due to established online shoppers stocking up on critical products due to the coronavirus outbreak and the government's lockdown (Halan, 2020). Although online sales rose 55 percent to \$66.3 billion in July 2020 compared to July 2019, growth in online sales dropped from June 2020 when online sales were up 76 percent year-over-year compared to June 2019. The research firm says this is because of the

reopening of stores around the country (Crets, 2020).

Key aspects that consumer businesses need to focus on from a supply chain perspective

Out-of-Stock Situations: Grocery retailers face severe out-of-stock situations as customers stockpile supplies (Kumar, 2020). Therefore, businesses will analyze their forecast assumptions and demand expectations, not just for their own categories but also for categories that compete for wallet, transportation infrastructure, media estate, etc.. in addition to evaluating distribution planning and inventory levels of critical items.

Risk assessment: Consumer businesses need to recognize their primary suppliers and assess their risks and the ability to meet supply requirements. (Kumar, 2020). With a increase in demand for critical products, companies should recognize the capacity and timeliness of their suppliers to supply materials with the right quality standards. Furthermore, business leaders should understand how emerging techniques and technology can provide greater knowledge. Risk assessment tools that use machine learning, for example, will identify trends that may signify threats or opportunities in macroeconomic, geopolitical and global health, exchange rate and other data (Keegan, 2020).

Observation of inventories and products flow: Retailers must monitor inventory levels, so it is important to have control of all product inflows. Retailers will also seek to gain knowledge of manufacturer production plans, shipments and so on and predict any material flow interruption situations in advance. (Kumar, 2020).

Cash / liquidity status evaluation: Retail companies will also evaluate their liquidity positions and future acquisition, borrowing or liquidation options. The move to well-established cash management and forecasting instruments is an idea worth considering (Kumar, 2020). Depending on the industry, many companies will see lower revenues resulting in lower cash flow and delayed collection of receivables, as the need to increase



payables to major suppliers increases. Owing to the uncertainty in the supply chain, which will also place demands on working capital, companies should expect to become much more flexible in managing inventory (Cohen, 2020)

Shift to 'safe retailing': COVID-19 has driven customers to prioritise health and supply chain safety over cost and convenience. There is a definite requirement for retailers and consumer goods companies to realign their operations in ways that provide minimal touchpoints. To this effect, majority of consumers today (82 per cent) intend to buy from retailers/brands who have demonstrably taken measures to improve their product and supply chain hygiene in the context of COVID-19.

Suggestions:

- When customer behavior moves from offline shopping to online organizations should follow consumer trends closely and have an adaptive business model to remain relevant.
- While big-ticket purchases are likely to be pushed to another 3 quarters, there may be an increase in small-ticket spending such as eating out, purchasing clothing for good after lockdown. This will be more like symbolic buying.
- Collaborations with other companies should be given more priority to retailers. For example, in areas such as compliance within stores, collaboration for revenue e.g. for distribution and delivery. With demand for home delivery, companies should also consider partnering with established players who can offer digital ordering and/or last mile delivery capabilities.
- Policy should concentrate on giving the customer more money, which would inevitably flow back into the economy as consumer spending rises.
- Future-proof company by digitizing supply chain processes and creating a strong presence on the Omni platform.
- An assessment of minimum cash and liquidity requirement. In addition to the liquidity role, know

edge of cash reserves or shortages would be a starting point for finding opportunities to protect and strengthen your role.

Conclusion:

Retailers across the board in India must face the heat when it comes to financial management with declining sales for most categories and pending rent, wage, and interest payments. This will become crucial at this juncture for retailers to concentrate on cost management so they can have enough cash and margin buffer to help them thrive in the medium and long term.

Considering the confusion surrounding the crisis, retailers will have a cross-functional rapid response team to deal with any incident that could arise. They must be flexible and adaptable to alter operating models and product selection in order to satisfy the requirement which is most relevant at the given time point.

Retailers would have to repurpose their supply chain in order to accommodate variations in demand across their categories despite supply constraints. They need to build the ability to manage stock and logistics through shops in a highly complex manner before business returns to normal. Digitization will help to re-imagine business operations and meet consumer demand for rapid fulfillment as market shifts to more Omni channel and delivery-based models.

When the company is operational, they will concentrate on redeploying and adapting staff skills to meet the demands of the current business environment. Retailers need to ensure that contact with customers continues in the crisis era. They need to create trust in the minds of customers that they can take appropriate measures to ensure their health and safety at the stores.

Despite the current COVID-19 outbreak, no one can estimate the material effect of this crisis on the sector despite certainty. Nevertheless, this pandemic will serve as a warning for rapidly developing a scalable and agile market and operating model to take care of potential disruptions. It will mean a big focus on transitioning to a digital enterprise.



Now is the time for retail players to take stock of company building up. the current downturn and invest in a more stable

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NEW ORIENTATION TOWARDS WORK LIFE BALANCE OF EMPLOYEES IN BANKING SECTOR DUE TO OUTBREAK OF COVID-19

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Abstract

Every human being engaged in work and only work for satisfying his basic needs and esteem needs and for his survive I Observed work culture of banking industry very closely. I am compelled to write down my observation in this article about work life balance in banking sector as Covid-19 has brought new paradigm and reorientation towards work life balance in banking sector. With every passing year, The work pressure in Indian banking industry is increasing manifold and as a result. Work-life balance in the life of bank personnel has become an area of concern. It is evident from several studies that bank employees undergo a lot of stress, depression and frustration during their career. One very important reason behind this is an over competitive work culture, over indulgence in work and not giving adequate time to family and personal life goals. In this article work life imbalance in banking sector and steps to bring to gather for betterment of concerning human employee as human for building human capital gets job satisfaction of employees and success in life is narrate

Keywords: WL-work life WLB-Work life balance, RTI-right to information, NPS-National pension scheme

Introduction

Work life balance, although a buzzword of modern management, has not yet found an acceptable definition. To some people the mere concept is unfathomable; to others, it's something that's achieved by discipline and smart choices, for our purpose , work life balance includes proper prioritizing between 'work', which includes career and ambition on one hand and life which consists of pleasure, leisure, family, celebration, pride, satisfaction, happiness, love, spiritual development and all joys of living on the others. There is responsibility and opportunity in our life as well as our career. We must ensure that these two factors don't work at cross purposes.

work life balance, as a modern organizational concept, originated in the late 1970s to describe the balance between an individual's work and personal life yet we can trace it in Marx's theory of alienation where a worker is alienated from the product, process, people and most importantly from oneself. The evolution of work lift balance

from primitive age to the modern times has been shown in table 1.

The change in the pattern of work and the concept of the workplace from primitive age to the modern networking age has led to growing imbalance between work and personal life. The work hungry industrial revolution in the second half of the 18th century gave a new dimension to the concept of work life and personal life. In post industrial revolution, the modern networking age emerged which blurred the distinction between working hours and leisure hours and nearly all occupations from blue collar workers to upper management are rewarded for being workaholic as a consequence, the intense competitive work environment where work is taken to home too, due to technological advancements, there is a marked growth in workplace violence, levels of absenteeism, rising stress, increased attrition in almost all professions which are all evidence of an unhealthy work life balance.



Table-1 CHANGING EQUATIONS OF WLB

	Primitive Age	Machine Age	Industrial Age	Net working Age
Stress	Low	High	Higher	Higher
Work-life balance	Work and house are located at one place	Work start at work place while life at home	People are working at both work place and home	24 hours' workdays are divided into parts dedicated for life
Gender and work	Both men and women attended to work as well as house	Men go to work, women attend to house	Both go to work yet women still have to attend house alone	Both men and women attend to work and house

Objective of the study

- * Reasons behind work life imbalance in banking sector.
- * Strategy to bring work life balance and job satisfaction
- * Impact of Covid-19 on work life balance of bank employees

Review of literature

Kumaraswamy M, Ashwini S (2015) in their paper titled “Challenges in WLB of married working women“ studied that it is important for employees to maintain a healthy balance between work and their private lives .Generally those employees who have better work- life balance contribute more towards the success of the organization. The organization can render better service to the customers by having productive and efficient employees. Family sphere changes that have impacted the work life balance of individual in today’s context include nuclear families, single parent household, and dual earnings parents working at different locations and increasing household works

Malik &khan 2008 in their research found that

dual working couples with children have high life-work conflicts and ultimately a high desire to adjust work hours

Work life balance and employee job satisfaction Luthans (1973)defined job satisfaction as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience It is determined based on how well results meet or exceed expectations. He proposed five important characteristics of jobs , which are viewed as highly important by employees these includes work itself, pay , promotion ,supervision ,and co-workers

Mukhtar(2012) studied the degree to which WLB factors impact satisfaction using factor analysis child care responsibilities ,family and institutional support ,time spent on work and family responsibilities are important factors that determine the overall job satisfaction .work life balance policies influenced both individuals and organizational outcomes .the outcomes of better WLB are improved productivity . commitment and job satisfaction .

Reasons behind work-life imbalance in banking sector

There are several reasons behind work life imbalance such as growing tre nd of isolated nuclear families, breaking down of families, reduced importance of neighborhood increased work burden in the era of media, judiciary and RTI activism etc. A brief description of all these reasons is given below”

Demographic changes as seen in the increasing number of women in the workplace and dual career families have generated an increasingly diverse workforce

Families are getting more and more nuclear with very limited role for elderly people, relatives and neighbors in life, in addition large variety of allowances and loans being offered to bank staff particularly in public sector basic (PSB reduces the dependence on friends and return which results in losing social support and warm relationships.

Bank officers in their initial field postings, start developing preference for scheduled life due to the status of service, short tenure walled residential colonies and nature of job etc. thus the newly



appointed officers do not mingle with common people even after they develop during their field postings, continue as a part of personality. Hence bank officers largely tend to become loners in life.

Due to extreme work pressures particularly during accounts closing, annual targets, new schemes launched by government, reconciliation, audits/inspection etc. leave officers with very limited time to spend with family and if there is a family member in need of something during these times, officers are not able to attend to family needs thereby resulting into soured relationships.

In recent times, there is an increased tendency of RTI, judiciary, CVC and Media activism as a result of which every job that bank officer does comes under scrutiny and thereby increases stress and burden of multi-level compliances, India has become an over-regulated country with so many conflicting laws and rules in existence that without ensuring reforms in our laws, neither the performance of banking officers can increase nor their life can improve.

It has been observed that bank officers exhibit their talents and hobbies in their training academies only and then forget pursuing them ever after. In such situations, work becomes the only passion that they have in life and this ruins the fine balance between work and life.

In past two decades post liberalization, the government has followed downsizing policy directly and indirectly. There are many vacant posts at class III and class IV level yet no recruitment is happening. We have receded to contractual staff which is not regular, neither trained, nor loyal. Hence, there is more work than ever and fewer people to do it in Indian banking industry.

It has also been observed that those who are extremely workaholic, sit late in office and really have no family life are rewarded by organizations in both public and private banking sector. Rewarding people whose lives are totally out of balance has made everyone's life even more difficult, companies tend to encourage such unhealthy trends. Such a situation is leading towards growing work life imbalance, employee-employer conflict in the banking industry.

Introduction of key result areas and new performance indicators without improving the lower level staff in banking and developing proper system has increased pressures and expectations to performance on through bank officers immediately on completion of their probation, they are thrown in the field with cut throat competition with their own batch mates. All this happens at an age when young bank officers are in the process of setting down in getting married, having children etc. and that hurts the prospects of healthy relationships.

The new pension system (NPS) has taken away the sense of security from the lives of newly appointed officers. As a result, the banking industry expects more and more from its officers yet offers little security in return. This is also somewhere behind increased stress levels in bankers.

Especially, women who join banking have to undergo a lot of stress. First and foremost, comes the issue of marriage to a suitable match which unfortunately, in present parameters get limited to a huge extent. Secondly, owing to late marriages, female bank officers can plan for children generally after their thirties and many of them suffer from issues relating to difficulty in conception, miscarriages and abortions. Thirdly, work as bank officers does not relieve any women from the responsibility towards children and elderly in the family. Family responsibility is still skewed so much towards women that working women become a lot more stressed, unhappy, and anxious and in ever-increasing numbers, they are medicating themselves for it (Marcus Buckingham).

Strategy to bring work-life balance and job satisfaction

A right balance in life between work and personal life is very important because without balance, we eventually burnout negatively affecting our performance at work. Therefore, if someone really wants to work effectively in his/her career in banking, she/he has to strike a fine balance between work and life, colleagues and family, career and children, promotions and passions etc. a few of the steps that can help in striking good work-life balance and job satisfaction are:



- **Planning:** it is rightly said that 'failing to plan is planning to fail.' There cannot be better quote for managing work-life balance. Therefore, we have to plan, priorities and schedule our duties and responsibilities accordingly. The understanding that we are earning for our family and a full-fledged life must be within us all the time. Therefore, instead of doing unnecessary overtime we must ensure to leave work on time to spend time with family and friends.
- **Leave management:** banking staff gets several kinds of leave like earned leave/ ordinary leave. Casual leave. Medical/ sick leave child care leave, maternity leave, paternity leave, study leave, extra ordinary leave etc. which can be used very effectively in spending quality time with friends and family's for recreation or for support in case of medical emergencies. Some private banks send their employees on mandatory leave of 12-15 days every years which must be planned and used effectively with family. Then, casual leave shall also be utilized and not wasted as it is not carried forward in most of the organizations. Heavens are not going to fall if you take some time out for yourself. Do it, you will be efficient. Women shall make judicious use of child care leave as it is a very effective means of work-life balance. Besides, every working woman should plan pregnancy, discuss child rearing with spouse and share work relating to child upbringing so that child birth and upbringing becomes a wonderful experience and not a stress giver.
- **Hobbies:** A study on banking industry concluded that on an average a banking officer spends around 11 hours of his day for office work. It is true that there are some who don't even spend the minimum expected eight hours also but majority of staff are compelled due to several reasons to become workaholics. Today, a working person eats, breathes and thinks about work only. This tendency must be curbed by concerted efforts and we should devote some of our time for some leisure activities. It can be painting, dancing, music, singing, playing badminton or any such pursuit which we do because we enjoy it and not because of legal-technical compulsions of work.
- **Don't carry your work to home :** There are officers who carry an entire bag full of files to their home. If one is efficient enough to priorities, eight hours of office are good enough to complete your work. Experience shows that most of the bank officers generally have almost similar kind of performance over their entire span of career. There are some great years, some medium performance and a few low key years in the life of every officer. Hence, why become so workaholic that our home also becomes an office, to put it philosophically in the words of Thomas gray, the paths of glory lead but to the grave.'
- **Work for life, not life for work:** Most of the times, we end up giving more importance to career in our middle age which results into imbalance in our personal life and suffer from several physical and psychological troubles in the later age. We must never forget that everyone is ultimately responsible towards one's own life. Remember, there were days in our childhood, when we survived without being workaholic and there will also be days in our old age when we won't be able to work despite desire. But in childhood and old age, family and friends is what make our lives fulfilling, so we must not live for work, but work to make our loving ones lives happy
- **Health is wealth:** No matter how healthy individual employees are when they start out, if they work in a dysfunctional system, they will burn out. Hence, don't overdo your job and focus on health so that the systemic dysfunctionality does not take away your enthusiasm and passion for life in general and work in particular. One should never forget that a healthy mind stays in a healthy body and therefore everyone must first look after one's health in order to work efficiently at office.
- **No one is indispensable:** It is flattering to believe that we are indispensable to our branch or departments, and that only we can do the work that we spend so much time doing. This



is rarely true, however painful that may be to accept. In order to balance our life and work well we have to be honest with ourselves. We are not spending so much time in office because we must but because of habit, jealousy driven competition, ego, or some other reason. We owe it to ourselves and the people we care about and who care about us to work smarter, not harder.

- **Intelligence use of technology:** Gone are the days when leaving your office means leaving work behind therefore we must use out blackberry ,iPhone, laptops, and social networking sites to remain constancy available to our bosses, client, and colleges but at the same time being the available to our friends and family. However there shouldn't be over indulgence in technology that we are constantly over WhatsApp and Facebook even when our family is around I have developed the habit of using social networking sites while going and habit of using social networking sites while going and coming back from office lot of time can be saved by doing online shopping while sitting in bank and using that time for family at home.
- **Schedule recreation:** It may sound Strange to put some free time or fun time on calendar. Because if it is not on the calendar, it doesn't happen so we have to plan some time and then take some time for recreation before we end up with recreation. We must schedule an activity that will make us feel re-created or re-energized afterwards. In my personal life. I devote time for writing, out station visiting, watching movies, which are my favorite pastimes.
- **Control interruptions and distractions:** Most of us suffer from the Monday & Friday Syndrome when most of these two days we spend office time in thinking of the last weekend or upcoming weekend and tend to increase our workloads on other weekdays. In additional, a lot of time is wasted in prolonging meetings or talks with colleagues or clients. All this can be avoided by staying focused and budgeting time effectively in office time and working with minimal interruptions.

- **Listen to your heart:** Instead of working in an area because of family pressure, social status, money, power or any such external reason we must look within and find out what we really love to do, it may be writing, teaching, administering and so forth then we should start working for such a job that excites us and where there is a strong desire to excel. The guiding principle should be the commitment to give the very best in the profession we choose.
- **Good habits:** If we follow the principle of early to bed and early to rise and do some moderate exercise, yoga or mediation everyday then many of our health-related problems caused by lack of a proper sleep-wake schedule and stress could be resolved easily. Cycling is the new way to loose weight and tummy to avoid overweight, and follow good body reshaping habits to keep our mental health and physical health good
- **Preferential treatment for women:** Very often employers tend to see women who take off time to care for their children or older parents as less than fully committed the fact that women have to undergo certain biological changes which have enormous impact on her physical and psychological being such as menstruation, pregnancy, post natal child care, miscarriage abortion or menopause is never taken into consideration by most of the employers/ bosses male colleagues worldwide.

At the most, people talk of giving equal treatment to women as that of men but the pressing need is to give preferential treatment to women as they are of familial love, and creator of new generation we have to have a relook at our policies of pay and service conditions and make work more sensitive to women's biological and familial needs.

Utmost vulnerable faction of employee due to covid-19 is none other than bank employees. Extreme pressure, Heavy work, not reachable targets, overnight working have become norm in banking sector due to outbreak of banking sector. It is evidenced from past 6 months that many of bank employees have become victims of Corona Virus. Banking is like a life blood of economy and people largely depend upon the banks for fulfillment their



daily financial and economic obligations. Every time we can see que in front of bank. The work life balance of bank employees has imbalanced due to pandemic.

Conclusion:

To sum up work life balance does not mean an equal balance it does not mean trying to schedule an equal member of hours for each of our various work and personal activities life is and should be more fluid than that. The best individual work life balance will very over time. Often on a daily basis,

hence, there is no perfect, one size fits all, balance and that means giving due time to all of the things that enrich us. Fulfill us, and make our lives worth living, when Freud said that work and love were essential components of a happy life, he didn't mean that these were one and the same thing, it is true that achieving work life balance is not as simple as it sounds yet we all must strive for it from our very beginning in the career. Work while you work, play while you play is a happy rhyme to balance work and life and job satisfaction of employees.



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EFFECTS TO LEARNING TRANSFER IN IT AND ITes INDUSTRY: FACILITATORS, INHIBITORS AND STRATEGIES

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Abstract

Transfer is important concept in learning theories because most education and training aspires to transfer. The end goals of training and education are not achieved unless transfer occurs. Evolving trends of development in the area of research on transfer of learning from the training environment to the workplace environment have been drawn together and summarised in this review to introduce this important area of human performance support. The related literature and previous studies geared towards the process and strategies of facilitating the application of knowledge, skills, and attitudes from training to job. It is clear that organisations are still facing some problem with regard to some fundamental steps to ensure the transfer of training; these steps include the development of an overall learning transfer plan, a strategy for reinforcing the application of learning post-training, a clear way to measure if and to what extent learning is applied on the job, and manager involvement during the pre- and post-learning phase. The study suggests that organisations should committed and engaged in the transfer of learning, but upon further questioning, one finds that hope and reality are two very different things when it comes to the transfer of learning in the workplace.

Key words: Transfer of training, transfer of learning. HRM, HRD.

INTRODUCTION

During the last ten decades in the training development field, it has seen many rapid changes and still continues experiencing them in its head long rush to keep up with the evolutionary process of adaptation to an ever changing world and its ever changing technology. With this comes the never-ending process of developing new learning process and methods to meet this changing technology. Human resource development (HRD) is a critical factor for organisational success. Training is the most common form of HRD that helps organisations to enhance workforce effectiveness and productivity by means of specified learning geared towards performance improvement. However, most training outcomes fail to produce full and sustained transfer of new knowledge, skills, and attitudes to the job.

The field of human resource development (HRD) and HRD professionals are responsible for developing effective HRD programmes within

organisations. According to Werner and DeSimone (2005), there are a number of challenges to HRD, including increasing workforce diversity, competing in a global economy, eliminating the skills gap, meeting the need for lifelong learning, and facilitating organisational learning. The increasing complexity of the workplace demands more on-the-job training and a more educated and trained workforce (Hudson, 2002; Newman & Hodgetts, 1998). With the increasing costs for advanced training, many organisations are trying to become more aggressive in determining the value of training upon employees' performance, and in turn the value of the employees' performance upon the continuous growth of the organisation.

Transfer of learning, the degree to which trainees apply to their jobs the knowledge, skills, and behaviours learned in training, is now widely acknowledged to be the paramount concern of organisational training initiatives (Baldwin & Ford, 1988; Tannenbaum & Yukl, 1992). Persistently low estimates of the application rates generated from



corporate training expenditures suggest that, despite an explosion of literature attention to transfer in recent years, the “training problem” remains acute (Anthony & Norton, 1991; Garavaglia, 1993). Unfortunately, estimates suggest that no more than 10 percent of these expenditures typically result in transfer to the job (Baldwin and Ford, 1988; Holton & Baldwin, 2000; Kupritz, 2002).

It's clear that organizations are still missing some fundamental steps to ensure the transfer of training; these steps include the development of an overall learning transfer plan, a strategy for reinforcing the application of learning post-training, a clear way to measure if and to what extent learning is applied on the job, and manager involvement during the pre- and post-learning phase. The research has resulted in a proposition of factors influencing learning transfer are suggested following terms, (1) Facilitators (which denominate factors with positive influence), (2) Inhibitors (factors with negative influence) and (3) Strategies (action plan).

Transfer of Learning (TOL):

The terms ‘transfer of learning’ and ‘transfer of training’ are usually found mutually exclusive in training and development literature. However, transfer of learning relates to generating knowledge and information through education, which refers to the capacity to generalise and learn by analogy. Active learning is an important criterion for transfer to occur. Active learning requires the learner to be involved in the learning process by making conscious effort to learn. The psychological processes of logical thinking and reasoning facilitate the process of recognising and solving problems in new contexts by applying the solution or analogy from the previously acquired knowledge and skill (Misko, 1999). This process is also called ‘case based reasoning’ in transfer of learning.

Learning transfer is perhaps one of the biggest challenges facing the learning and development field. Research shows that 60 percent to 90 percent of job related skills and knowledge acquired in a programme still are not being implemented on the job (Phillips et al., 2004)

Transfer of learning is a fundamental assumption of educators. We trust that whatever is learned will be retained or remembered over some interval of time and used in appropriate situations (Ripple & Drinkwater, 1982, p.1947).

Transfer of learning is the application of skills and knowledge learned in one context to another (Cormier & Hagman, 1987)

Transfer of Learning is the application of skills, knowledge, and/or attitudes that were learned in one situation to another learning situation (Perkins, 1992)

Transfer of learning refers to the process of transferring the competencies acquired in the plan of training to the workplace both effectively and efficiently. It is generally acknowledged by the training practitioners that three critical elements are needed to promote transfer of learning: ability, willingness, and opportunity. Recent studies in cognitive psychology show that performance can already be automated during the training if the trainee has the possibility to practice new behaviour (Goldstein and Ford, (2002), Shiffin and Schneider (1997) May and Kannweiler (2000).

Major Facilitators, Inhibitors and Strategy of transfer of learning from the place of training to the workplace:

Facilitators:

The facilitators, who teach or instruct programmes, need reaction and learning data immediately after the programme is conducted. This input allows them to make necessary adjustment. Later, they need summary information about application, impact, and Return on Investment (ROI) data, if available. A facilitator is an individual whose job is to help to manage a process of information exchange. While an expert's role is to offer advice, particularly about the content of a discussion, the facilitator's role is to help with how the discussion is proceeding. In short, the facilitator's responsibility is to address the journey, rather than the destination.

Inhibitors:

Inhibitor is a substance that retards or stops an activity. Sometime lack of facilities or resources



and lack of higher authority encouragement also includes in inhibiting factor.

Strategy:

Strategy is an action that managers take to attain one or more of the organisation's goals. Strategy can also be defined as, "a general direction set for the company and its various components to achieve a desired state in the future. Strategy results from the detailed strategic planning process"

Facilitating factors of Transfer of Learning are -favourable transfer climate, supervisory support, sufficient resources, support for freedom, support for creativity and co-worker attitude.

Inhibiting factors of Transfer of Learning are heavy workloads, lack of supervisory support, lack of timely and proper feedback, rigid rules and conservativeness of the organization, lack of freedom to introduce change, lack of encouragement for innovation and lack of facilities and other resources.

IT and ITeS Industry

The IT and ITES industries in India are increasingly being viewed as a growth engine of the Indian economy, contributing substantially to increase in the Gross Domestic Product (GDP), urban employment and exports. As a proportion of national GDP, the sector revenues have grown from 1.2 per cent in the financial year 1998 to an estimated 9.8 per cent in the financial year 2016-2017.

According to the NASSCOM Indian IT-BPO Industry 2019 report, the Indian IT-BPO industry is estimated to achieve revenues of US\$ 287.7 billion in the financial year 2019, with the IT software and service industry accounting for US\$ 140 billion of revenues. Furthermore, direct employment in the sector will reach nearly 3.37 million, an addition of 4, 73,000 employees, while indirect job creation is estimated to touch 12 million. This amounts to the net value-added by this sector, to the economy as 5.5–9.7 per cent for the financial year 2019.

Transfer of Training: Literature Review

Formal employee training typically involves learning new knowledge, skills, attitudes or

other characteristics in one environment (the training situation) that can be applied or used in another environment (the performance situation) (Goldstein and Ford, 2002). Presumably, what was learned in training should be applied to performance on the job. However, a common experience is that learning from a formal training program is not carried back for application on the job. In their study of sales training at Xerox, Rackman and Ruff (1991) reported there was an 87% of loss of skills within one month of the completion of the training. Baldwin and Ford (1988) note some estimates that suggest only 10% of training outcomes are transferred back to the job. With reported annual training investments exceeding \$50 billion in the United States (Industry Report, 2000), the amount of dollars wasted by non transfer can be staggering.

The issue of carry-over from training to the performance situation is referred to as the problem of the "transfer of training." Baldwin and Ford (1988) define the positive transfer of training "as the degree to which trainees effectively apply the knowledge, skills and attitudes gained in a training context to the job" (p. 63). This basic definition has been elaborated in two related ways. First, there can be transfer to "near" situations (similar to the training conditions) and/or to "far," dissimilar situations (Laker, 1990). A second elaboration is that of generalizing learned skills to different settings, people and situations (far transfer) as well as maintaining the application of learned skills over time (Ford and Weissbein, 1997). Given the stakes involved, it becomes very important to understand the dynamics of transfer in order to look for ways to minimize transfer losses while improving the yield from any training program. While the question of transferability of training has been present in the field of applied psychology nearly from the start (e.g., Thorndike's work in the early 1900's considered the transfer of learned behaviors from one setting to another), specifically focused interest on transfer in the context of formal organizational training only surfaced in the mid 1970's. This paper was intended a primer on transfer of training in work settings. The early theoretical musings on transfer was examined first,



followed by a review of the ways by which transfer was operationally measured. Then, the research literature on transfer was examined. Finally, the research findings were summarized in a series of propositions about managing transfer of training

Literature summary and research gap:

The proposed research on the topic, 'Effects to Learning transfer in IT and ITeS industry: Facilitators, Inhibitors and Strategies' is still in its infancy stage. So far the researcher reviewed nearly 58 research articles on the proposed topic. Out of these 47 articles reviewed thirty one are foreign studies and eleven are Indian studies. No much study conducted on transfer of learning in IT and ITeS industry. Further, almost all articles examined but not much link between present research areas. No much study on proposed topic was made in software industry in India or in Karnataka. Therefore, it could be stated at this stage that the proposed field of investigation was under researched area.

STATEMENT OF THE RESEARCH PROBLEM

The proposed study 'Effects to learning transfer in IT and ITeS industry: Facilitators, Inhibitors and Strategies' were undertaken for further investigation.

OBJECTIVES OF THE STUDY

- Factors which facilitated transfer of learning from the training place to workplace settings;
- Inhibiting factors to transfer of learning from the training place to workplace settings;
- Implications for designing and delivering training that nurture transfer of learning
- Effective strategies for facilitating transfer of learning.

RESEARCH METHODOLOGY

The study was qualitative in nature. It is partly explanatory and partly diagnostic in nature. Here attempt was made to identify whether training and development programmes are contributing in results as to prove that expenditure of training or an investment on human capital which will yield rich dividends in the long run through gathering and interpreting from purposive sampling of

25 to 30 IT and ITeS industry which includes software, hardware BPO and call centre. The data collection process involved approaching different organizations by using available industry directories. NASSCOM has mentioned few best IT and ITeS industry in India and was taken such industries for further study. Here random sampling method used and target audience included those employees who received training from their company from recent past, that is, within two years. The nature of workforce includes executives and non- executives in each selected industry and selected 20 to 30 respondents representing from each category of industry with a help of pretested structured written questionnaire was personally administered.

SCOPE AND LIMITATIONS OF THE STUDY

The study concentrated only to IT (Software) and ITeS(BPO/BPM and Call Centre) industry in Karnataka. The conceptual framework adopted by this study includes Transfer of Learning, facilitators, inhibitors and strategies. Since the geographical domain of the study was confined only to Karnataka State, the research conclusions drawn based on the findings of this research study could not be generalised so as to make them applicable to other parts of the country or other nations of the world. The study threw sufficient light on predictors of employee learning aspect after taking related training from the same industry or sponsored company.

SURVEY METHODOLOGY

Here conducted an e-mail survey consisting of close-ended questions to decision makers and influencers of learning in IT and ITeS sector. The survey was distributed throughout Karnataka state and mentioned sector employees replied to the survey; however, not all respondents answered every question. The survey was anonymous unless respondents elected to receive results, in which case specific contact information was required.

FINDINGS:

- There is no (69.5 percent) formal process or system for ensuring that training is applied successfully at your organization.



- More than 72 percent of training or learning is applied back on the job, on average.
- The primary method utilized to prove or measure this estimate of learning transfer is Informal feedback-39.3 percent, simply a guess-25.6 percent, surveys-22.3 percent, Formal interview/discussion-10.1 percent and detailed analysis-2.8 percent.
- It is observed that more than 64 percent of the respondents opined that there is a systematic approach in an organization that prepares a trainee to transfer or apply learning after training to their job and workplace environment.
- It is found from the survey that, there are program design strategies adopted by the organisation to ensure that the trainee is able to transfer the learning to the workplace, such as, design the training program around organization's business needs-49 percent, establish specific goals between trainee and their direct report/manager- 37 percent, The specific learning activities to specific business outcomes-14 percent.
- More than 77 percent of the employees expect managerial support involvement required as part of the learning transfer process.
- In the survey clearly showed that more than 63 percent of the respondents opined that a trainee's peer groups, or co-workers, positively or negatively influence the ability to apply what they've learned at your organization and remaining 37 percent said that it does not influence.
- Of all the main strategies, employees felt the most important strategies for the transfer of

learning at their organization are Trainee's ability (time, resources, responsibilities) to apply 37 percent, Manager support 24 percent, Instruction/training approach simulates actual work environment 20 percent, Post-instruction reinforcement 07 percent, Reward/consequences for transfer of learning 5 percent, Preparation in advance of training instruction and other 7 percent.

CONCLUSION

Transfer of learning is the objective of most learning programs and it has important effects for the extent to which a learning program will benefit an organization and provide a return on investment. Organizations can improve learning transfer by including various activities before, during, and after learning. Activities at all three time periods were found to predict the learning transfer, especially those that occur before and after. The good news is that they are relatively easy to implement and they are not costly. Organizations have much to gain by including transfer-relevant activities. Therefore, it might be useful to conduct a learning transfer audit to determine the extent to which our organization currently uses the different activities before, during, and after learning, and on the basis of our findings, determine what activities we need to include and when. While learning transfer continues to be a problem for many organizations, it is possible to do something about it. By incorporating transfer activities, organizations can lower the barriers to transfer and increase the probability that employees will return to work ready, willing, and able to apply what they learned to their job.

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INDIAN START-UPS: RISING TO THE NEW NORMAL

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Abstract

The COVID-19 pandemic and the extended period of lockdown caused massive disruption in Indian start-up ecosystem. Strict restrictions on the movement of people and goods increasing both demand and supply side risk, lack of willing investors to back up risky ideas and above all a global recession looming in, made the existence of Indian Start-ups too much difficult. However, Indian start-ups have risen to these challenges threatening the very existence of start-ups, and have been utilising the promising opportunities brought in by the New Normal. A number of sectors have succeeded in ensuring double digit growth figures amidst the pandemic crisis and are likely to continue their growth with the innovative product and service offering in future as well. The present article is a sincere effort to elaborately highlight on the success of these Indian start-ups who have fought back the challenges of the New Normal.

Keywords: New normal, start-up ecosystem, venture capital funds, biotech, edtech, e-commerce

Introduction

The growth of Indian start-ups during the last decade has been well appraised across the world. According to the KPMG Report published in February 2019, the number of start-ups grew 7.14 times from mere 7000 in 2008 to 50000 in 2018. Globally, India provides the third-largest ecosystem for successful start-ups, after China and the US. The total fund raised by Indian start-ups had been over \$11 billion in 2019, which was 55% higher than 2018 in terms of value and 30% higher in terms of deal volume. Another indicator of value-addition namely aggregate employee benefit expenditure shows that Indian start-ups spending in this context stood at \$1.25 billion, an increase of 33% from the previous fiscal. According to US-India Strategic and Partnership Forum, Indian start-ups were expected to attract investment of over \$21 billion creating 550,000 direct and 1,400,000 indirect jobs. Unfortunately, this phenomenon success story got an unwarranted and ugly turn due to the Covid-19 pandemic crisis.

COVID-19 and Indian Start-ups

Though COVID-19 emerged in December 2019 in Wuhan Province of China and then spread across the world, the real heat was felt by Indian start-ups only during the end of March when following the

WHO's declaration of the disease being a pandemic the Indian Govt. declared the initial phase of lockdown to restrict the spread of disease in India on 25th March 2020. Unfortunately, the lockdown was further continued in three additional phases until the first phase of unlock started on 8th June 2020, after a total of 68 days of lockdown since 25th March 2020. This extended period of lockdown caused havoc for the Indian start-ups. Restrictions on the movement of goods and people leading to increase in both supply and demand side risk, lack of investors to continue investing in the firm, a global recession looming in - all made the survival of Indian Start-ups too much difficult. According to a recent study by NASSCOM, out of about 9300 tech start-ups in India, most of them suffered severe impact, though the same was bigger for early to mid-stage start-ups. More than 90% of these start-ups faced significant decline in their revenue while around 30-40% temporarily shut down their operation. Another report by Datalab by Inc42 showed that layoffs, hiring freezes and pay-cuts for founders and senior managers have been announced by even the major Indian start-ups like OYO, Blackbuck, MakeMyTrip to other start-ups such as Limeroad, Fabhotels, Shuttl and many more. The report also pointed out that over 246 Indian start-ups have already undertaken



layoffs whereas 278 start-ups have announced hiring freezes. Another survey by Praxis Global Alliance during the advanced phase of lockdown revealed that the start-ups are to suffer severe cash crunch if the situation does not normalise soon.

The Challenges for Indian Start-ups in the New Normal

The post-covid business condition in India is no longer similar. The New Normal is characterised by manifold uncertainties as the pandemic and consequent prolong lockdown have multifaceted impact on businesses. Start-ups being firms yet to ensure accessibility of traditional financing, customer retention and long-term profitability are likely to feel this impact in a big way.

Given the fact that most of the Indian start-ups (such as firms in the electronics, electrical and pharma sector) are heavily dependent on raw materials imported from China, the firms will now have to substantially increase their budget on resource procurement. Maintaining social distancing norms at the workplace will simply add to their cost further.

Accessing finance will now become more difficult as the prevailing uncertainty will restrict the investors to back up the innovative ideas of the start-ups. Venture capitalists will now look for a business model which is not only innovative but also capable of tiding over any unprecedented crisis. Many existing negotiations may either be deferred or see untimely death.

Customer retention will be a new challenge and the pandemic would have substantially changed their perception and priority of life. Marketing strategies have to be given a new thought while distribution must adhere to the new norms of hygiene.

Adhering to the regulatory requirements which will now pop up every now and then, will further add to their distress.

Indian Start-ups Rising to the New Normal

In the business world, it is often said that crisis brings with it a host of opportunities. The same is true for the present pandemic as well. While COVID-19 has increased the uncertainty in the business environment manifold, it has created

meaningful opportunities for some innovative business propositions worldwide. Since innovation lies at the core of start-ups, these opportunities must be grabbed by them to survive and grow in the New Normal. Hopefully, Indian start-ups with the enabling technology have already responded to these opportunities. Some of the sectors that are offering promising future for Indian start-ups are as follows:

- **Biotech:** COVID-19 has brought immense opportunities for Indian biotech and medtech start-ups. During the initial phase of the lockdown India imported most of the personal protective equipment (PPE) and testing kits from countries like China and US. However, a large number of such equipment and kits were found to be faulty. It, therefore, become absolutely important for India to develop high-quality PPEs and testing kits indigenously to cater to the urgent medical needs of the patients. Indian biotech start-ups took this challenge head on in spite of a more challenging environment and started producing products of international standards. They also responded positively to the sudden increase in the demand of sanitizers and disinfectants. Soon many innovators created ozone devices for reuse of PPEs, no-touch sanitiser devices, tech-enabled healthcare units which can be set up very quickly and also in a scalable format. Most importantly, all the products were made available at a much competitive price relative to their foreign counterparts. The technologies also have the potential to be patented and hence are likely to be available for longer term even after the pandemic crisis is over and even can be exported. MyLab, Bione and Redcliffe Life Sciences have developed Covid-19 testing kits; artificial intelligence-driven start-ups have developed a DIY-testing kit for online reports. Significant number of firms including Biocon, Bharat Biotech, Serum Institute of India, are also working hard to develop a vaccine for the virus. Tech start-ups are also devising proximity sensing apps to trace covid patients nearby.
- **Healthcare and Telemedicine:** Though launched earlier, the telemedicine platform



is likely to get a big boost during the present crisis. As people are scared to go out and Government advisories also tell them to remain at home to avoid contamination, patients have no other option to have online consultation. While many large nursing homes have started the service for their out-patient department (OPDs), a few aggregators (such as Yourdoctors, Practo) are also providing similar services through apps newly developed. The services are further supported by sample collection and report delivery at home for pathological tests to be done after consultations.

There have been a number of start-ups providing fitness training through online mode as the gyms are all closed for an indefinite time period. For example, sense.bio offers a complete package for self and family in its premium subscription. Other popular Indian fitness apps include ReTiSense, Healthifyme, GetActive. These apps provide downloadable videos and instructions for fitness lovers. Even many well-known gyms (such as Gold Gym) have also launched their online portal to retain its customers.

Another segment which is having a booming business is the medicine e-commerce firms. After the initial period of uncertainties and ambiguities in government guidelines was over, online med-commerce firms such as Pharmeasy, Sasta-sunder, Apollo 24*7, Medlife got a hopping surge in demand in medicine orders during the lockdown period. With the virus not likely to settle down, these firms will certainly get orders pouring into their websites in future also.

- **Edtech:** Covid-19 has also brought tremendous opportunities for the Edtech (i.e. technology driven education) sector. While academicians continue debating on the merits of classroom-based teaching over online teaching, teaching and student community have quickly adopted the New Normal in education. Apart from the video conferencing apps from tech-giants like Microsoft (MS Team), Google (Meet) many Indian start-ups are also coming in with their LMSs (Learning Management Systems) which

offer wholistic support to online teaching-learning. Apart from them, start-ups like ByJu's, Eupheus Learning, LogicRoots, IMAX Program, Vedantu, mGuru and CampK12 are continuously providing various education solution ranging from integration of in-class and at-home learning, online coaching, taking mock tests for examinations, off-bit learning such as coding etc. The Edtech sector in India has untapped potential worth billions and covid-19 has given the right push to this sector to grow limitless.

- **Fintech:** In India Fintech is quite a popular and promising idea given the size of its financial system. As compared to other sectors involving start-ups, this sector is relatively matured too. Still the recent pandemic is offering immense opportunities for this sector to grow furthest. The situation can be best compared with the Demonetisation drive by GOI in November, 2016 which suddenly led a quantum jump in the digital transactions. A number of semi-closed prepaid payment instruments including paytm, freecharge, phonepe did extremely good business at that time. Similar growth can be possible now also. Start-ups may also thrive for providing payment solutions (e.g. Bill desk, Razorpay, Mswipe) as various institutions will now start accepting online payments. The present pandemic also offers opportunities for start-ups which can provide for insurance product aggregation (e.g. policybazar, Coverfox) i.e. to offer a comparison among existing products and guide the customer on the most suitable one. There is also a relatively new sub-segment of offering working capital financing to small firms (e.g. Capital Float, Lendingkart, Offbusiness) that can be very successful in this difficult situation.
- **Online streaming and gaming platforms:** Covid-19 has disrupted the entertainment industry to a great extent. To avoid high chance of transmission of the virus, movie theatres are closed worldwide for an indefinite future. This, on the other hand, has brought tremendous scope for the online streaming platforms to grow enormously. TV viewership and usage of



mobile have increased in multiples. JustWatch noted that Zee5 saw an increase of 259 percent in the period between March 24 and April 24. During the same period in India, Netflix saw a 204 percent increase, while Amazon Prime Video saw a 189 percent rise. Similarly, AltBalaji (174 percent), JioCinema (161 percent), and Disney+ Hotstar (149 percent) all saw major boost as well. While entertainment biggies as mentioned above were already present in the marketplace in India, many start-ups have grown to stream or produce and develop original contents. Online gaming platforms such as WinZo Games, Paytm First Games Gameberry Labs, Ludo Star, Parchisi Star also have experienced massive growth in usage of their platforms, to the extent of 300% in some cases.

- **E-commerce and M-commerce:** During the prolonged 68 days of lockdown e-commerce and m-commerce start-ups were the biggest rescuers for at least the urban population in India and they are likely to remain so given the pandemic crisis worsening day by day. Moreover, instead of well-established e-commerce giants, the start-ups seemed to win the race, at least during the first phase of lockdown. After the initial regulatory indecisiveness leading to a nationwide chaos as to which firms and which categories of products would be allowed, start-ups such as Bigbasket, Groffers were the leading firms providing the essentials to many homes and housing societies. Food delivery services such as Swiggy and Zomato soon joined the race by introducing a grocery delivery segment to their existing services. During April 2020, the daily delivery of groceries surpassed one lakh orders for Bigbasket.
- **Analytics and Digital Marketing:** Analytics is going to be the next big revolution for the industry. Given that the pandemic has significantly changed the buyers' requirement (such as online Yoga classes instead of attending classes on site), priorities (a term insurance plan or health plan over a foreign trip) and sense of safety (safe contactless delivery), use traditional promotion tools may not be able to

grab their attention anymore. Rather a complete personalised offering may be the need of the hour in the post covid world. This magnifies the demand of analytics which has the potential to identify the factors that can attract a specific customer based on his behaviour related data in the web. Accordingly, the promotions can be targeted to a chosen customer. Therefore, data analytics service is likely to grow enormously in the New Normal. Start-ups such as Zendrive, vPhrase, Thoucentric, Spoonshot, Pisquare, Pentation Analytics, Impact Analytics, Dataweave are likely to garner business heavily in future.

Factors behind the Success of Indian Start-ups

The following factors have contributed to this appreciable success of some Indian start-ups.

- a) **Innovation:** Indian start-ups have again proved that innovation is the key to success for any start-up in any environment. It is their innovative product or service offerings or innovative business models that help them to win over the situation. While start-ups from Biotech or Edtech sector relied on the innovation in product or service offerings, Gaming and streaming start-ups relied on innovative revenue models. Fintech start-ups also have come up with innovative and need based credit offerings for the MSMEs.
- b) **Enabling Technology:** Most of the successful start-ups during this period have relied upon the use of technology while innovating or delivering their products or services.
- c) **Flexibility:** Start-ups enjoy an important advantage of flexibility in decision making. While an established entity remains rigid to respond to the changes, the start-ups are the first to adopt them. The same has been true behind the success of Indian start-ups during this crisis of pandemic.
- d) **Govt. Support and Investors:** On many occasions, government support has been crucial behind the recent success of biotech start-ups. A number of successful innovations were under the government support. Also, there were a number of investors with foresight who did not



hesitate to back the innovative and risky ideas of the start-ups in this period.

Conclusion

The 'New Normal' is not so normal for a business, be it in India or any other part of the world. The challenges, however, are more for the start-ups than for an existing well-established enterprise. Limited access to traditional financing, a redefined marketplace which will be much more customer

centric and personalised, disrupted supply chain, increased intervention of government poses great challenge for a start-up. However, Indian start-ups in many sectors have not only overcome these challenges but also have managed to convert them in opportunity. Their success is truly a silver lining in this utterly gloomy business conditions across the world.



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SOCIALISM AND COVID-19

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Abstract

Human is a social animal and he is always try to do some activities for success and change. Adoption of change is a good source of development because '*Need is the mother of Innovation.*' But the invention should be better and fruitful for universe and their organisms not like Covid-19 which killing the people day by day with increasing rate. This new change affected the life of social animals. Human has a social circle so every movement, pinch of change affects its personal life. This paper is focus on the socialism and social life of an individual and how the virus Corona affected it. In this paper we will also discussed about the brief impact of COVID-19 on the social life of people.

Keywords: COVID-19, socialism, Impact of COVID-19.

1. INTRODUCTION

India is only country which has oldest civilization with variety of kaleidoscopic and a rich cultural heritage. It has achieved all-round socio-economic progress since Independence. India is the 7th largest country with 5th largest economy in the world. India is only single country in the world who always welcome and ready to adopt change. India is also adopting this devil change named as COVID-19 but not afraid from it; tries to fight with it. This is the invention of China share with whole world with fuse reasons. In December 2019, China introduced a new virus which is more unpleasant and unfortunate in the history of world.

The SARS-CoV-2 virus has significantly affected the health, economy, and socio-economic fabric of the global society. The costs involved in the containment and treatment of this infectious disease are exorbitantly high, which even the wealthiest and developed countries are finding it difficult to sustain. COVID-19 pandemic has severely impacted the crude, stock market, gold and metals and almost all areas of the global market

(Xiang, et.al.). Large research laboratories and corporate houses are working with a high speed to develop medicines and vaccines for the prevention and treatment of this dreaded disease. To deal with these current health management challenges, we need a comprehensive understanding of the effect on the health system, global business, and culture. COVID-19 was declared a pandemic by the WHO on 11th March 2020 (New York Times). COVID-19 has become an international emergency in a short period and will have long-lasting effects. There is an urgent need to identify and study the areas of academic research which will be impacted by COVID-19 (Gilbert, et. al.).

Whole world facing a global health crisis in the history of every nation in which one that is killing people, spreading human suffering, and upending people's lives. But this is much more than a health crisis. It is a human, economic and social crisis. The coronavirus disease (COVID-19), which has been characterized as a pandemic by the World Health Organization (WHO), is attacking societies at their core.



A department of USA i.e. The United Nation Department of Economic and Social Affairs (UNDESA) is a pioneer of sustainable development and the home of the Sustainable Development Goals (SDGs), where each goal finds its space and where all stakeholders can do their part to leave no one behind. UNDESA through the Division for Inclusive Social Development (DISD), monitors national and global socio-economic trends, identifies emerging issues, and assesses their implications for social policy at the national and international levels. To this end, we are a leading analytical voice for promoting social inclusion, reducing inequalities and eradicating poverty.

The COVID-19 outbreak affects all segments of the population and is particularly detrimental to members of those social groups in the most vulnerable situations, continues to affect populations, including people living in poverty situations, older persons, persons with disabilities, youth, and indigenous peoples. Early evidence indicates that that the health and economic impacts of the virus are being borne disproportionately by poor people. For example, homeless people, because they may be unable to safely shelter in place, are highly exposed to the danger of the virus. People without access to running water, refugees, migrants, or displaced persons also stand to suffer disproportionately both from the pandemic and its aftermath – whether due to limited movement, fewer employment opportunities, increased xenophobia etc.

If not properly addressed through policy the social crisis created by the COVID-19 pandemic may also increase inequality, exclusion, discrimination and global unemployment in the medium and long term. Comprehensive, universal social protection systems, when in place, play a much durable role in protecting workers and in reducing the prevalence of poverty, since they act as automatic stabilizers. That is, they provide basic income security at all times, thereby enhancing people’s capacity to manage and overcome shocks.

Pandemics is not consider as a serious issue of public health but it is a trigger of disastrous socio-economic, political, religious, etc. crisis in the several countries. It is a greatest threat to global public health in this century which is consider as

a tool of inequity as well as deficiency of social and societal improvement and advancement.

In February 2020, World Health Organization (WHO) declared COVID-19 as a pandemic disease which means the deadly virus is spreading outside containment measures in most of the countries around the world.

Present Situation of India

On March 24, 2020, India announced a nationwide lockdown to contain the spread of the coronavirus. In a land of over 1.3 billion people, this was one of the largest lockdowns in the history of any country. According to a report, the World Bank approved \$2 billion in emergency lending to support India’s health sector needs and tide the poor and vulnerable over difficult times until the economy recovers in mid-May.

TABLE: I. Current Situation of COVID-19 in India (up to August, 2020)

	Globally	India
Total Population	7.8 billion approx.	1,381,789,480 approx.
Confirmed Cases	21,989,366 approx.	2,767,273 approx.
Death due to COVID-19	775893 approx.	52, 889 approx.

Figure: i. Status of Confirmed COVID-19 Cases in India

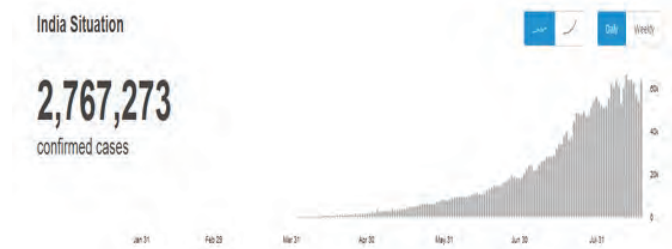
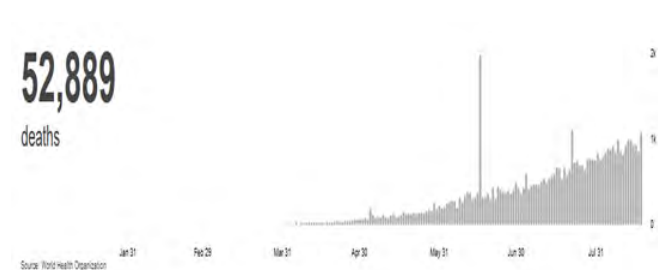


Figure: ii. Status of Death due to COVID-19 in India





Purpose of Study

The main objective to study this topic is;

- To study the socialism and social-life of an Individual.
- To study that COVID-19 affected the socialism or not? (in the context of social-life.)

Research Methodology

Research is designed with Descriptive method of research to study the objectives. All description highlighted the characteristics of relevant content.

Data Collection

Data Collection Method: Secondary data are used to design the Descriptive method of research..

Sources of Data Collection: The data is collected from available articles, published research, magazines, published journals, different websites, different published reports such as WHO report, etc.

2. COVID-19

Covid-19 declared as a novel disease by Inia in February 2020. According to World Health Organisation, COVID-19 states as a Corona Virus Disease of 2019 which caused due to the virus of SARS-CoV2 virus (Vergnaud, S.). It is a respiratory disease so it is easily spread by inhaling the droplets in the air. It can also spread by touching the infected person.

It is the combination of words, 'CO' stands for 'corona,' 'VI' for 'virus,' and 'D' for disease, and 19 represents the year of its occurrence. It is a single stranded RNA virus which has diameter ranging from 80 to 120 nm ranging of diameter. The first of this pandemic issue was reported in December 2019, in Wuhan, Hubei province, China (Chakraborty and Maity).

Symptoms of the disease

According to World Health Organisation, the symptoms of Corona Disease are categorised into below category (WHO Report):

TABLE: II. Symptoms of COVID-19 Infection

Stages/Conditions of Infection	Symptoms
1) Most Common Symptoms	<ul style="list-style-type: none"> • Fever • Dry Cough • Tiredness
2) Less Common Symptoms	<ul style="list-style-type: none"> • Aches and pains • Sore throat • Diarrhoea • Conjunctivitis • Loss of taste and smell • A rash on skin or discoloration of fingers and toes.
3) Serious Symptoms	<ul style="list-style-type: none"> • Difficulty in breathing or shortness of breath • Pressure in Chest or Chest pain. • Loss of speech and movement

3. SOCIALISM

Socialism is very wide concept. All concern about sociology, political, socio-economic, etc covered in it. Social life is concern point of socialism. Social life is the part of sociology and sociology deals with the society's members and their activities. Social life is a part of people life in which they spent their valuable time to doing some enjoyable activities and moments with others mainly with their close one (Merriam-Webster).

3.1 Meaning of Social-life

Social life defines as an interpersonal relationship of an individual within their immediate surroundings or general public (Wikipedia).

3.2 Meaning of Socialism

Socialism is consists as a political and economic theory of social organization which advocates that the means of production, distribution, and exchange should be owned or regulated by the community as a whole. In simple way, socialism is a transitional social state between the overthrow of capitalism and the realization of communism.



3.3 Socialism in Social-Life

Social life is not only relates with a human being but it relates with the society, a nation, and an economy. So the social life has direct relation with the socialism. Socialism has lots of the benefits for the social-life of an individual which is based on the equality and justice of the society. Mainly the socialism importance regarding society categorised into three ways; first is Equality, second is the Justice, and third is related to the Public Benefits. Some of important role are covered below (Rcragun):

- Implement policies which create equality in the society for each group of people.
- It helps to reduce the disparity in wealth.
- It helps to achieve a common goal i.e. wealth maximization.
- It helps to reduce unemployment from the society.
- Proper allocation and utilization the resources especially human resources (in terms of better wages system, good working culture and environment, etc.)
- It focuses on the social security schemes.
- It helps to educate, and trained trade union according to the requirement of market and industry.
- It creates programmes for public benefits.
- It always considers the redistribution.

4 IMPACT OF COVID-19

4.1 Dynamic Impacted Research Area of COVID-19

This virus is spread very fast and grows frequently. It is not limited with boundaries, religion, religious, value, culture, custom, and society, etc. This is a big issue at world level. Its web is too wide and affected everyone. Some of major research areas which are impacted by corona are listed below:

- It's affected the educational activities and area.
- It's affected the tourism area.
- It's affected the services of different modes like, transport, banking, etc.
- It's affected the Industrial profile and activities of International Trade.
- It's affected the socio-cultural environment of

each country.

- It's directly influences the political strom.
- It's affected the hospitality.
- Main affected area is the economy of any nation which covered whole contents and concepts.

4.2 Impact of COVID-19 on Social-Life

Society is roof under which different religion, value, culture, groups, individual and other so on lived as a family. This time of pandemic this disease impacted the life of living one of society. Somehow it is beneficial for few people of society but for another one it is just like a crisis. This disease impacted social-life of an individual at different level with various phase. Some important impact of COVID-19 on social-life as under below (Haleem, et. al.):

Negative Impact in India

- In India, service sectors are not able to provide their services properly.
- Main and all of large-scale sports and tournaments are cancelled or postponement due to COVID-19.
- Stop the national and international travelling and cancellation of their services.
- No enjoyment in the celebration of cultural, religious and festive events because they all are disturb due to Corona.
- Undue stress among the population.
- It's very difficult challenge to do distancing with peers and family members due to follow rule of distancing.
- All happiness place either enjoyable or peace such as hotels, restaurants, and religious places both are close.
- Avoidance of the places of entertainment such as movie and play theatres, sports clubs, gymnasiums, swimming pools, gym, and so on.
- Examination issues.
- Increase domestic violence.
- Increase workload and burden of work
- Increase in suicidal rate.
- Social distancing not always better to keep relations strong.



- Children lost their childhood activities mostly.
- Ignoring all source of entertainment, peace and happiness.

Positive Impact in India

- Compliance of new security measures is the responsibility of everyone and so there should not be any case of forceful compliance.
- The personal dignity of an individual should not be compromised if there are any aberrations. A friendly and reassuring tone can solve a problem.
- The policymakers for digital financial transactions need to develop and popularise contact-free payment mechanisms to keep the sanctity of e-transactions.
- Public education and awareness is a continuous job which should be undertaken by the administration and media on a regular basis.
- Friendly Nature and a sound relationship is develop.
- People spent time with their family.
- Hygiene lifestyle which is a good change.
- Scope to learn about innovation and digitalized support system.
- Reduce crime rate up to a limit.
- Adopt Indian culture and tradition with fluent way.
- Extra care of old-aged and children.
- Increase to find their personal interest and potential.
- Increase the creativity and uniqueness in work, etc.

Findings of the Study

According to this study we find that COVID-19 has mix impact on the social-life of individual. It is just like a coin which has positive and negative both side. It's up to an individual how he/she can take it. Mainly this COVID-19 affected the area of social life of individuals as

- Educational Impact: Many of the school, colleges, universities, etc. are closed.
- Entertainment Impact: Pubs, restaurants, cafe, etc. have been closed.

- Religious Impact: Many festivals, religious and social ceremonies were suddenly cancelled or postponed.
- Crime: It helps to reduce the rate of crime in India but in other hand it increase the suicidal rate and domestic violence in India.
- Family Impact: People spent their time with their parents, grand-parents and children. The value of family increase in mind of an individual.
- Health Impact: It caused the mental illness.

Conclusion

Corona virus is an emerging, rapidly evolving situation. COVID-19 pandemic is a public health emergency of international concern. It has posed new challenges to the global research community. With the help of academic research, there is a need for a better understanding of the COVID-19 and its socio-economic ramifications on society. The future research will be multi-disciplinary and trans-national. We see a new wave of research in the biological and the medical sciences for the well-being of the civilization. Due to the continuous hammering of Covid-19-related news in the past few months, the society at large has been engulfed in unprecedented fear & apprehension. The virus may vanish (hopefully) sooner or later, but the impact of the distrust that has been created shall loom large over social relationships.

UNESCO (2020) in their resent Electronic report revealed "Governments in 61 countries have announced or implemented the closure of educational institutions in an attempt to slow the spread of the disease" According to UNESCO, over 39 countries have closed schools, colleges and universities, which has impacted over 420 million children and youth (Singh and Singh).

Suggestions

On the behalf of study we suggested that past and present can be make a base for future but cannot make future exactly like them. So it is time of testing which we can pass with the help of their patience and family support. Everyone can be fight with COVID-19 and win this war after following some tips i.e.:

- Take precaution.



- Enjoy pandemic time.
- Use this time to learn new things.
- Take control on mind. Focus on mental health, etc.



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